

NOTICE TO ADVERTISERS

In order to ensure changes copy must reach this office not later than 9 a.m. on the day of publication.

# The Daily Mail

THE WEATHER

Moderate to fresh northwest to west winds fair and cold. Tuesday, mostly fair and milder. Light local snow flurries.

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FREDERICTON, N. B., MON., DECEMBER 11, 1922

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## SUBSTANTIAL GROWTH IN LIFE INSURANCE

DEATH RATE WAS LOWER IN 1922

158 Companies report \$9300,-000 in New Business for Ten Months.

New York, Dec. 11.—The American people are buying \$9,300,000,000 of new life insurance this year, according to the reports of 158 companies submitted at the sixteenth annual convention of the Association of Life Insurance Presidents here today.

This is \$600,000,000 more than was bought in 1921. This increase is regarded by the leaders of the convention as reflecting improved business and economic conditions generally throughout the country for the current year.

The new life insurance this year will show an increase of nearly 7 per cent over the production of 1921 and will place the total old-line life insurance in force on American lives at the end of 1922 well beyond \$50,000,000,000.

This survey of the new business produced in the United States this year was presented to the convention by Frank H. Davis, second vice president of the Equitable Life Assurance Society, of New York, who said:

"A record of the current sales of life insurance is now considered a necessary integral factor in constructing a satisfactory barometer of national business conditions. An approximation of this year's business, there, must be of especial interest in measuring the recovery from general economic depression.

"To secure as accurate a survey of this year's situation as possible all of the life insurance companies writing business last year were represented to submit estimates of this year's business based upon two months' actual and two months' approximated business. Reports have been received from 158 companies, which wrote 98 per cent of the total new business paid for during 1921. Those reports aggregate \$9,150,000,000. Applying to the 2 per cent not heard from the same ratio for new business as experienced by the 98 per cent heard from it is estimated that the total insurance paid for during 1922 in all American companies will amount to \$9,300,000,000 as against \$8,700,000,000 for last year.

Life insurance death claims, up to November 1, show that the United States and Canada are this year experiencing a health record almost identical with that of 1921, which was the best in public health history.

This year's experience with a low death rate is considered all the more remarkable, the report stated, because the first quarter of the year began with a much higher mortality than did the corresponding period in 1921.

Two successive low annual death rates are regarded as more than a coincidence, and are believed to be a forerunner of a distinct permanent improvement in national health conditions.

## QUEEN MARIE WORRIES OVER HER DAUGHTER

Belgrade, Dec. 11.—Queen Marie of Rumania has arrived in Belgrade and joined her daughter, the queen of Yugoslavia. Both of them are distraught over the events at Athens and are gravely alarmed over the situation as it concerns the queen of Greece, their daughter and sister.

Queen Marie's adjutant, who accompanied her to Belgrade, proceeded immediately to Athens to look after Queen Elizabeth's interests. Queen Marie said:

"There is no telling how far the horrible events in Greece may go. I frankly am terribly worried about my dear daughter who is seriously ill. It is unthinkable any further action will be taken against her or the king, yet when bloodshed begins, it is difficult to know where it will end."

Reports that Queen Marie herself would go to Athens were denied.

## DANGER OF NEW WAR SEEN IN CLEMENCEAU

French Radical Says Iron Hand of the Tiger Breeds Hatred.

Chicago, Dec. 11.—"It is such men as Georges Clemenceau, with his iron hand demands, that will cause a future war in Europe," declared Jean Longuet, the internationally known French Socialist, before leaving for St. Louis, where he speaks tonight.

Longuet is one of the editors of Populaire, leading French Socialist journal, and was for five years a member of the Chamber of Deputies.

"My mission here has nothing to do with the visit of Clemenceau," Longuet said. "I planned this visit with my American friends two years ago, but at that time there were difficulties over my passport. However, for the last eight months every one has known I was coming, and that was long before Clemenceau made his plans.

"The so-called Tiger of France in his speeches has merely given me an additional tool to work with. We are what you call on different sides of the political fence and our opinions clash on nearly every subject.

"As to war with Germany, the sure road to another world tragedy is through demanding of Germany more than she can do. The German people—that is, the great majority of them—don't want another war. If treated right and given a helping hand now there never will be another war. However, if we instill into them a spirit of hatred, because of our refusal to listen to reason, war in some future generation will be at least a grave possibility."

Longuet declared emphatically that his mission to America was not political.

"I am here visiting my Socialist friends. I am studying conditions and passing on a few ideas gained in France. I hope to come back again in about two years if I am re-elected at the next elections," he said.

## P. E. ISLAND TO VOTE ON IMPORTATION

Ottawa, Dec. 10.—Electors of the province of Prince Edward Island will vote on the prohibition of the importation of intoxicating liquors into that province on Monday, Jan. 22. A special issue of the Canada Gazette containing the proclamation appointing the day for the taking of the votes will appear tomorrow. The proclamation provides that the vote will be taken, as provided by the Dominion Elections Act, between 8 o'clock in the morning and 6 o'clock in the evening.

Returning officers for the three electoral districts are appointed as follows: Queens, Francis W. Hughes, sheriff of Queens county, Charlottetown; Prince, J. Robert McDonald, sheriff of Prince county, Summerside; Kings, Daniel F. MacDonald, Montague.

The returning officers are requested to appoint deputy returning officers for each polling place on Monday, Jan. 15. For Queens electoral district appointments of returning officers are to be made at the court in Charlottetown; for Prince, at the court in Summerside, and for Kings, at the Municipal Hall at Montague.

It is provided that the result of the polling shall be declared by the returning officers at Charlottetown, Summerside and Montague on Jan. 29.

Should the vote be in favor of prohibition of importation of liquor, prohibition shall go into effect on a date to be set by order-in-council.

### AUSTRALIAN TRADE TREATY

Melbourne, Australia, Dec. 10.—Hon. J. A. Robb, Canadian minister of trade and commerce, has successfully completed preliminary negotiations with the Commonwealth tariff board for a reciprocal customs arrangements between Australia and Canada. Mr. Robb intends to sail for home this week.

## Chance of Agreement At the Conference Not Very Bright

FRANCE IS DETERMINED TO OBTAIN GUARANTEES OF A MILITARY CHARACTER FOR THE FULFILLMENT OF GERMAN OBLIGATIONS—BONAR LAW IS OPPOSED TO FRENCH OCCUPATION OF THE RUHR—POINCARÉ IN A DETERMINED MOOD.

London, Dec. 10.—The possibility of the four Premiers reaching an agreement which will enable the Brussels conference to assemble with any prospect of success seems tonight to hang on an extremely tenuous thread. As with all previous attempts to solve the reparations problem, the main difficulty lies in French determination to obtain penalties or guarantees of a military character for the fulfillment of German obligations.

The new British government is considered more favorable towards France than the previous administration, but Bonar Law, in the present conference, has shown himself to be as warmly opposed to any occupation of the Ruhr as was his predecessor, while the Italian Premier, Signor Mussolini, still an unknown influence in European conferences, also oppose anything except what he terms economic and productive guarantees.

### DEMANDS OF FRANCE

Premier Poincaré asserted today that France would demand the occupation of the Ruhr as a fundamental guarantee for any moratorium and the stiffening of the French Premier's attitude changed the hopeful view of the French delegation to one of gloom.

M. Poincaré reiterated his demand for the Ruhr after receipt of advices from Paris that his attitude in London had been interpreted in the Chamber of Deputies and by a portion of the press as a weakening in the face of Bonar Law.

M. Poincaré went to the Premiers' meeting today in a determined mood and informed the others than France flatly rejected Chancellor Cuno's new proposals.

Bonar Law, on the other hand, told M. Poincaré he thought the German proposals were at least worth discussing at greater length, but M. Poincaré insisted they were vague and were intended as a manoeuvre to forestall action by the Allies rather than a serious proposal for settlement, adding that Germany had made a similar move at nearly all previous Allied meetings dealing with reparations.

The chances of a settlement were anything but bright tonight, since the British Prime Minister, with emphasis equal to that of the French Premier, said that the occupation of the Ruhr and the exploitation of the Rhineland would be penalties and not "economic guarantees," as the latter contended.

## SAYS CHICAGO DOCTOR HELD GIRL AS A SLAVE

Cleveland, Dec. 11.—Investigation into charges that Anna Pataki, 21 years old, had been held in virtual slavery by a Chicago physician to work out a debt was being made here today by G. J. Tillod, assistant United States attorney.

The girl made the charges after giving herself up as a fugitive wanted in Chicago for stealing a ring and jewelry valued at \$500 from the physician's wife. Attorneys acting for the girl obtained her release under \$1000 bond after Common Pleas court continued hearing on a habeas corpus writ until Dec. 19.

The attorneys said they would fight against having the girl taken back to Chicago and denied the larceny charge.

### Leaving For Portland, Me.

Mrs. Howard Crangle and her little son and daughter will leave tonight for Portland, Me., where they will reside in the future. Their departure will be regretted by a large number of persons. Mr. Crangle has been located there for some time.

### Turkeys Scarce

The prospect for Christmas turkeys are not overly bright. The birds are reported to be very scarce in this section of the province and it is scarcely likely that the market will be overstocked. The price is likely to range from 75 to 90 cents a pound. Geese are also reported to be scarce this season, as but few farmers seem to care to take the trouble to raise them.

W. Roy Smith of Sackville is at the Barker House.

## TWO ANGELS WERE STOLEN IN JERSEY

Homestead, N. J., Dec. 11.—Jersey police are hunting today for some low down crook who stole two angels.

"They're gone. They were my best work. They were beautiful," wildly exclaimed Angelo Magers, maker of funeral images, to the police here.

"What?" coldly inquired a policeman.

"My two angels," sobbed Magers.

Then the marble cutter explained that he had just finished two marble angels and that they had been stolen.

## TURNED BANDIT WHILE DRUNK

New York, Dec. 11.—John O'Hearn, a little old man from Springfield, O., awoke in a call in the East 67th Street Station yesterday, and asked why.

He was told of the charges against him: robbery, having a pistol in his possession and intoxication. Tuesday in broad daylight, he held up a saloon at the point of a pistol, the police charged, and robbed the proprietor of \$50.

"It's the first I knew of it," said O'Hearn, weeping. He then showed bank books one on the Citizens' Bank, of Sandusky, O., revealing an account of \$1,900, and another on the American Trust & Savings Bank of Springfield, O., showing an account of \$2,100 in his name.

O'Hearn told the police he was the owner of a plastering business in Springfield. He came to New York, his former home, to visit a sister, and celebrated Thanksgiving the said.

W. D. Brown of St. John is in the city.

## SAYS STUDENTS SEEK RESULTS TOO QUICKLY

Young Men Do Not Now Have the Patience to Master a Subject.

Philadelphia Dec. 11.—Higher scientific fields appeal to an alarmingly small number of students in this country and abroad, according to Prof. Emmanuel de Margerie, eminent French geologist, who is to lecture at the University of Pennsylvania.

Prof. de Margerie is of the faculty of the University of Strasbourg. His lectures here on topography, cartography and structural geology will begin Monday and continue for three weeks.

The attitude of most students toward pure science and scientific research is another indication of the materialistic trend of the age, the professor believes. They prefer subjects that promise quicker and greater financial rewards.

"Young men have not the patience to work for years in order to master a science like paleontology or geology," Dr. de Margerie said. "They want results too quickly. The result is and will be a serious shortage of men in the higher fields of science."

There are co-eds at the French universities, but no campus, and therefore no campus activities, Dr. de Margerie pointed out. Attendance there is voluntary and rollcalls are a matter of form. Students in French universities pay no tuition because the state finances the institutions.

The French students have neither major nor minor sports to engage their attention. Until very recently the professor said, there were no organized athletics in the French universities. What interest there is in football, baseball and other sports developed from contact with American soldiers.

Another feature that sharply distinguishes the institutions of higher education in France from the American universities is the lack of dormitories. A movement to provide living quarters for students at and near the French universities is now under way he said.

## FARMERS SUN IS SORE ON HAMMILL

Toronto, Dec. 9.—The Farmers' Sun says today:—"As the circumstances under which W. J. Hammill, member for Muskoka, made his jump into the Liberal fold became better known, the insincerity of his attempted justification of himself is revealed in all its discreditable aspects. In another column is a letter from Herman Goltz, a prominent U. F. O. worker in Muskoka. Mr. Goltz is authority for the statement that, after Mr. Hammill was nominated by the United Farmers, the U. F. O. were approached by representative Liberals with a proposition that Mr. Hammill should give up his nomination and accept a new nomination from a convention composed of all those opposing the Conservatives. That proposition was rejected, and Mr. Hammill went to the polls as a straight Farmer candidate.

"Mr. Hammill today represents Muskoka in name only. He knows, and his new leader, Mackenzie King, knows, that if he went back to his constituents tomorrow for endorsement, he would be swept into ignominious defeat.

"Yet Mr. King, who from a hundred platforms denounced the Meighen government for exercising its legal right to hold on to office because it no longer had the support of public opinion, complacently accepts the support of a man who has infinitely less moral right to retain his seat than Arthur Meighen had to remain in power."

### To Attend Winter Fair.

Harvey Mitchell Deputy Minister of Agriculture and C. F. Bailey Supt. of the Dominion Experimental Station at Fredericton will leave tonight for Amherst to attend the Winter Fair. Hon. D. W. Mersereau Minister of Agriculture will leave Tuesday.

## FOUR BURNED TO DEATH IN CAPE BRETON

MOTHER AND THREE CHILDREN PERISH

Neighbors Prevented by the Flames and Smoke from Making a Rescue.

Port Hawkesbury, Dec. 10.—Mrs. Donald MacDonald, and her three children were burned to death in their home at Harbor View, two miles south of Port Hood, Inverness county it became known Saturday morning, according to word reaching here from the latter place. The children ranged in age from four to seven years, the youngest and eldest, girls, the other a boy. The father of the family, Donald Sandy MacDonald, was away from home at Dominion No. 4, Cape Breton county, where he was working during the winter months.

The MacDonald house, a medium sized building, was about a quarter of a mile from its nearest neighbor, according to the story reaching here. All was seen as usual by passers on Friday night it was said, but when laborers passed the home on Saturday morning nothing but ashes remained. Amongst the ashes, a few bones were found. There was nothing to indicate the cause of the fire.

The MacDonald family were in comfortable circumstances. The late Mrs. MacDonald was about forty or forty-five years of age. She was before marriage a Miss MacMillan.

There survive her, in addition to her husband, a mother, two brothers John and Alexander, and one sister, Mrs. Ronald McEacern, of Judique, Cape Breton.

Sydney, Dec. 10.—Details reaching here of the fire near Port Hood, in which Mrs. Donald MacDonald and her three children were burned to death, say that a brother of the dead woman living on the opposite side of flection in his house from the burning the road, was awakened by the re-MacDonald home. He rushed to the scene and later gave the alarm to neighbors. The fire had already burned out the kitchen section of the house and had burst through the roof, when discovered by Mrs. MacDonald's brother. Several attempts were made to enter the house but these were beaten back by the flames.

### Two Protectionists

Two protectionists applied at the police station Saturday night for shelter which was given them.

### Returned From New York

Eldon Merrithew, of the staff of the Education Office returned Saturday after spending a fortnight's vacation in New York City.

### Visitor From Woodstock

Miss Ada R. Wiley of the staff of the Town Manager's Office, Woodstock spent the week-end in Fredericton. Miss Wiley some years ago was on the office staff of the Mail Printing Company.

### Eight Below Zero

The thermometer continues to drop last night a minimum was officially registered at the University, of eight degrees below zero. Around the city lower temperatures than that were recorded. It was the coldest yet.

### Some Sickness

S. D. Burns of this city is ill with pneumonia. Mrs. Alex. Gibson of this city is confined to her home by illness. William Sharon of this city the well known trainer of horses has an attack of blood-poisoning.

### The Open-Air Rinks

The Playgrounds Committee has received permission from the Wilmot Park Board to locate an open-air rink near the Charlotte street entrance. Another rink will be located on Queen's Square where one was last year.

### Banns Were Published

The banns of marriage of Gregory T. Fenney and Miss Doris Booth were published at St. Dunstan's Church Sunday for the first time. The prospective groom is alderman for Carleton Ward and the bride-to-be is a daughter of A. H. Booth of this city.