

HON. C. H. CAHAN RENDERS AN INTERESTING ACCOUNT OF HIS STEWARDSHIP AT OTTAWA

(Montreal Star)

Hon. C. H. Cahan revived a practice last evening which is common in Great Britain but greatly neglected, especially of late, in Canada. He returned to his constituents during recess to render an account of his stewardship. There is no election in sight. He was not campaigning. He was simply telling his electors of St. Lawrence-St. George what their member had done with their mandate. If he had not been so busy a Minister since his acceptance of office, he would have come back to his constituents sooner and oftener; but the members of the Bennet Government have been hard-worked men since they took over the ship of state in the face of a rising storm and directed it through the most devastating economic crisis the world has ever known.

A simple catalogue of things that Mr. Cahan has accomplished in three years of office is so packed with difficult and laborious tasks that one marvels that they fell to the lot of one minister. The explanation is that Mr. Cahan, having one of the finest legal minds in the country, enriched with a lifetime of varied experiences in solving insoluble problems, has been constantly drafted for jobs quite outside his department, and has saved the Dominion thousands of dollars in legal fees which would ordinarily be paid to outside counsel. It is not every public man who can draft an Act of Parliament, no matter how noble his intentions may be. In fact, very few lawyers can achieve this feat in such fashion as to resist attack and stand up in the courts.

One of Mr. Cahan's achievements is the St. Lawrence Waterways Treaty. Naturally he resents attack upon it—particularly ill-informed or deliberately deceiving attacks. It is curious that criticism should come from Canada, when the American Senate is so sure that Canada is getting by far the best of the bargain that neither ex-President Hoover—whose baby it was—nor President Roosevelt can get it ratified. If it were so favourable to the United States as some charge, surely the shrewd Americans would long ago have jumped at the chance of bringing it into force.

Waterways Treaty

The meaning of this treaty for Canada could easily be put in a few sentences. It provides for the expenditure of many millions of new American money along the Canadian side of the St. Lawrence. We could use that money right now. It lays the chief financial burden upon the strong American shoulders by counting the money that we have already spent on the Welland Canal as part of our contribution to the total. That money has been paid and we have got the canal, but it was worth very much less without the connecting links down the

St. Lawrence. It makes Lake Michigan an international body of water for the first time. It gives us our first treaty right to prevent the depletion of the Great Lakes through the Chicago drainage canal. It will create an abundance of water power, ready for our leap forward into prosperity when this depression passes—and probably not ready a day too soon. It will strike another blow at the power monopoly.

A Fine Speech

Mr. Cahan's speech was, however, much more than a catalogue of achievements. It contained an abundance of meat for the knowing. There was his very timely hint to our Canadian manufacturers to get good and ready to meet the cases for lowered duties which their British rivals will soon present to our Tariff Board. The British "briefs" will be complete, fully documented and convincing, as British "briefs" always are. Our Canadian friends must not leave their side of the case to the Board. The members of the Board must be adequately armed with arguments in rebuttal by Canadian experts who know their own business from the practical side.

Then there was his contribution to the Manchurian problem. Few Canadians probably realize that if the League of Nations had taken over from the Japanese the task of policing Manchuria Canada would have been expected to look after her share. We would have been asked to send men and money. Mr. Cahan at Geneva took the stand that Canada would not send a conscript nor vote a dollar. Whatever our benevolent sentiments toward the Chinese may be, this country will be behind him in this. Nor less important was his assurance to our people that the Canadian banks—all of them—are safe. How delighted our American neighbors would be if they could get such an assurance from their Federal Government. "So long as the present government is maintained in power," said Mr. Cahan, "no chartered bank of Canada will go to the wall if it takes the whole credit of the Dominion to prevent it." Could Woodsworth and his pals say as much? Could any government relying on the C.C.F. for its majority, say as much?

Mr. Cahan may well have launched here the major issue of the next elections. This Government means at least stability. A Liberal Government might mean something very similar in most vital respects.

But a minority Government, dependent upon the "wild men" and the bank nationalizers and the reckless inflationists and the collegiate "pinks," would mean chaos and black night. No financial institution could stand. Our money would follow the German mark. Our credit would turn into a shameful discredit. It is high time that the Cahans and men of similar views in

PAPERS ON TUBERCULOSIS HEARD BY INSURANCE MEN, EARLY TREATMENT URGED

Chicago, June 7—The extreme difficulty of detecting tuberculosis in its early stages was stressed by Dr. J. Thornley Bowman, assistant medical director of the London Life Insurance Company of London, Ont., in discussing a paper on "Early Recognition of Pulmonary Tuberculosis" presented by Dr. John M. Livingston, medical director of the Mutual Life Assurance Company of Canada, Waterloo, Ont., at this morning's session of the twenty-third annual meeting of the medical section of the American Life Convention being held at the Edgewater Beach Hotel.

Dr. Bowman said the apparent inability to diagnose early tuberculosis is not a serious reflection on the medical examiners for life insurance companies nor their home office officials as there is no disease more insidious—no problem more difficult to the general profession.

Early Symptoms

"The Importance of Recognizing the Early Symptoms and Signs of Pulmonary Tuberculosis" was the subject of another address given by Dr. Livingston.

The points presented by Dr. Livingston in his paper were discussed at length by Dr. A. J. Robinson, medical director, Connecticut General Life Insurance Company, Hartford, Conn., and Dr. J. Thornley Bowman, associate medical director, London Life Assurance Company.

Dr. Livingston warned the insurance doctors that they should not forget that statistics do not always tell the truth and that while deaths from tuberculosis have decreased 36 per cent in the last decade this good news applies only to those under five years and between the ages of 25 to 44. He said that the decline for the ages 15 to 24 was but 18 per cent.

The statistics he quoted showed that there is an alarming increase in deaths from tuberculosis among girls as they get farther and farther beyond parental control of their habits.

Rest, Food, Sunshine

"In former times rest, food and sunshine represented the entirely established treatment of pulmonary tuberculosis and was usually only successful in early cases," he said. "During the past two decades artificial pneumothorax and similar treatments have been successful in arresting more advanced cases. I believe that the mortality of this group will be quite different from those taken in the past for insurance as healed tuberculosis."

He added that if the life insurance companies are to improve their selection

both of the major parties took up the patriotic and pressing task of educating the plain people on these vital issues.

tion and mortality experience in pulmonary tuberculosis their examiners must give the home office more accurate and detailed information concerning the applicant, question and cross-question to ascertain the family history and the past health of the applicant, thoroughly examine the bared chest and use his sixth sense to uncover the doubtful case. He stressed the value of the X-ray in detecting the presence of tuberculosis, saying it needed no lengthy comment.

In regards to early symptoms of tuberculosis he said that loss of weight closely related to tiredness is very important, as this symptom was present in 74 per cent of cases studied, and that loss of appetite is frequently an early warning sign, being present in 54 per cent of the cases observed, while a pain in the chest other than pleurisy was present in 46 per cent.

The necessity for life insurance companies tightening up on their medical examinations and inspections of applicants for life insurance to avoid frauds being penetrated upon them was stressed by J. E. Mabon, associate actuary, Sun Life Assurance Company of Canada, Montreal, Canada, in his address on "Premeditated Selection Against the Life Insurance Company."

He pointed out that the benefits offered by life insurance rest upon certain fundamental principles of which two are important in underwriting risks. The first is that the premiums are based upon the rate of mortality known to exist on the average at a given age among lives who meet a certain standard with regard to physical fitness, personal history, financial standing and other features which may affect mortality. The second principle involves the good faith of the applicant in his statements in presenting himself as a risk which meets that standard.

"In general, the public understands and recognizes those principles," he continued. Our applications and our death claims, however, daily show that a considerable proportion of the public exercises a premeditated selection against the company by applying for, and, frequently securing life assurance under conditions which show absence of that good faith so essential to a life assurance contract. Whether the times are good or bad the companies have to deal with dishonest applicants and policy holders who seek a profit for their estate or beneficiary at the expense of honest policyholders. Periods of depression increase the proportion of these as a result of break-down in morale caused by loss of money, reduction in income, loss of employment and the many other disquieting influences which depression brings."

In conclusion he said that the companies cannot hope to entirely eliminate premeditated selection against them but through education, investigation and study it should be possible to increase the protection against those who seek to profit at the expense of honest policyholders.

Cockpit in The Clouds

Two thousand feet beneath our wheels
The city sprawls across the land
Like heaps of children's blocks tumbling,
In tantrums, by a giant hand.
To east a silver spire soars
And seeks to pierce our lower wing.
Above its grasp we drift along,
A tiny, droning, shiny thing.

The noon crowds pack the narrow streets.
The el trains move so slow, so slow.
Amidst their traffic, chaos, life,
The city's busy millions go.
Up here, aloof, we watch them crawl.
In crystal air we seem to poise
Behind our motor's throaty oars—
Down there, we're just another noise.
—STURGES DORRANCE, JR., in New York Sun.

DEVILLED LIMBURGER SANDWICHES

Mix one cup chopped cooked ham or other meat with half cup creamed limburger cheese. Season with one teaspoon Worcestershire sauce and spread on thin slices of bread.

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