-London Opinion

OUTLOOK BRIGHT, SAYS INSURANCE HEAD

Improvement in Gaining Momentum Declares President.

Montreal. December 29-Confid- | pald and death occurs while serving

Canadian Life Officers.

life insurance would outside Canada or

share in the general business im- months after return to Canada, all

provement awaiting Canada in premiums paid will be returned with

1940 was expressed today by Arthur | 3 per cent; Interest compounded an-

Interviewed on the life insurance cover aviation hazards while

is granted to pay extra premiun

"There was little change in the

investment picture during 1939 at

affecting life insurance companies.

likely that interest earnings will

Act showed a marked increase

those made in the preceding

Housing Act leans is 5 2/3 per

The new regulation by which

governments participating in Me

al Housing Act loans would

ited to \$4,000, may have a

to curtail building of dup

apartment houses in 104

inturance companies are

paring for a large part

Reviewing the histo

ievements of the Ar

which held president,

on a co-deralive h

tional advetising i

20 years ap. Duri

the Domison Governs

be offeredearly in the

Loans under the National

fully maintained

It is unnecural the oney should live in quarantine indefinite if they are to develop into Thursday. The normal individuals and not be regarded as Newspapers: Association and of Class A. Weeklies Canada, J. A. MacLaren, Editor.

Azywhere in Canada, \$2.00 a year; United States, \$2.50 a year, payble in advance, Single copies, 5 sents. Subscribers wishing to dispostimue paper at expiration of perlod paid for are expected to notify



THURSDAY, JANUARY 4, 1940

EDITORIAL **EARTHQUAKE AND WAR**

The devasting earthquake in Turkey, with its terrible toll of human life and suffering, made the war in Europe seem but a slight surface tremor in comparison. Entire cities, towns and villages were overturned, burying the inhabitants in the ruins, while thousands were either burned to death or perished from exposure, in the fierce blizzards that followed the upheaval. Nature appeared to be vieing with man in a demonstration of power and anger, and before such an exhibition of force mankind might, well stand in awe and won-

This old planet was subjected to immense upheavals in its making, long before man appeared, compared with which all the earthquakes of history were but as the mere settling of the foundations of a building. Earthquakes are beyond the powers of man either to produce or prevent, but wars are not. The forces of nature are mechanical, but the forces wielded by man against man are wilful The mechanical powers acquired by the developments of science impose upon the freewill of mankind an awful responsibility. Those powers are placed into the hands of man as a trust, and unless their use is controlled and directed by humanitarian principles they will devastate civilization as sure as the blind forces of nature laid waste the cities and

towns of Turkey last week. British politicians have not always used that | ple and fighting men on Christmas Day. power wisely, the principle laid down by Macivilization would lie in ruins.

recognizes and respects that law.

Just as the people of Turkey will rebuild "Oh dear! Those are my words, I am sure! their shattered cities out of the ruins; so manterrible example of uncontrolled force. The scripture tells us that "the Lord was not in speaks to powerful men and nations in the words of Macaulay: "The highest proof of virtue is to possess boundless power without abusing it."

HOME REUNION FOR THE QUINTS'

Family reunions are always occasions of reolding, and the reported forthcoming reunion of the Dionne quintuplets with their parents and their permanent settlement in the home circle is being looked forward to with jubilation. "This is the best New Year's news any family ever received", declared the father as he signed the agreement by which his five daughters were to be released from

have marked the end of a pathetic and some-lof the war. times bitter dispute over the custody of the famous five little girls, who are now apbroaching their sixth birthdays. Reports have tling of the Graf Spee, says that the German years, and the German High Seas receatedly leaked out of impending law suits, excuse for the scuttling "degrades the lie", including a demand for an accounting of The recent silence of the Liars Club in the money received by Dr. Dafoe for advertising United States may be due to their inability to here that we were most apprehen- tial nutritional value is provided in in which the quints appeared, and a libel suit compete with Propaganda Minister Goebbels sive before the campaign began, Un- some way."--Miss Mary Clarke. based on Dr. Dafoe's appearance before a New and the German official news despatches. York club, when he is said to have carried a

which was rather crude. fers of big money for endorsing all kinds of would be wise to drop his plan. commodities and clothing connected with the

and the rest of the family to look after.

freaks for the rest of their days. Dr. Dafoe himself is quoted as stating that the education of the girls would remain incomplete unless they are restored to family life and at-SUBSCRIPTION RATES this office before date of expiry.

added to the dozen other members of their family, but a spacious new home is to be built to accommodate them. Dr. Dafoe is still to ac is the personal physician of the quints, "in day in the newspapers and on the points have vanished into thin air. full charge of their health and hygiene", and trained nurse will also be in attendance. ale or "nerves". The emphasis shifts seemingly irreconcilable enemies, sold as butter or butterfat. The home-coming of the quints should-thus constantly from one to the other. Hitler and Statin, Nazism and Bol37.07 feet is the depth of the Kiel be a joyous occasion, and we all hope that from the naval, as in the "Graf thevism. It is no use pretending that Canal, it is 61.9 miles long and 144; they will live happy ever after.

"THE FLIGHT OF A SONG"

I said to a man who stood at the gate of the year, "Give me a light that I might tread safely into the unknown,' and he replied, 'Go out into the darkness and put your hand into play a greater and greater part in From that moment the fight bethe hand of God. That shall be to you better than light and safer than the known way'." These words were written a quarter of a century ago by Minnie L. Haskins, a social science the fighting. The Nazls, laying scuttled "Mein Kampf", the Baltic teacher in London. They formed part of a poem included in a little book of verse which was privately printed and had a very limited circulation. Some copies are said to have been sold in aid of an Indian charity.

Not being produced by a regular publisher, ours, so that they went into the real the sympathy and ultimately the with the usual fanfare of notices in the press, fighting half-exhausted mentally support of the whole democratic the little book probably was never reviewed and spiritually. Now it is the Nazi world, by the critics. It was soon forgotten, and lenders who exhibit the most coneven its author has but a vague recollection i of the circumstances in which the above. quoted lines were written. She might now say, with Longfellow,

I breathed a song into the air, It fell to earth, I know not where; For who has sight so keen and strong, That it can follow the flight of a song?

Twenty-five years afterward she foun that song in the heart of a King, from whose lips it was breathed into a microphone in "The highest proof of virtue is to possess Buckingham Palace, and its rhythmical mesboundless power without abusing it." That sage was carried to the four corners of the saying was uttered by an Englishman, Lord earth. The King himself did not know who Macaulay, a hundred years ago. It contained wrote the song. It is said that he had read the principle upon which Britain, fully con- the lines in the correspondence columns of campaign scious of her great power, has sought to build the London Times recently, and fitted them her Empire. While it must be admitted that into the end of his moving address to his peo-

The quotation set the literary world agog. caulay has ruled in the hearts of the British The lines must surely have been written by people, and it dominates the policy of the one of the leading English poets. They re-British Commonwealth today. Great Britain minded Poet Laureate John Masefield of G possesses immense world power, and were she K. Chesterton, but when he looked into Ches-population began to doubt. This World in much better condition to to use that power as mercilessly as the Ger- terton's works they were not there. Bernard Christmas, they said, was like that meet their desperate onslaught than THE BODY of Adolf Hittler is burmans are using their military might today, Shaw and H. G. Wells admitted they had nev- of 1917, and next year would be in 1918. Germany and the other ag- ied in a cemetery in Bucharest, Europe would be turned into a shambles and er seen the lines before. Sir Arthur Quiller-Couch, compiler of the Oxford Book of Eng- found it necessary to deny in a big insoluble difficulty, and Italy there is only one "T") but the body But while civilization may be laid waste by lish Verse, said he was baffled. The writer war, it can not be utterly destroyed. History of the letter to the Times, Mrs. Allen of Brist- German people were discouraged all the powers of Christendom, of testifies to the truth that a nation which ol, said she had obtained the quotation from a abuses superior power germinates within it- Christmas card sent to her by a friend. And self the seeds of its own destruction. After an so the search continued until Mrs. Margaret aggressive nation has brutally subjugated its Greenham, of Banff, Alberta, recognized the neighbors to its will, that brutality is eventu-lines as those written by her sister? She at ally turned inward upon itself, as in the case once cabled the news to Miss Haskins, who is of the decline and fall of the Roman and oth-known to her neighbors in Sussex as "that er empires. Humanity could not persist upon quiet little woman." Miss Haskins said she the earth if it were not overruled by this su- had left her living room half way through the preme hisral law of retribution, and the Brit-King's address and did not hear the quotaish Commonwealth will only last so long as it ition until later in the evening on a re-broad-when they are sure of winning. cast. Then she turned to her sisters and said

There is the romance of a poem which had kind will rebuild its civilization after the pre-lingered in obscurity for a quarter of a censent upheaval of war is past. Meanwhile we tury and in a moment "burst out into sudden can learn a lesson from the earthquake as a blaze" around the world. Sigh no more, ye neglected poets, over the rejection slips editors or the capricious favoritism of pubthe earthquake" nor in the fire that followed lishers. Say, with Byron, "Prepare for verse, it, but in "a still small voice" that rose from I'll publish right or wrong!" If it is true poout the ruins. That still small voice now etry, the indifference of editors, publishers or critics can not smother it. Although your lines may never be broadcast by a king, you can take comfort from the words of Milton

> Fame is no plant that grows in mortal soil, But lives and spreads aloft by those pure

eyes

And perfect witness of all-judging Jove; As he pronounces lastly on each deed, Of so much fame in heaven expect

EDITORIAL NOTES

In a total vote of 119,491, Mayor Day had apparently their mine offensive as the foster-parentship of Dr. Dafoe and their a majority of only 3469 in the Toronto May-well, and their tiny battle fleet dare | "This is no occasion for vainnurse and united with the rest of the family, oralty contest. He's one fellow who, no doubt, not even venture into the North Sea, glory, for conquest, or for imposing The signing of this agreement is said to is hoping that his election is for the duration

An American writer, referring to the scut-steadily more frightful for three McNaughton.

bag labelled "Doctor of Litters". Regarding Toronto electors on Monday declared a- for years with her gigantic air force the latter, it appears that the doctor was the gainst a war term for municipal councils by subject of a practical joke, the humor of 4 to 1 and by 3 to 1 against a two-year term. ponderance is slipping out of her Hear. G. G. Power. In every place, with the exception of Ottawa, Every credit is due to Dr. Dafoe for having where a plebiscite was held on this question, preserved the lives of the five babes and the the voters have declared strongly against the mother during the ordeal of so exceptional a undemocratic proposal of the Premier. By this birth. By this feat of medical skill he became time surely Mr. Hepburn must realize that the is to be Canada's chief part in this as famous as the quintuplets themselves, and people do not want their right of annual war well under way, are concenhe was flooded with invitations and with of- municipal elections interfered with. He

raising of children. That he accepted many of | Engineer G. G. Reid, whose services were the Nazis began their economic war, these and derived a substantial income from engaged in connection with the sewage dis- like their war of nerves, prematurethem, is the doctor's own business. Such good posal project, has put himself in an embar- ly. Years before the cannon began fortune has nover before fallen to the lot of rassing position by authorizing certain an obscure and hard-working country doctor, changes in specifications. We have not seen marriage and launched the Four Year and may never do so again. From all accounts, the engineer's contract, but members of Plan for making substitutes, mobilthe Dionne parents have profited immensely Council state that it does not give him power ized the finances of the nation and by the successful rearing of the children, and to alter specifications without instructions, diverted all its energy and resources towards war. It is hardly an exagthey have every reason to be grateful for Dr. Though this be the case, he may have let the geration to say that Germany used Dafoe's skill and constant care. It is fairly Town in for some trouble, as the contractors up so much of her strength in mak- seem often to be related. certain that the five girls would not have all can reasonably claim that they were justified ing arms that she hadn't enough survived if they had been left solely to the in proceeding when the engineer, as the left to use them effectively when care of the mother, with her household duties. Town's representative in charge of the work, doubts but that we shall get stead- 450 lines of Classified Advertising Transferred from Winnipeg to Bare agreed to the use of a different grade of pip- ily stronger for two or three years in 1938, with an average of 109 ad- rie as district manager for the Now that the girls have been nurtured ing from that specified in the contract. lat least.

Willson Woodside's

Weekly War Commentary

How does the war stand at the The big surprises and the dramayear's end and what is the prospect' the action have been, not on the mi mosphere. The Dionne parents will have their for 1940? It is a baffling war, and lary but the diplomatic front. The hands full when the five famous sisters are not an easy one to measure. In many vaunted Rome-Berlin-Madrid Fasways it strangely resembles the last cist Axis which hemmed France one and in others it is utterly dif- in, and the German-Italian-Japanferent. There is, besides the mili- ese grouping which menaced the tary war which we follow day-by- British Empire at a dozen vital

> this struggle. People have lived at came one of freedem against lyranand the radio throws the home front and paganism. Western civilization down in tremendous propaganda Germans, his propaganda work o barrage, thought they had invented years, his allies and friends in Italy gone against them; they harassed many others, not excluding Britain their two people more than and Canada to ensure our cause can't read to pick up the British leaflets, and imposing sentences of a year in concentration camp for listening to foreign broadcasts.

Buoyed up at first by the smashing victory in the "18 Days War' against Poland, by the prospect of Russian supplies and the slinking of several British warships, the Ger man people were encouraged by the sue for peace. But as Hitler's bids Western Front slipped into a long blockade tightened, food scareer. Soviet supplies failed to ar-States, the greatest industrial na- downfall. They may find the whole speech to few days ugo that the strangely chastened. Against them of a JEW-who died in 1892.

bid for European domination in the mood, to establish and secure a 1914-18, may be so undermined by new organization of the world. a succession of relatively minor defeats that this strangely unstable pcople, who only fight their best may give in without ever launching the "Real" land war for which we have been waiting, just as they yielded their fortified cities to Napcleon without fighting after Jena. That is not the sort of thing one can count on, however, and our leaders do right in summoning our uttermost strength to meet the challlenge, if it comes. What is the position on the purely, military front? Belgium and Northern France, in- King. flicted over a million casualties en the Allies in the west alone, and krieg over our mobilized and waiting armies and our well-defended cit-On the seas their expensive "pock- ferget that; we forgot 20 years ago, chanical Rubber" factory building et battleship" commerce raiders have and disaster is upon us. We cannot for a period of five years, with three have been decisively defeated and -Dr. R. C. Wallace,

Fleet remained a menace throughout the war, is startling. believeable though it may seem, the Germany which terrorized Europe has simply failed to take the initi- by culture, and first by its support ative against us in the air. Now pre- of the Canadian Confederation," hands. The Allies, with their own production booming along undisturbed, the huge aviation industry there will always be miseries to reof the United States open to them, and the Empire Air Scheme which trating on securing overwhelming superiority in the air. It is hard to see how a blockaded, long overstrained Germany can regain it, For to speak they had clamped Germany into a rigid war economy of

radio, a diplematic war going on, instead we were faced one fine in cheese are easily digested. when the British declared all Ger- even this turned out well for us. 25 per cent. of Russia's cereal crop is man exports contraband, and to The understanding between the two produced by the farmers of the morate as the Germans suffered a dictators clarified the issue and Ukranian steppes. scries of misfortunes one on top of strengthened our cause in the world I half of the earth's olmosphere is another in the week before Christ- more than anything our statesmen compressed into levels lying within could have done, and even in spite 31/2 miles of the earth's surface. The war of morale promises to of many things they have done. I billion dollars in spent by Englishhigh tension for long years already, ny. Christianity against atheism more than ever into the thick of laguingt its ruthless enemies. Hitler "war of Japan, Spain, Hungary the Scannerves." But it appears to have dinavian and Balkan countries and

> Will be get nothing at all in return for this? With Russia at war! herself and her transport strained being produced from the carbohydto breaking. Germany must give rates of farm crops. up hope of Soviet supplies-unless she sends technicians in to organize TEA PLANTS that grow at high al them herself. Here is one possibility Litudes will produce a better quality for 1940: That Stalin, finding his of tea than those that grow at lower position seriously weakened on ac- levels. count of the Finnish fiasco, may invite Germany to send army offic- LIGHTNING at its greatest speed ers and engineers to help him. With has a rapidity one-fifth of the speca free hand to overrun the Balkans, lof light Germany might thus find herself in control of the entire economic resources of Eastern Europe as in riage ceremony, the bride feeds the 1918. But it would be too late to bridegroom a mixture of brandy and

I am honeful for 1940. The Germans may launch a great land and air offensive in the spring, as Goebbecame bels implied in his speech a week lago, when he said they would gamrive while those of the United ble everything on world power or tion of the world, were thrown onto of Eastern Europe opened up to the side of the Allies, and the loss their exploitation through collapse of the "Graf Spee", "Columbus" and in Russia. But it is too late. They came in a single week, the German of the Western World, and a Western plant. that there was any resemblance to peace, order and progress, are rangthe situation of 1918, or that they ing together with a clearer conwere not absolutely confident in sciousness of their common civilization and destiny than ever before It is just possible that German When our enemies collapse we shall ecuildence, never properly restored be in a unique position, with all our since the terrible failure of their forces mobilized, and I believe in

> DOMINION DIGEST OF THE WISEST WORDS OF THE WEEK

JAMES J. CARLYLE

"In every respect of Canada's war effort, my colleagues and have taken and will continue to take all possible precautions to see that partisanship, personal influence, or duets Co. of Cowansville, Quebec, political patronage provide no aven-Far better, surely, than we could ue to promotion, personal advance. Orillia, have hoped. By this time in the ment or private or corporate prolast war the Germans had overrun fit." - Prime Minister Mackenzie have been completed for the com-

"We spend millions trying to imthrown back the might of Russia prove the educational and moral age of 50 weeks in the year. Mayor at Tannenberg. After four months standards of our people and there Pack told his audience that the of war Hitler's Germany has de- is no reason for allowing them to be firm would be investing in the feated Poland. The Germans have impaired or wasted by permitting neighborhood of \$100,000 in its used up their one chance of sur- filthy publications to be circulated Orillia plant, and would be prying prise here. They can gain no Blitz- in Canada,"-Ilen. Gordon Conant.

"Out of the present conflict must operation by April, ics; they can only hammer against come honesty and decency, otherthe Maginot Line at appalling cost, wise it is not worthwhile. We can't

Again, the comparison with the last our will on other peoples, except as war, when a dozen raiders were much as it is necessary to preserve loose at the beginning when the de- the type of civilization for which predations of the U-boats became we stand."-Major General A. G. L.

"If Canada should come to a system of food rationing the home-There remains the air, and it is makers must try to see the essen-

> "Quebec is the first of Canada's previnces, first by occupation, firs

"Whether the war is long or short lieve and social inequalities to mitigate in Canada."-Beaudry Leman Reproduction Prohibited, 1939, Educational Features Syndicate)

Some Thinkabouts (Copyright)

When there is dishonesty, it isn't politics, or anything else in man, but man in politics, or anything else. One who is dishonest in politics will likely be in anything else.

Scribes and Pharisees of old have representatives today with not much if any improvement.

-Non Nomolos

llets per issue, Results have done it. Metropolitan Life,

London's time-teller in 1938. every month last year.

feet in diameter. Canada is separated and the cream



P. Earle, president of the Canadian mually. These who engage in aviation Life Insurance Officers' Association, service in Canada have similar ex IE - WORLD'S first successful and president of the Montreal Life tra premium option, but no opti steamboat was Robert Fulton's Insurance Company. "Clermont". She was built in New York in 1807 and on her first trip accomplishment of the past year and ing outside Canada. Extra prem made an average speed of nearly 5 prespects for the, next 12 months, run from \$10 to \$90 annually Mr. Earle referred also to the steps \$1,000 of Insurance, according to h taken to safeguard the interests of ure of service. Of course, these A GOOD grade of soft coal is nov

Canadian policyholders since the strictions apply only to new policies cutbreak of the war, and gave a Old policies carry no restrictions brief resume of the present business governing military or naval service" outlook, with special emphasis on the healthy state of the institution of tife insurance in Canada.

000, while the total amount paid to pelicyholders and beneficiaries exceeded \$150,000,000. These totals, Mr. Earle emphasized, were exclusive of fraternal insurance, and comraisins. This is a very old custom.

eatch the fish on which they live.

of this as I can be, for Dr. Goebbels to into this year in serious if not man Chancellor (in whose name

commission from both the buye

Etienne Lengir of France: It was perfected in the year-1860. A NEW resin fibre, a rival to sill

water and fire.

ner cent, of the sunlight that strikes following provisions:

NEW INDUSTRY FOR ORILLIA

Mayor Pack said all arrangements pany to move to Orillia an enamel.

Mayor Pack added that the firm not disclose the amount of rent to be paid. He stated that the firm would also be buying a minimum of

five-year options to buy. He did \$4,500 worth of electrical power from the town-owned electrical pswer plant.

ston, a former mayor of Orillia, the remark that Orillia's cheap power was the only thing that was bringing the company to Orillia. He stated that the firm was paying \$4. 500 in Orillia for power that was costing it \$18,000 in Quebce from ! privately owned power plant:



Figured Fax

18,000,000 calls were answered by 1,000,000 dollars worth of tonics were used by the people of Brazil

70,549 criminals were committed to Canada's 150 penal institutions last

100 tons of feed can be put in a cylindrical silo, 30 feet high and 14 99 per cent, of the fats and proteins

men every year-on pleasure.



The total new business written continued Mr. Earle, "and it seem this year by insurance companies in ! Canada is estimated to reach \$650,-600,000, Mr. Earle announced: total insurance in force about \$6,700,000,-

pared most favorably with the cor-

PENGUINS actually starve during responding figures for 1938. "General business conditions to the fact that their feathers be- throughout Canada are better than come loose, making it impossible for was the case a year ago," Mr. Earle them to either dive or swim under- told the press. Continuous improvewater. Therefore they are unable to ment is in evidence in all directions. Unemployment has Jessened considcrably through increased industrial

ACCORDING to a report from Leip- activity and through enrollment inzig newsprint has been made from to military service. least two of their cruisers all have roused against them the whole the leaves-and stems of the potato ied of gentine presperity, and the called thatthis body

the president of the Life Officers' 1918 over again. I am as certain gressor powers, Russia and Japan, Roumania, Not the body of the Ger-

has been produced. Stockings mad of this material will withstand both

THE MOON reflects only about

Mayor Pack of Orillia has announced the conclusion of an agreement with the Vilas Enamel Prowhich means a new industry for

ling industry which will employ a minimum of 100 men for an averbut approximately the same amount in wages each year. It would be in

This last drew from J. B. John-

New Insurance Man

Assets under administration Government Bon

All Dominion of Canada issues quoted and dealt in. Prompt attention to mail inquiries

Royal Securities Corpor

Limited. 330 Bay Street

Toronto

the Dominion that they should a uniformly on the basis of the bet experience and judgment available Mr. Earler and with a view to the safeguardieg cf. Canada's enviable insurance structure, a war and avidtion clause was adopted, with the the repla

made by Ki

ling aviation, Insured has option of paying required extra premium for service outside Canada, excluding friend, "I'v. aviation, if extra premium is not already."

WATER OVER TH

outlook for the life insurance busi-

ness in 1940 is distinctly good", said

Turning to the war, Mr. Earle reviewed the step, taken to protect

the interests of all Canadian policy-

holders, civilian and military alike!

following the outbreak of hostilities

in September. He analyzed the war

clause now incorporated in all new

policies asped, pointing out that it

companies transacting business

"After careful consideration."

"No extra premiums for military

or naval service in Canada, exclud-

was the day of the life insurance

Wills are like plans of campaign; if resources on hand to effect certain pur in the situation may invalidate then have been developments in your bus tions or in your family circle since ye will you will probably feel it wise to this New Year. I We suggest that yo helpful to consult the practical know officers and, if you have not already place the future administration of y experienced, financially responsible ha ointing this Corporation your executor To proten your family and estate, the

your will should be entrusted to ve

CORPORATION