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LETTERS TO THE EDITOR

The Editor,
The Brunswickan,
University of New Brunswick.

Dear Sir,

In reply to Mr. Ray's letter, re my comments on the Winter Carnival I would like to say only one thing—"Congratulations, Bill!"

The sole reason for writing columns like "In my opinion . . ." is to arouse interest among the student body; but it is only the rebellious replies that are of real informative value to the students. It is only unfortunate that the Winter Carnival Chairman took what was simply an opinion as a critical affront and found it necessary to hurl unjust accusations.

I assure you, Mr. Ray, that I was fully aware of how your committee was set up and how it functions, but I really can't see what I said that contradicted these facts. However, I was very glad to read that you had decided to call an open meeting of the Winter Carnival Committee. For a self supporting project the size of the Winter Carnival, student participation is your best publicity medium and it is this type of publicity I was referring to in the column.

I hope that your very informative, if somewhat blistering reply to my article will prove inspirational in drawing more students to your general meetings.

Yours sincerely,
"her"

Mr. J. Barry Toole,
The Editor,
The Brunswickan,
University of New Brunswick.

Dear Sir,

Your peevish reply to the editor of the McMaster "Silhouette" not only reveals a hyper-sensitivity to reasonable criticism but also fails to answer that criticism. You have implied that the editor of the "Silhouette" has no right to meddle in the "internal affairs" of the University of New Brunswick.

Since when did the affairs of the University of New Brunswick become sacrosanct with respect to outside criticism? At what time did intellectual honesty and journalistic integrity cease to be the concern of students in all universities? It was only recently that "TIME" news magazine was criticized in a resolution passed by C.U.P. for doing exactly what the editor of the "Brunswickan" has allowed in the front-page article concerning the N.F.C.U.S. Life Insurance Plan.

An apology to the editor of the "Silhouette" and a proper answer to a valid criticism is required.

Yours truly,
David McLay,
Assistant Prof., Physics Dept.

The Editor,
The Brunswickan,
University of New Brunswick.

Dear Sir,

I have searched in vain to find in Mr. Thaler's letter of the twenty-third of October, some justification for the sarcasm which drips from your pen in your reply written on the same date. I realize that it is your duty to defend the policy of the "Brunswickan" of which you are editor, however, I don't think anyone can condone the manner in which you replied to Mr. Thaler.

I grant you the concession that Mr. Thaler's attitude in his letter of reproach may have been wrong, however, two wrongs do not make a right. I feel that you have committed the age old blunder of leaving the facts to abuse the person. I do not know too much about journalism, so I cannot say whether Mr. Thaler's assertions are correct or not. One thing that I do know is that an exchange of letters of this type will not foster good will and understanding between members of different universities.

My only suggestion is that as an official of the University newspaper and an ambassador of good will for the University of New Brunswick and its students, that your replies to letters received in your official capacity be treated with a little more tact and diplomacy.

Yours truly,
M. J. O'Connor.

The Editor,
The Brunswickan,
University of New Brunswick.

Dear Sir,

In View of the excellent time which it was reported that the Foresters had at their Hammerfest . . . we, the Co-Eds, would like to suggest that a similar festival of the spirits be held at the end of Co-Ed week. We feel that the numerous smokers and other institutions of higher entertainment should not be reserved for men alone. We have approached various highly qualified participants who assure us that it would not work. They ascertain that women can not consume enough of the joy giving beverages and they do not possess the proper spirit to throw themselves with utter abandon into such orgies.

We disagree! Give the Co-Eds a chance and they will show any Engineer or Forester who can supposedly drink barrels of liquids, (and we presume that this must be water) with no ill effects, that the Co-Eds of today are a hardy race. We feel that these two aforesaid mentioned groups are afraid and we say afraid, to see if the Co-Eds can take their laurels away from them.

"Persephone"

The Editor,
The Brunswickan,

Dear Sir,

I am forced to take objection to the letter submitted by you in last week's Brunswickan; a letter written in reply to the criticism levelled against you by the Editor of the Silhouette, Student Journal of McMaster University.

I should like to say, first of all, that I consider Mr. Thaler's criticism perfectly justified, and would like to support him in his attack on what he

suggests, and I agree, is the lowest form of journalism this side of the yellow press.

But to restrict myself to commenting on your letter, Mr. Editor, which is the basis of my objection, I think the rudeness you have shown was uncalled for, and, since you have chosen to make it public, is deserving only of censure. I sincerely hope that it will not be taken to reflect the attitude of this University in general.

When you elect to follow the policy of such biased journalism as you have so recently exhibited, Mr. Editor, and attempt to present editorials in the form of front page feature stories, then I think you must be criticized, and if you choose to leave yourself open to criticism, then learn to take it—like a man.

Sincerely,
Jack Ernst,
Senior Engineer.

THE NFCUS LIFE PLAN

Editor's Note. The following article was received from James Pickett, Executive Secretary of NFCUS.

1. Its History:

It is sad that reference should be made to NFCUS as if it were something independent of the students of New Brunswick. Nothing could be further from the truth: NFCUS is a voluntary association of the students' councils of its member organizations and its purposes are determined by them. Whatever its policies, they are not adopted "in an attempt to popularize" NFCUS, but in response to the decision of the representatives of the students' councils meeting at the National Conference.

Thus it was suggested two years ago that NFCUS could render service to students by obtaining life insurance on terms that they could afford. At the Edmonton Conference last year preliminary details of an appropriate scheme were presented, and the National Executive was instructed to invite and consider tenders for a NFCUS Life Plan, and, once satisfied, to put the plan into operation.

Bids were received from insurance companies across Canada. The Executive made a detailed examination of the bids, and, after receiving actuarial advice and advice from the Federal Department of Insurance, decided to offer a contract to the Canadian Premier Life. It was felt that their bid had been the most attractive and it was certain that, for the purpose of NFCUS Life Plan, they were as safe as the Bank of England. The Canadian Premier Life is a subsidiary of a much larger company, and the total assets of the group of which it is a member are in excess of \$325,000,000. It is perhaps revealing that the nearest competitor of Canadian Premier Life was Canada Life, the oldest and the fourth richest of the companies cited earlier by the Brunswickan.

2. Details of the Plan:

It is not necessary to comment on all the points made in the Brunswickan. It is, for example, several times noted that this or that clause of the Canadian Premier Life policy is "common to similar plans of all the major insurance companies"; but it is difficult to see in this, where true, any question of the value of the NFCUS Plan. The fact that papers other than the Brunswickan are members of the CUP hardly condemns the Brunswickan, and comparison among the papers would obviously centre on their differences rather than their similarities. In the same way, the NFCUS Life Plan was not given to the Premier Life because of features which were common to all the companies making a bid, but because of features which were favourably different.

Thus discussion may be most fruitfully centred on the following points:

i) Low Initial Rate:

Given that the Canadian Premier Life is sound, the low initial premium is an obvious advantage. There may well be some people who will still prefer to purchase insurance at \$43.00 per \$10,000.00 rather than at \$35.00, but it is difficult to see why they should.

ii) The Nature of the Plan:

It is true that the plan is initially offered on a term basis, and is non-participating. To have it otherwise would be to make the cost prohibitive to all but the wealthiest of students and NFCUS would have small claim to be offering a student service. The relevant point is that the Plan makes it possible for most students, if they wish, to be insured for substantial amounts at low cost during their years at the university, and subsequently to convert, on favourable terms, to any of a number of regular policies.

On the latter point the Brunswickan was very wide of the mark. It suggested that rights of conversion were similar to those afforded by other companies; that the Cash Premium allowed was less; and that the choice of policies offered on conversion was limited to one Ordinary Life. In fact, whereas most plans confine conversion rights to the first 80% of the term period, the NFCUS Plan is convertible at any time during the period and automatically becomes ordinary life on the expiry of the term without any request from the holder of the policy; the \$25.00 cash credit is allowed in addition to, and not instead of, the total premiums, which are credited on the same terms as those given by other companies; and there is a choice of 51 ordinary life, select life, limited life, endowment, savings, mortgage, pension and disability policies from which to choose.

The Brunswickan was in error on several other points. There is no insurance company in the country which would offer air crew coverage at \$3.50 per \$1000.00. Nor would the provisions on total disability be included normally at this figure. Further, many term plans do not carry the right of assignment.

It should be noted that, during the enrollment period a medical examination is not normally required for amounts up to and including \$10,000.00, regardless of the percentage enrollment from any particular university.

iii) Administration:

It is true that NFCUS Plan should be operated neither by mail nor by students. The Canadian Premier Life are opening branches all across the country, and arrangements have been completed for the opening of a branch in Halifax which will serve as centre for agents who will cover the entire Maritimes.

It should finally be noted that it is not the function of NFCUS to sell insurance or to thrust the NFCUS Plan on an unwilling student body. At the request of its members, the National Executive have provided another service for Canadian University students; what may safely be said is that the student who does want insurance may be assured that the policy offered by the Canadian Premier Life has been thoroughly examined on his behalf and that it represents the best available at its price.

MEAT PACKING — TODAY AND YESTERDAY

Adv.

The vast operations of many Canadian industries are very impressive to the eye but I think it is even more fascinating to discover how they came into existence. You might be surprised to know how many began—not as joint ventures but as one man businesses, wholly dependent upon the vision and enterprise of a single individual.

A good example is Canada Packers, an all Canadian company, operating 11 packing plants and 130 other establishments in Canada, and with branches in The United States.

This great corporation, employing more than 12,000 people and with sales of more than a million dollars a day, is the direct lineal successor of a tiny business founded by a young English immigrant in Toronto in 1854.

William Davies, who served his apprenticeship in the meat business in England, was amazed at the lack of skill shown by Canadian butchers. Realizing that such competition would not be hard to overcome, he set up shop in the old St. Lawrence Market.

by Bob Meadows
WESTERN GAZETTE.

SORRY!

"Logging For Beginners in last issue, should have been credited to Eric Nicol, permission of Publishers, Ryerson Press."

FLUORIDATION TOPIC AT C.I.C.

The opening meeting of the UNB Chemistry Society proved most entertaining to the many interested students who attended. The talk and the film, which dealt with refinery work, were sponsored by the Imperial Oil Co.

On Monday, Nov. 19, Dr. O. J. Walker, Vice-President of the C.I.C. and Dean of Graduate Studies at the University of Alberta, is scheduled to speak to the U.N.B. group. His topic will be: "Fluoridation of Water Supplies", a highly controversial subject these days and one of special interest to everyone.

If the large first night turnout, especially by Chemical Engineers, is indicative of the year's attendance, the C.I.C. can look forward to a successful year. All can share in the success by attending the November 19 meeting.

BLOODY FAILURE

(Continued from page one)

examination, it was revealed in every faculty that the freshmen and sophomores were to blame for the low percentage. Mount A. was discouraged at their 63% turnout. How would you classify our 46%? Since this clinic was for the Canadian Corpuscule Cup, the percentage will be regarded by other Canadian Universities as symbolic of the campus life at U.N.B. We have indeed suffered another defeat.

Faculty	Percentages
Foresters	75%
Science	52%
Business Administration	47%
Engineers	42%
Arts	34%

ACADIA BACK IN

(Continued from page one)

the week-end. They told of the aims and purposes of the organization, it was these talks which helped the council decide to support re-entry into NFCUS.

The Acadia student Council is expected to apply for membership the next few days. Its re-entry will bring the number of Atlantic regional Universities in NFCUS to eight.

RAUF ALSO SPEAKS

(Continued from page one)

The Provincial Dinner was attended by the Lieutenant-Governor, the Premier, members of the provincial cabinet, U.N.B. President Colin B. Mackay, university faculty and students.

TICKETS REMAIN ON SALE

(Continued from page one)

or Carl Wallace, who are in charge of the sale of the tickets on the campus.

FOOTBALL TOMORROW

Saint John Wanderers

vs.

U.N.B.

Game Time
2.15 p.m.