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Little Girl—Mummy, is my birthday soon?  
Mother—Very soon now, but why do you ask?  
Little Girl—I only wanted to know 'cause I was wondering if it was time I began to be a good girl!

Wife—What's happened now? Something wrong with the car?  
Husband—Bad luck, it's a bad puncture.

Wife—You ought to have been on the look-out. You remember the garage man told you there was a fork in the road.

Young Lady—You know I am writing a book now entitled "How I Raised My First-Born."

Friend—Yes? By the way, where is the little fellow?

Young Lady—Why, you see, I've placed him with relatives for six months while I'm busy with the book.

Do you wish the court to understand that you refuse to renew your dog license?

Yes, your Worship, but—  
We want no 'buds.' You will be fined. You know the license has expired. Yes, and so has the dog.

Porter (cheerfully)—Miss the train sir?

Passenger (bitterly)—No! I didn't like the look of it, so I chased it out of the station.

Rebuild - Repair - Renovate  
Refurnish!

THIS SPRING'S LOW  
PRICES ARE A GOLDEN  
OPPORTUNITY!

MATERIAL AND LABOR  
WILL COST MORE  
NEXT YEAR!

AMERICA FACES  
SHORTAGE OF  
SMALL HOUSES

Production of Homes in Reach of People Problem Which Must Be Solved.

It is the opinion of Colonel Clarence O. Sherrill, president of the American Retail Federation, that one of the most serious problems confronting the American people today is shortage of houses, especially for those of small incomes. The solution of this problem, he says, challenges the best efforts of industry and government, and up to the present relatively little has been accomplished toward supplying the 750,000 homes a year, estimated by the Committee for Economic Recovery as necessary to meet the accumulated requirements due to the almost complete stoppage of home building since 1928.

The annual average of homes built from 1921 to 1929 was 388,000. He said that from 1932 to 1934 it was 25,000. This paralysis of home building, he declared, points definitely to the need of some powerful incentive or stimulant to put this backward development on its feet, which would not only provide urgently needed housing, but would largely solve our serious unemployment problem.

"That a sizable stimulant has already been applied to home building is indicated by the 150 per cent. increase in 1935 over each of the three preceding years in this field. With such an important change in trend, the probability is that the upturn will continue to increase during 1936," he said. "Our job then is to see that this upturn is not only maintained but is enhanced by the added stimulus of reduced cost per house and adequate finance at reasonable terms."

Colonel Sherrill expressed the view that retailing will be one of the largest beneficiaries of the increased production of houses. Carefully prepared figures indicate, he said, that approximately 40 per cent. of the total cost of the average house is spent additionally for home furnishings and fixtures.

"An important feature of such a housing programme is to determine what share shall be taken by industry and by government.

A man went to see his physician for advice as to how to be cured of the habit of snoring.

"Does your snoring disturb your wife?" asked the M.D.

"Does it disturb my wife?" echoed the patient. "Why, it disturbs the whole congregation."

CAN I BUILD - NOW?

Canada, before the depression, used to spend \$80,000,000 a year on building homes. Lately it's down to \$20,000,000,000. There are 50,000 homes needed in Canada. There is a \$10,000,000 Federal fund available, and the loaning companies have huge reserves of money to loan.

Workmen who build homes or make the bricks or cement, or lumber, or roofing, or other building materials, are standing by in idleness. The depression in the building industry is one of the basic obstacles to the return of normal times.

Recently an answer appears to be developing; an answer to the letters we've been getting, to the major question facing the success of the housing plan, the building of homes, the employment of workmen.

A number of public-spirited citizens have started a national housing organization, whose specific object is to overcome that 20 per cent problem and start building on the upturn.

A huge fund will be raised to help provide part of the initial 20 per cent. money to be refunded later. Mr. Tapp says that, if the ten per cent might be considered as a second mortgage and be the second charge on the property, the builders could get busy also.

The main thing is that there is hope in sight. Within a few weeks the National Housing Association will have taken shape, and the means whereby it will assist prospective home owners will be made public.

So the next thing is to save every penny, watch out for a good cheap building lot while lots are still cheap, and so get ready to build your own home.

A word about the plan itself. The Dominion Government has passed an Act providing \$10,000,000 to encourage the building of new homes. The money is available through the loaning companies. The prospective home-owner must first provide 20 per cent of the cost; the loaning company will loan the other 80 per cent (60 per cent being its own money) and 20 per cent from the Dominion.

BUILDING TRADE  
OFFICIAL WARNS  
OF COSTS RISE

E. M. Craig, executive secretary of the National Association of Building Trades Employers, advises against delay in construction. He said the cost of construction will be higher and projects started now would have a financial advantage over projects that will be launched later this year. He said the cost of a house from the material and labor standpoint was 7 per cent. higher than it was a year ago.

Mr. Craig drew attention to the fact that the well trained army of builders of six years ago does not exist. It has been scattered by the depression and, like a military force which has been disbanded, it would take a long time to train a new army that would be equal to the one which formerly carried on in the building field.

In normal periods of building, he said, more than 1,000,000 building mechanics are usefully employed. If normal conditions were to exist today the building industry would encounter difficulty mustering 500,000 into service.

"Prolonged building stagnation," Mr. Craig said, "lists eight reasons as contributing to the drastic decline of building trades numbers: Extremely small apprentice replacements, deaths, suspensions, unprecedented withdrawals, reasonable guaranty of other steady employment, middle-aged skeptical of ability to perform a fair day's work, the physically unfit stage and rigid immigration restrictions permitting a small quota to come into this country yearly."

In view of expanding construction activities, the contractors are faced with the grave problem of obtaining sufficient help to adequately man their jobs. Safeguarding themselves against lost time to keep their jobs moving on schedule, the services of other skilled men are sought. As an inducement a premium of a few cents above the established rate is offered. Result: higher labor costs.

EMPLOYEES AND CUSTOMERS ARE  
HELD UP BY FOUR BANDITS,  
POLICE SOON TAKE UP CHASE

LACHUTE, Quebec, April 17 — A dragnet from which Chief Louis Jargaille of the Quebec provincial detective force believes escape is impossible, was spread over a radius of about 5 miles last night in a dogged manhunt for the thugs who Tuesday afternoon stormed into the Bank of

Nova Scotia here, slugged Manager Garnet J. Cheley, held four other bank employees and half a dozen customers at bay at gun-point and escaped with approximately \$3,500.

Guns Blaze

Bank guns blazed in the wake of the fleeing bandits, four in number,

REVEALS ETHIOPIAN OIL  
TERMS FOR THE FIRST TIME

Actual Terms of Famous Oil Agreement Between Emperor Haile Selassie and Standard-Vacuum

NEW YORK April 17—Actual terms of the famous oil agreement between Standard-Vacuum and Emperor Haile Selassie of Ethiopia, which raised an international furore in the early days of the Italo-Ethiopian war, were revealed for the first time today by Walter C. Teagle, president of the Standard Oil Company of New Jersey.

Describing the whole incident, which had the capitals of the world as the thugs made their getaway in an automobile, the license number of which, was obtained. It was X1535 Quebec 1936.

Cool courage in the face of bandit guns was displayed by the manager, who purposely fumbled with the keys to the cash box, stalling for time in vain hope that help would arrive while the bandits were taking their loot. Entrance to the vault was not gained, the robbers scooping their loot from the teller's cage and over- looking a stock of \$1,000.

All-Night Patrol

Every highway that might afford a possible means of escape was being watched less than a hour after the robbery. An all-night patrol was sent out, comprising local and provincial police of Ontario and Quebec, while police of the cities of Ottawa and Hull also co-operated immediately.

When the Quebec provincial police were notified of the hold-up, Chief Jargaille rushed thirty men armed with machine guns from Montreal, later in that night this numbered was augmented by thirty-five, scattered over the countryside and reporting to the chief at given periods.

In his Montreal office the chief, by means of colored pins, followed the course of the manhunt on a map.

Confident of Capture

"They can't get away," the chief said. "Unless somebody made a mistake about the description and license number of that car, we've got them". The car was described as a sedan, maroon-colored.

Four of the bandits walked into the bank at 2:30 o'clock with the cut command to "stick 'em up". One man entered the office of the manager and slugged him with the butt of a gun. Mr. Cheley was knocked out. In the meantime the four other employees and six customers were compelled to lie face downwards, on the floor while the cage of the teller, George Duhamel, was ransacked.

By this time Mr. Cheley regained consciousness and bleeding from a (Continued on Page Three)

THESE CHILL  
SPRING  
EVENINGS

Are Family Times

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"Some sellers who appear only when the regular suppliers are out of the market may have made money selling oil to Italy," he said, "but the American companies, which were in the foreign business before the Italo-Ethiopian war have lost out. Our Italian subsidiary imported in 1934, from all sources including the United States, 4,908,000 barrels. In 1935, with all the extraordinary demands for fueling the troopships, tanks, lorries and airplanes, their receipts were actually less than in the previous year."

Mr. Teagle expressed strongly his opposition to a policy of isolation and anarchy.

The air is full of talk of preparation for another war," he said. "There is unfortunately, nothing like so much thought being given to the maintenance of peace. The venture into the realm of extreme nationalism, or autarchy, has failed utterly either to preserve peace or promote prosperity. It has worked in the wrong direction."

"I firmly believe that the best preventive of international conflict is greater freedom for international trade. For trade rests on understanding. It endures so long as buyers and sellers deal with each other in good faith."

"Perhaps the time is here to remove the artificial barriers, agree on a basis for an international medium of exchange and again enable the peoples of the world to trade freely with one another. I should like to see it tried."

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