

## SPECIAL!

**ENO'S**  
Fruit Salts  
80c.  
bottle

**Libby's** Raspberry, Strawberry Jam 70c. tin.

Dutch Cheese.  
Coffee & Milk.  
G. Washington  
Coffee.  
Mango Chutney  
China Ginger.  
EGG YOLK,  
70c. lb.

PINEAPPLE CUBES, 25c. tin  
PINEAPPLE, Grated, 25c. tin  
PINEAPPLE, 2 1/2's. 45c. tin  
(Sliced Hawaiian)  
CHERRIES (R. Anne), 55c. tin  
EGG PLUMS, 2 1/2's. 38c. tin  
STRAWBERRIES. 50c. tin

Salmon,  
1 lb tin,  
20c.  
Swansdown  
Cake  
Flour.  
Evaporated  
Peaches,  
11 ounce  
carton,  
20c.

**Bowring Bros., Ltd.,**  
Grocery.

Jan 24, 1922, St. John's

## State Insurance Not Commendable.

Underwriters' Banquet --- Newfoundland Presides.

(Montreal Daily Star.)

Certain objections and charges which at various times have been levelled at life insurance companies, were reviewed by G. D. Finlayson, of Ottawa, superintendent of insurance, in addressing the banquet held in the Windsor Hotel in connection with the educational sales congress which had been in progress. One point that the speaker emphasized was that life insurance to-day is just as cheap as it is ever likely to be, and that no state system would reduce it below what private enterprise offers. He also suggested that Canada might well carry more insurance per capita or per family than it actually does. In a general way, Mr. Finlayson presented the insurance agent in a new light as a benefactor to the community, and as a member of what was now a respected profession combining elements found in the three liberal professions of the church, medicine and law.

In speaking on life insurance as a profession, Mr. Finlayson pointed out that not so many years ago, a man took up this business as a sort of last resort; whereas now, he claimed, it had risen to the dignity of a profession. This claim he supported by arguing that the insurance agent must have some of the characteristics and attributes of members of the three leading professions. He carried out the teaching of the religious professions: "Bear ye one another's burdens," and the whole career of the agent was a crusade against entrenched selfishness. From the medicine point of view, the insurance man sought to remove the greatest enemy to health, which was worry about family claims; while from the law standpoint, the agent had to study this in every aspect in relation to his business. This change and improvement in the status of the insurance agent had been largely responsible for the enormous increase in the volume of insurance business in the past decade.

### Objections Answered.

Mr. Finlayson then dealt with some problems arising out of this business. One of the charges made against life insurance was that not sufficient return was given on money; but he pointed out that critics generally overlooked the fact that in addition to actual return, there was protection

for contingency of death which afforded ease of mind. At the same time he suggested that agents should not over-emphasize the investment side of life insurance. Another objection was the delay in realizing a policy when the claim was put in. In this regard he reminded critics that a company must be certain as to probate of a will, or other legal disposition of an estate before handing out the money. In this connection he was of opinion that much delay and expense might be avoided by "charging the system of beneficiary by will and putting insurance companies on a par with fraternal societies, whose approval in most cases, had to be obtained for any change of the beneficiary.

Dealing with the idea of some people that the state should conduct insurance schemes, Mr. Finlayson did not think this would offer any great benefit. "I am convinced," he said, "that life insurance to-day among the larger companies is as cheap as ever it could hope to be under state administration." The Dominion Government had two schemes of insurance, one for soldiers, and one of annuities, the one on a basis of 6 per cent. interest, and the other on a 4 per cent. basis.

Not enough people were being insured, declared the speaker, who carried out the teaching of the religious professions: "Bear ye one another's burdens," and the whole career of the agent was a crusade against entrenched selfishness. From the medicine point of view, the insurance man sought to remove the greatest enemy to health, which was worry about family claims; while from the law standpoint, the agent had to study this in every aspect in relation to his business. This change and improvement in the status of the insurance agent had been largely responsible for the enormous increase in the volume of insurance business in the past decade.

Mr. Finlayson concluded by alluding to the high reward of the insurance worker in helping to prevent the disintegration of the home, and in building up a nation of young self-respecting citizens to whom a chance in life was being given.

### Great Expansion.

The development and service of insurance formed the subject of an address given by J. C. Tully, who opened by claiming for this branch of work a place among great human service institutions. He then examined the business in groups, marine, land and life, showing how insurance had taken such a strong hold of all human activity that to withdraw it now would

mean the collapse of the civilized fabric. On this continent the total volume of insurance forty years ago was one and a half billions, while to-day it stood at thirty-six billions.

In regard to investments, Mr. Tully differed from the previous speaker, contending that the logical outcome of the great wealth and confidence enjoyed by insurance companies, together with their knowledge acquired in the course of business, must be that they should aim at acting as distributing agents between those who had the money and those who needed it.

Mr. Tully pointed out that indemnification of the individual for loss sustained could not recoup the community; and for this reason effort was being directed to preventive measures on land and sea against destruction of property and life. The "safety first" being an indication of this, he threw out some suggestions for a school of salesmanship, and in general put forward a strong argument for raising the standards and ideals of the insurance profession.

The entertainment programme included contributions of recitations from Charles Pullen and songs from Louis N. Lesperance and D. T. Diplock.

The gathering was presided over by J. D. Young, with G. D. Finlayson of Ottawa, as guest; others at the head table being T. B. Macanlay, J. G. Stephenson, J. H. Castle Garham, J. C. Tully, W. Lyle Reid, Homer Vipond, Louis Bouvier, W. G. Keddie, A. J. McKeljohn, William May, William O. H. Percey.

(The President Mr. J. D. Young who was Chairman of this Life Insurance Conference in Montreal, is a Newfoundland and was formerly in the employ of Messrs Ayre & Sons Ltd. We are glad to see the men of Newfoundland making good abroad.—Editor Telegram.)

The only Eyesight Specialist named Trappnell doing business in Newfoundland to-day is KARL S. TRAPNELLE, 307 Water Street (upstairs, next door to Kodak Store).—Jan 15, 1922.

### PRESENTMENTS.

At times I've had forebodings dire, which made me sad and blue; disaster, like a house afire, would climb my frame. I know, and I would drop my trusty lyre, and sound the loud boo-hoo. "I know that evil's on the way," I feel it in my bones; at times like these I used to say, in melancholy tones, "and hence my pained alackaday, my moist and mournful moans."

And since I thus expected ill, the ill would sometimes come, and hand to me a bitter pill that made my innards numb; my cheer-up song I'd cease to trill, my well known harp was dumb. But years leave wisdom as they go; they left a bunch with me; and now I do not look for woe, but bank on coming glee; there's happiness in store I know, and blessings good to see. At times the dire forebodings strive to get me in their grip, my spirit they would crib and drive and scourge as with a whip, but where they're dared they cannot thrive—I bid the blamed things skip. Presentments are silly fakes for souls to entertain, and full many a spirit breaks beneath their deadly strain before that weary spirit wakes to know that they are fair.

### ASK FOR

**ALVINA**  
The Improved  
Tasteful Preparation of an Extract  
of Cod Liver Oil

Especially Recommended for  
Persistent Coughs,  
Bronchitis,  
Anemia

A Splendid Tonic for Delicate  
Women and Children

Prepared by  
DAVIS & LAWRENCE CO.,  
Manufacturing Chemists, Montreal



## Croup

Mrs. Joseph W. Lewis,  
Belle Creek, N.S., writes:

"My little boy, aged six years, had a very bad case of croup, of which nothing seemed to help him. Dr. Chase's Linseed & Turpentine was resorted to, and he was soon entirely relieved." (Mr. Alex. J. Campbell, J.P., states: "This is to certify that I am acquainted with Mrs. Joseph Lewis, and believe her statement with reference to Dr. Chase's Linseed to be true and correct.")

**Dr. Chase's Syrup**  
Linseed and Turpentine  
All Dealers or G. S. Doyle, St. John's, Nfld.



IT COMES EASY TO MOTHERS.

When I was lunching the other day in a very smart little tea room I saw a luncheon party that greatly interested me.

It consisted of three women, all about 45, I should say. Two were business women and plainly, from the simplicity of their blouses, most successful ones. The third wore a wedding ring, she also wore a dowdy suit, an indeterminate hat and ugly shoes. Her Daughter Wears a Smart Suit.

"Unquestionably," I thought to myself, "that woman has children. And that's why she hasn't any clothes. Very few women of the middle class have both these things. Probably she has a daughter who wears all the smart suits and hats and blouses that the family can afford. Poor woman!"

And then I looked at the fine sweet face under the indeterminate hat, and was ashamed of myself.

"Blessed woman" is what I should have said.

She hasn't pretty clothes but she has the birthright of every true mother—instinctive selfishness.

A few days ago I wrote a Philippi against the smug assumption of the married that anyone who is not married is to be pitied.

Where the Unmarried Woman is Handicapped.

I argued that the unmarried woman has compensations in the peace, the orderliness, the freedom of her existence, but I did forget one way in which she is handicapped, I think it is

### Can You Imagine a Selfish Mother?

Whereas a mother of several children (I refer of course to the 97 per cent who bring up their children themselves—not to the 2 or 3 per cent who delegate the job to nursemaids) just naturally has to be selfish. Can you conceive of a selfish mother? It's an almost impossible mental picture, isn't it?

A character is the product of a life. If anything passes over the great divide with us it is certainly the character we have created. Fortunately there is the mother since she acquires without effort that which other women have to painfully work for—the habit of instinctive selfishness.

Ask your neighbors if Dodd's Kidney Pills do not make strong healthy kidneys.

## Velox Gaslight Paper

—AND—

## Bromide Enlarging Paper!

We have just received a fresh supply of

**VELVET and GLOSSY VELOX, in Packages and One Gross Boxes, all sizes. Also POSTCARDS.**

—ALSO—

**EASTMAN'S BROMIDE PAPER** for enlarging, in Packages of one dozen sheets, in all sizes up to 11 x 14.

Come in and buy your supply now from

**TOOTON'S, The Kodak Store,**

Phone 131.

309 WATER STREET.

## Death of a Great Prelate

UNOFFICIAL ENVOY OF FRANCE AT VATICAN.

PARIS. (Associated Press)—Cardinal de Cabrières, Bishop of Montpellier, who died recently at the age of 91, was France's unofficial but effective envoy to the Vatican during the world war. President Millerand referred to him as not only a great Bishop but a great patriot. He never yielded an inch of the rights which he believed belonged to his church. When the law separating the church and state in France went into effect, he went to the prefecture and solemnly excommunicated the prefect. But when the war began he placed himself at the perfect's disposal. In the wine riots of 1907, which have been characterized as a revolution rather than a riot, the Cardinal gave thousands of vineyard workers shelter in his cathedral and ordered his clergy to do the same with their churches. It is more than possible that his action saved the city from being sacked. A country vicar who received the Cardinal during the war scoured the country to find the finest chicken to honor his visitor, and ordered his cook to show herself worthy of the occasion. "Fit for a king," said the Cardinal when the chicken appeared on the table, "but you have forgotten that to-day is a meatless day, by order of the government. Decrees should be respected."

## He Gained Twenty Pounds in a Year.

THAT'S WHY THIS MAN PRAISES DODD'S KIDNEY PILLS.

Mr. Carl Boutellier of Mason's Point After Four Years' Suffering Took the advice of a Friend and Used Dodd's Kidney Pills.

Mason's Point, Heart of St. Margaret's Bay, N.S., Jan. 25.—(Special.)—"When I started to use Dodd's Kidney Pills I was twenty-three years old and weighed 105 lbs. In one year I gained 20 lbs." This is the statement of Mr. Carl Boutellier, a well known and highly respected resident of this place. It is one more addition to the great mass of evidence that Dodd's Kidney Pills are the greatest of all kidney remedies.

"I was laid up for four years with kidney trouble," Mr. Boutellier states further: "One day a friend advised me to use Dodd's Kidney Pills and I made up my mind to give them a trial. I used just six boxes in all."

The road to health lies through the kidneys. If they are kept strong and well all the impurities are strained out of the blood. But if they are weak and out of order the impurities stay in the blood and disease is sure to result.

Ask your neighbors if Dodd's Kidney Pills do not make strong healthy kidneys.

## Speculation Ruins Thousands.

BERLIN. (Associated Press)—Thousands of Germans have been bankrupted by the recent craze for speculating in the stock market. The losses were not limited to wage earners and professional men with inadequate incomes, but included many comparatively wealthy men. The workmen and professional men claimed that speculation is not a vice, but a necessity, for men whose incomes are 3,000 marks a month or less. They say they "plunged" in the market in the hope of being able to pay enough to pay their bills and to buy clothing for themselves or a dress for their wives. Some of those who lost their earnings in this way have disappeared from their positions. Others are making the round of their acquaintances in an effort to borrow and the remainder are stolidly facing debts which they cannot hope to pay. Grocers and butchers generally have closed all credit accounts. One of the speculators who lost his monthly salary of 5,000 marks in stock market speculation said:

"We have to gamble. We cannot buy anything but the bare necessities on what we earn and when prices go up and money for even the necessities is lacking, we take a

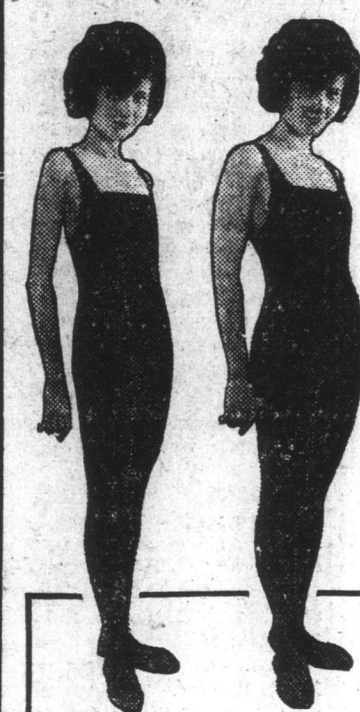
By Gene Byrnes



## See For Yourself How Ironized Yeast Clears Complexions

And Grows New Firm Flesh on Thin, Pale, Nervous and Run-down Folks

Mail Coupon for Famous Three-Day Free Trial Treatment—Watch the Quick Results



### What A Difference!

You simply will not believe what a wonderful improvement IRONIZED YEAST can bring in your appearance and in your general health, until you try it. Go to your druggist today. Or mail coupon below for the famous Three-Day FREE Trial Treatment. Then judge IRONIZED YEAST by the actual results it brings.

Simply go to your druggist and get a package of the wonderful IRONIZED YEAST. Tablets on our money-back guarantee, mail coupon below for the famous Three-Day Free Trial Treatment. Then judge IRONIZED YEAST by the actual results it brings.

task. And as for putting new solid flesh on your bones—run-down folks report gaining pounds and more from the very first package of IRONIZED YEAST.

### Yeast Best When Ironized

The reason IRONIZED YEAST brings such splendid results is that this—IRONIZED YEAST stands forth among its host of imitations as the only yeast containing a perfect vitamin tonic treatment. It is scientifically correct in every detail, containing in highly concentrated form a specially cultured yeast grown under the strictest supervision for medicinal purposes—a yeast which is unequalled for its richness in the essential Water Soluble B vitamin. In addition it contains the correct amount of the two other vitamins, Fat Soluble A and Water Soluble C—which are equally important to health.

These three vitamins bring excellent results even if taken alone—but when through a special process they are ironized as in IRONIZED YEAST, these results are secured often in just half the usual time!

### WARNING!

Due to the marked superiority of IRONIZED YEAST it is being widely imitated. IRONIZED YEAST is entirely different from ordinary combinations of yeast and iron—or yeast and iron taken separately. Certain types of yeast and iron have absolutely no value medically. IRONIZED YEAST, on the other hand, means not only specially cultured yeast and other vitamins, but the special process by which these vitamins are ironized. There is only one IRONIZED YEAST. Insist upon it always—for nothing else can be like it.

### Money Back Guarantee

IRONIZED YEAST is sold at all drug stores on a positive guarantee that the first package will bring satisfactory results—or your money instantly refunded.

Sales Representatives: Harold F. Ritchie & Co., Ltd., Toronto

## Free Trial Coupon

Harold F. Ritchie & Co., Ltd., Dept. 84  
10 McCaul St., Toronto.

Please send me the famous THREE-DAY FREE TRIAL TREATMENT of IRONIZED YEAST.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Province \_\_\_\_\_

NOTE—Only One Trial Package of IRONIZED YEAST to be sent.

chance rather hopelessly, thinking that our condition cannot be much worse, and that we might have luck.

waistline, appears on many gowns.

A coat of pony skin is trimmed with monkey.

A tweed sports skirt has interesting raveled edge.

Kasha cloth makes charming tunic for country wear.

Black jet nail-heads are great deal as trimming.

The half-inch leather belt on the newest sweaters.

Heavy bone ball buttons on newest jersey frock.

The small French hats are ed in birds' wings.

Brown in all shades is coming the rival of black.

A hat of henna metal has a Spanish lace drape.

The twisted girle, placed at a low

has a Spanish lace drape.

### "REG'LAR FELLERS"

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