

The Porcupine Advance

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"SAVE AND BE SAFE"

"Life Insurance Week" is being observed this week throughout Canada, and if the same attention is given in all other sections of the Dominion that has been shown in Timmins and district, the effect will be of lasting advantage to all concerned. The purpose of the week is to emphasize the value of life insurance, with the thrift, the thought for others, the independence, the foresight and the preparedness that are essential basic principles of life insurance.

The Life Underwriters have chosen as their motto for the week:—"Save and Be Safe with Life Insurance." It is a good motto. It may be said that in promoting this special week the insurance companies are benefiting themselves. That may be true, but it seems equally true that they are also furthering the general interests of the community by assisting in the stabilizing of business, by protecting the family, by encouraging saving habits, by protecting old age and guarding against the evils of ill-fortune. The public also has the opportunity at present to return the compliment and materially advance their own interests while at the same time further protecting the good work of the insurance companies.

Recently there has been much boasting of the stability of Canadian banks during the depression. No Canadian bank has closed its doors despite world conditions, and despite the fact of the frequent failure of financial institutions in other countries. There is certainly reason for pride in all this. It might be well this week, however, to stop and consider the remarkable record of Canadian life insurance companies. They have continued business as usual. Every dollar due policy-holders and beneficiaries has been paid as a matter of course. There have been no failures, no question of strength or stability. Canada has reason to be proud of the life insurance companies. It is not enough, however, to let it pass at that. The public should be alert to see that this happy condition continues. Good management and the very virtues of carefulness and thrift that the business itself inculcates, have brought the insurance concerns in Canada through the depression with colours flying. There is no line of business on sounder or more secure basis than the life insurance business in Canada. The public owes it to themselves as well as to the companies to protest against any effort to interfere with this most desirable condition.

At the present moment there is a proposal that threatens to weaken the work of the life insurance companies without offering any compensating public advantage. This proposal is in the form of a bill submitted to the parliament at Ottawa. George Gilbert, widely known as an authority on financial matters, describes the proposed measure as "well-intentioned but injurious." There is altogether too much tendency to allow good intentions to pass for public service. On its face the bill will be hailed by the thoughtless as an advantage to policy-holders, with the suggestion, it may be, that the companies can look after themselves. Under the present methods of the life insurance companies they cannot look after themselves without guarding the policy-holders, and by the same token it should be fully recognized that the companies can not be injured without harm to the policy-holders. The bill in question proposes to reduce the maximum interest rate which may be charged on policy loans from six per cent. to five per cent. While this may appear an advantage to the policy-holder, its effect is greatly restricted in reality. The only policy-holder who profits is the one who has a loan, and he can only benefit at the expense of the policy-holder whose policy is clear. While the policies issued carry the right to apply for a loan, they also imply the rate of interest that such loan should carry. The rate of six per cent. is certainly not excessive. It compares very favourably with any other interest rate available. The policy-holder who has taken advantage of the loan clause in his policy is accordingly not imposed upon in any way by being required to pay the rate of interest that he agreed to pay under his contract. The saving to him will be a small one. The loss to the company, however, will be a very serious one in case the bill should pass. Another very important point is that the reduction in interest charge would encourage the taking advantage of the loan clause. This is the last thing desired by the companies, and it is not at all in the interests of the policy-holder. The clause is one of several that may be termed emergency clauses. They are designed for use only in extreme cases. The effect of the bill would be that insurance companies would be forced perhaps to restrict or delete such emergency accommodation clauses. The tendency of reduced interest rates to lessen the desire of the policy-holder to pay off loans taken would also be much against the true interests of the policy-holder. It should be remembered that insurance companies are not in the business of banks or

loan companies in the ordinary way. Their business is the life insurance business, which has been developed along scientific lines. Unexpected changes in the costs of doing business or the returns possible affect all policy-holders, despite any intentions, however good, on the part of any law. An article by George Gilbert reproduced elsewhere in this issue makes the whole question very clear. It is commended to the careful perusal of all. In the meantime the general public would do well to consider the question very carefully and to make emphatic protest against any ill-considered legislation that would in any way prejudice life insurance stability or that otherwise might result in increased rates for insurance without compensating advantage to the vast majority of policy-holders.

PITY THE POOR CAPITALIST

Pity the poor capitalist. Whatever he does is wrong! And if he does nothing that is still worse!
Hon. H. H. Stevens is the John Peel of the hunters of capitalists these days. In an address the other day Mr. Stevens is quoted as saying that thirteen men control half of the \$20,000,000,000 of Canada's estimated industrial and economic wealth. Mr. Stevens' statement is ill-advised and scarcely within radio distance of fact. It would be nearer the mark to say that Canadian wealth is under the control of about 1300 men. Stop and think of it and you can name at least thirteen men who have a very important part in the control of the wealth of the Porcupine camp, which, despite its importance, is only a part of the Dominion of Canada. If thirteen men undertook to control the wealth of this Porcupine, they would soon learn that thirteen was unlucky. The fact that statements such as this one attributed to Hon. Mr. Stevens are popular does not seem to be justification for its use. At the present time such statements create unnecessary and unmerited unrest where they are thoughtlessly accepted. It is a pity that a man who has done as much as Hon. Mr. Stevens to call attention to real wrongs that need righting should becloud the issue by citation of things that are not so. The idea that a very small number of people control this or that line of industry or commerce, is a very popular one, but that does not prove its truth. On the contrary, it is easy to realize the absurdity of some of these claims by remembering some incident like that of a battle between rival interests. There was a case some years ago in the North where rival interests fought each other in spectacular fashion, and there were more than thirteen distinct personalities on each side.
It may be that financial and industrial control has been allowed to centre more or less in the hands of a comparatively small group of men. Some measure of hyperbole may be necessary in stating the case to attract public attention. It is a pity though that Hon. Mr. Stevens did not call attention to the matter years ago when the situation could have been relieved without too many complications. The present conditions did not grow overnight.
There is one point on which The Advance thinks Hon. Mr. Stevens absolutely right in the recent address referred to. That point was the fact that he found fault with those more or less in control of industry and business because they did not meet and confer on ways and means to lessen the effect of the depression and assist the people of the country to the earliest possible prosperity. Wealth and place alike carry responsibilities as well as some so-called privileges. One of the responsibilities of those with wealth is to see that those with less of this world's goods may have the best possible opportunity for the best possible life. The only excuse that may be given for holding more than the normal share of the country's wealth is the idea that the holder has greater industry and larger talent than the average. This, even from a selfish standpoint, argues greater responsibility and enlarged duty. It is true that had a hundred or a thousand of the leading men in business and industry gathered together some years ago to make honest effort to devise ways and means to lighten the burdens of the public and right undesirable conditions in the country, the cry would have gone up to high heaven at once that the small group of financial high-pressure artists were further seeking to control affairs. That, however, is another of the penalties exacted from the rich and the powerful. They must expect that sort of thing until jealousy flees the earth and men no longer seek to reap where they have not sown, and to attempt to keep their cake and eat it at the same time.
It is not too late yet for leading business and industrial men to confer as to how best they may lead the country to better times. It is a duty they owe to their less gifted fellows and a protection they might give to themselves.

A GOOD PLACE FOR BOYS

Tuesday evening of this week no less than twenty-four boys of less than fourteen years of age were taken to the police station for questioning. They were particularly asked why they were found on street after ten o'clock at night when all lads are supposed to be home after nine o'clock each night in the summer. After explaining that they had been attending a show they were taken to their respective homes. Under the provisions of the curfew bell by-law the parents of these children may now be summoned to court should the

News and Notes of Timmins Girl Guides

All-Day Hike Planned for May 24th. Interesting Meeting of Local Guides Last Week.

(P.L.—H.L.)
The weekly meeting of the Timmins Girl Guides was held on Friday evening. Lieutenant Habib took inspection and the marks were read out by Lieutenant Tilley. Horseshoe was formed. The Forget-Me-Not Patrol were given a box of candy as a reward for their good work in keeping the banner for two successive periods.

The Guides then went to their respective Patrol Corners where work was carried on. Slavor Mannerick passed her First Aid Tests. The Guides divided up into three groups. Captain Cranston took the first group in Morse Code and Helen Landers and Joan Tessier took the other groups in First Aid work.
A circle was formed for Campfire. An all-day hike for the 24th of May was suggested and plans for this will be made the coming meeting. Captain Cranston taught the Guides a new song and some of the old songs were sung. The meeting was brought to a close by the singing of "Taps."

Asks King and Queen to Pay Visit to United States

"In the belief that the United States 'bit off a little more liberty than we can handle,' Will Rogers suggests King George and Queen Mary visit this country and 'we maybe could make some arrangements with them satisfactory to them that we could get back with them.'
The comedian and spinner of earthy philosophy spoke from Hollywood to England on a transatlantic broadcast Saturday night in connection with the silver jubilee being observed throughout the British Empire.
Rogers said the jubilee was a great tribute to the King and Queen but added "it was their humanness that made the jubilee possible." He held that it wasn't the fact that they had ruled 25 years.
"You wasn't honouring years. You were honouring people," he added. "There has been a real man and woman, and a King and Queen second."
Rogers said Britain and the United States would never have any real trouble with each other.
"We both have manners and customs that drive each other pretty near crazy. And an American with a mouthful of chewing gum can get on your nerves almost as much as an Englishman with only one eye full of monocle can get on ours. But we both have humour.
"If we started to fight, we would have to stop in the middle and start laughing at each other. I don't know. You are naturally funny to us and we are like a Mickey Mouse cartoon to you."
Rogers went on to say the King and

youngsters be again found on street after the curfew hour.

In an address the other day W. Hamilton Fyfe, principal of Queen's University, is quoted as saying that it is a terrible indictment of the school system of this country that the average age of prisoners in Kingston penitentiary is 25 years. The Advance doubts very much if the schools or the school system is responsible for any noticeable measure of youthful criminality. On the contrary any careful observer would be inclined to believe that the schools are altogether a notable influence for good. Instead of causing waywardness in youth, the schools and the teachers turn a large proportion of the youth of the day from wrong ways. Any man or woman who looks back on youthful days will agree that the teachers of a generation ago were powerful in their influence for good. The teachers of to-day are equally earnest and desirous of rearing the best kind of citizens. The difference in the school systems is more apparent than real so far as moral influences are concerned. There is one place, however, where there has been a great change in a few years—that is in the home. It is doubtful, indeed, if there are as many homes as there used to be. The automobile and other modern conveniences has tended to reduce the number as well as the usefulness of homes. Recently, the police have called attention to mere children found on the street, locked out of their homes, because one or other of the parents was at a party or a beer parlour. The homes will have to take the responsibility for any deterioration of youth. There is no escaping that fact. It is true that children with the very best of homes sometimes go astray after all. That, however, simply suggests the greatly reduced chances of the youngster without a good home. No one wishes to unduly curb youth, or to unduly hamper parents. But for the good of the children, the parents and the community, good homes are still necessary and must be maintained. Even at the sacrifice of some of the parental privileges, it will be found the better plan for all concerned to keep a home for the youngsters and to keep the youngsters at home.

GRAVEL AND SAND—AND PLACER

Sixty-five prisoners released from Burwash prison farm under the Silver Jubilee amnesty 'stopped at the gate to sing, "God Save the King." It was an incident that suggested that the release of prisoners serving time for minor offences was a good method of marking the jubilee occasion.

Queen should see the United States if for no other reason than because "we got a lot of fine British subjects over here."
He told his listeners to "tell the Prince of Wales to get after them and do it. He is a good guy."
Rev. M. N. Ormond, M.A., B.D., minister of Cochrane United Church for the past year, but formerly of New Liskeard, on Sunday night verbally accepted a call to St. Andrew's United Church, North Bay, succeeding Rev. George S. Easton, whose resignation is effective June 30.

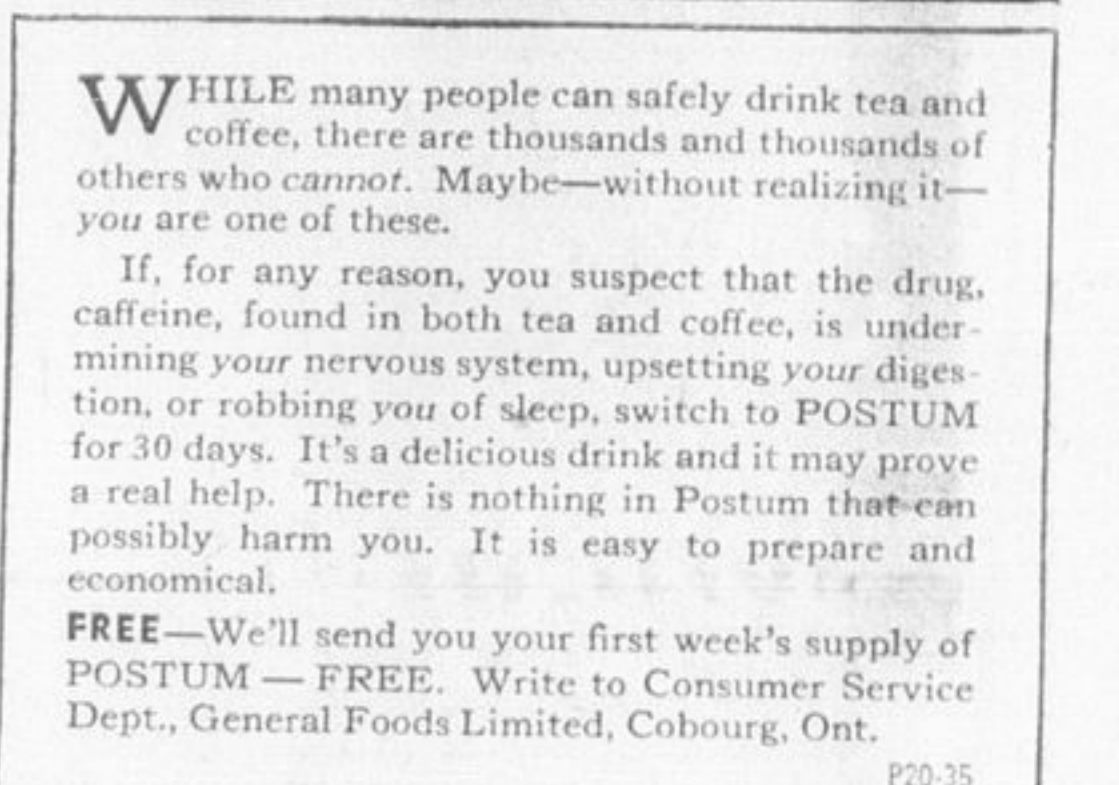
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SEVERAL RIDINGS ANXIOUS TO SECURE HON. MR. MCCREA

Recently prominent Conservatives in the riding of Temiskaming North mentioned the name of Hon. Chas. McCrea as a desirable candidate for the coming Dominion election in this riding. So enthusiastic was the response of the people in general to the suggestion that steps are understood to be under way to attempt to secure Hon. Mr. McCrea's agreement to contest this riding. Many feel that with a candidate of the calibre of Hon. Mr. McCrea there would be good chance of winning the riding for the Conservative party. At the same time Hon. Mr. McCrea has also been suggested as the candidate in the Dominion election for the Toronto riding of Toronto-Parkdale. Hon. Mr. McCrea's opinion in the matter or the choice of riding he would likely make in the event of deciding to re-enter politics, have not been made known up to the present.

Honour Conferred on Mrs. Freiman of Ottawa

A further indication of the high esteem in which Mrs. A. J. Freiman of Ottawa is held by returned men all over the Dominion was made known last week when they offered to guard her home from the threat of extortionists.
Reports have apparently exaggerated the condition of Mrs. Freiman's health. Mrs. A. J. Freiman of Timmins, her sister, told The Advance. She was quite able to be present when another honour was conferred upon her by war veterans and Poppy campaign workers recently. At a large banquet held in the Chateau Laurier hotel, Mrs. Freiman, upon whom the Order of the British Empire has been conferred, was presented with the King's Silver Jubilee medal. Three other nationally known workers on behalf of the war veterans were honoured at the same banquet: Capt. (Padre) Lambert, Capt. Eddie Baker, and Capt. J. R. Bowler. Mrs. Freiman has been very active in work pertaining to veterans. It was in her home that the first meeting was held at which it was decided to form the group that later became the Canadian Legion. She has devoted much time and money to the cause and at one time went on speaking tours from coast to coast to help the movement along.
On June 6th of this year, another great honour is to come to Mrs. Freiman when she will be presented with \$50,000 by the Zionist organization. The money is to be used to establish an orange grove in Palestine and the King has consented to allow his name to be used for it. The occasion marks Mrs. Freiman's 50th birthday.

Getter Biddell, a 30-year-old Chicago coloured gentleman, was struck the other day just above the eye by a stray bullet. At the hospital it was discovered that the bullet had flattened out when it came in contact with the gentleman's skull. Mr. Biddell is practically all right again, but the bullet will never be of any more use than as a souvenir.

An officer of the Cleveland, Ohio, fire department was killed the other day while answering a fire call that proved to be a false alarm. There have been literally scores of similar tragedies in recent years on this continent, and yet there are people who actually believe that it is humorous or clever to turn in a false fire alarm. Firemen have no way of knowing whether a call is a false alarm or not. They have to answer all calls, and every time a call is answered there is danger. If all would recognize this fact of danger in the firemen's calling, there would surely be no false alarms.

What's in a name! Judge for yourself! At Waltham hospital, Waltham, Massachusetts, last week Mrs. George Dionne gave birth to twins. Both the twins were boys.

The Globe has a story to the effect that a released convict tells of a boy of sixteen years of age being terribly beaten at Kingston penitentiary. If such a story were true The Advance would feel indignant and resentful, indeed. But as it is, the feeling is that it is not probable that there is a boy of sixteen in the penitentiary, or that he came from Timmins, or that he was beaten by guards. A previous story about youths from Timmins at Kingston was so garbled as to be wholly unrecognizable as truth.

The Porcupine camp holds within its borders practically every known variety of weather—sometimes all on the one day.