

RED ROSE TEA "is good tea"

The Orange Pekoe is
something extra—a special tea
In clean, bright Aluminum

MARSHAL JOFFRE CALLED A GREAT GENTLEMAN AND A GREAT MILITARY COMMANDER

The world crisis by Winston Churchill. A criticism. By Lord Sydenham, Sir R. Bacon, Sir F. Maurice, Sir W. D. Bird, and Sir C. Oman. (Hutchinson.)

There is much that is interesting and indeed of permanent importance in this examination of some of the

the first battle of the Marne, has been rendered untenable by the documents which have just been published in the latest volumes of the French official history of the war. Sir F. Maurice sums up the case thus:

The general conception of the battle as it was fought was from the first Joffre's and his, of course was the responsibility of putting that conception into execution. The final details of the battle were proposed by d'Esperey and (Sir Henry) Wilson on receipt of Joffre's message that the time for attack was at hand.

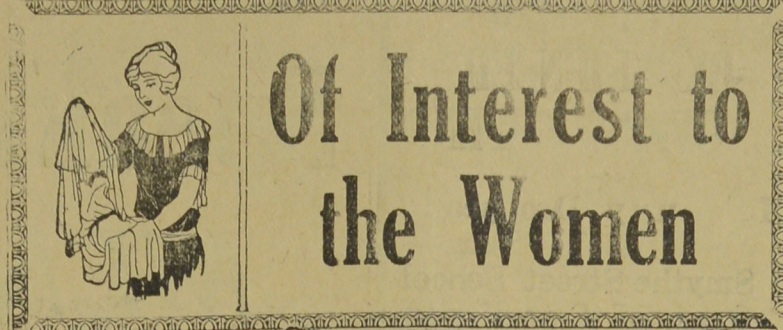
Sir F. Maurice's statement is confirmed by Wilson's Memoirs, which he was not able to consult when he wrote. He concludes:

Many of the attacks upon Joffre must have been bitter to him, and none bitterer than those contained in Gallieni's memoir. Now Joffre had only to publish the messages which passed between himself and Franchet d'Esperey on September 4 (1914) to blow the Gallieni legend sky-high. He did not do so because he would not say a word to injure the reputation while he was alive, or to dull the record after he was dead, of the man who had been his loved and respected chief in Madagascar. Joffre has, therefore, not only proved himself to be a brave and skilful commander in the field, but to have the mind of a great gentleman.

The examination of the German casualty statistics by Sir Charles Oman is of national value, because it proves that the almost superhuman efforts and endurance of the British Army in the terrific battle of the Somme were not wasted. Sir Charles says:

Mr. Churchill puts the casualties of the British at 481,842, and those of the enemy at only 236,194. The latter figure, however obtained, is much less than half of the total German loss upon the Somme between July and November.

The approximately true figures, as given by Sir C. Oman, are for the British, 342,662; for the French, 146,672; and for the Germans, 523,000. It was the German custom not to count the slightly wounded when preparing casualty returns of killed, wounded and captured. The battle of the Somme was, therefore, much more disastrous to the Germans than to the British, and in the war of attrition it had momentous results.



Of Interest to the Women

HINTS TO HOUSEWIVES

Use a fine grater to remove the surface of anything burned.

For cleaning silver and glass applying polish to faucets, stoves etc. keep one or more toothbrushes handy.

A piece of absorbent cotton in the palm of your glove will take up the moisture and prevent the gloves from staining.

Top sash ventilation is very necessary in small apartments and it is a good idea to buy a "cloth screen" and keep it on window all the time.

BRAN MUFFINS.

2 tablespoons shortening
1-4 cup sugar

1 egg
1 cup bran
1 cup flour
1-2 teaspoon salt
1-2 teaspoon soda
1 teaspoon baking powder
1 cup sour milk

Cream together shortening and sugar, add egg and bran. Add flour sifted with other dry ingredients and sour milk. If sweet milk is used omit soda and use two teaspoons baking powder. Bake twenty minutes in moderate oven (375 degrees Fahrenheit.)

TEA MUFFINS

1 cup dry bread crumbs
1 cup milk
1-2 cup molasses
1 egg
1 1-2 cups whole wheat flour
1-2 teaspoon salt
1-2 teaspoon soda
3 teaspoons baking powder
1-2 teaspoon cinnamon
1-2 teaspoon nutmeg
1-4 teaspoon cloves
2 tablespoons melted fat

Soften the bread crumbs in the milk and add egg, slightly beaten melted fat and molasses. Mix dry ingredients and add at one time to other mixture. Bake about twenty-five minutes in medium oven (375 degrees Fahrenheit.)

Sweet Whole Wheat Muffins

2 cups whole wheat flour
3-4 teaspoon salt
3-4 teaspoon soda
1-2 cup molasses
3-4 cup milk
1 egg

Use the same method of mixing for the two recipes. Mix together

the dry ingredients. Beat the egg slightly and mix with the liquid. Add all the dry ingredients at one time to the liquid to prevent lumping. Pour into greased muffin pans and bake in a medium oven (375 degrees Fahrenheit) about twenty-five minutes. Increase the heat if necessary for browning during the last ten minutes.

TEA BREAD.

2 cups whole wheat flour
1-2 teaspoon salt
1-4 cup sugar
3 teaspoons baking powder
1-2 cup peanut butter
1 cup milk

3-4 cup chopped dates or raisins. Mix the dry ingredients rub in peanut butter, add fruit and stir in milk. Pour into small bread pan and bake in moderate oven (300 degrees Fahrenheit) about an hour.

Grease spots on silk or velvet will disappear if rubbed rapidly but lightly with a clean cotton cloth, dipped in chloroform. Finish with a dry cloth.

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA

Reports Another Notable Year:

1. SURPLUS EARNINGS

\$4,501,387

The earnings surpassed those of the previous year by \$360,000 and amount to \$50.45 per \$1,000 of assets.

2. NEW BUSINESS WRITTEN

\$52,250,136

The new paid-for business exceeded that of the previous year by more than \$2,684,000.

3. ASSURANCES in FORCE

\$386,669,481

Representing an increase for the year of \$32,600,000. It should be noted that the activities of this Company are confined exclusively to Canada and Newfoundland.

4. TOTAL ASSETS

\$89,233,343

Assets represent the book value of the Company's securities (entirely Canadian) and would appear substantially larger if existing market values were used. The increase for the year is \$8,600,000.

5. DIVIDENDS PAID POLICYHOLDERS

\$3,646,105

An increase of more than \$550,000 over the previous year.

6. SURPLUS FUNDS and SPECIAL INVESTMENT RESERVES

\$11,829,283

Insuring the continuance of liberal dividend distribution.

7. EXPENSE RATIO

14.44%

Again the expense ratio has been materially reduced.

8. RATE of INTEREST EARNED

6.46%

New investments made during the year exceeded \$12,000,000 and, notwithstanding steadily declining interest rates, the average rate of the previous year was almost maintained.

Strictly Canadian—Strictly Mutual

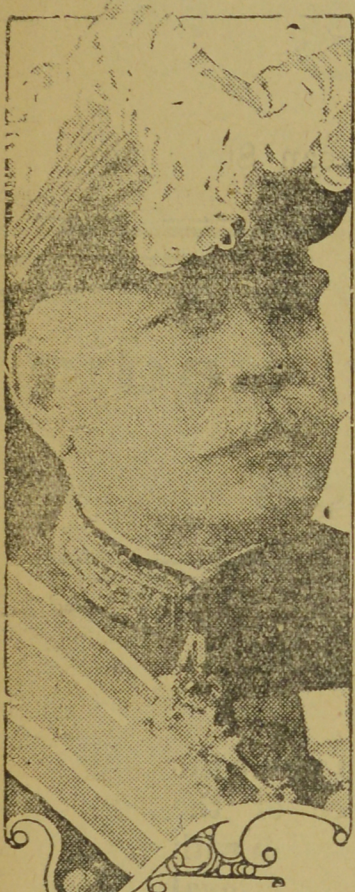
Operating exclusively in Canada and Newfoundland

Established 1869

	Assets	Assurances in Force	Payments to Policyholders	Surplus Earnings
1907	\$11,656,410	\$51,091,848	\$680,220.30	\$381,146
1917	32,165,431	123,511,314	2,513,991.23	1,007,730
1927	89,233,343	386,669,481	8,279,514.19	4,501,387

The Annual Meeting of the policyholders will be held on Thursday, February 2nd, at the Head Office, Waterloo, Ont.

W. K. TIBERT, WALTER S. HALL,
Fredericton - - - New Brunswick
REPRESENTATIVES



Gen. Joffre

facts and figures in Mr. Winston Churchill's now famous history of the war. The field covered by Mr. Churchill was so vast and his stimulating pages have elicited so much fresh evidence that almost inevitably there were certain points regarding which he stood in need of correction.

Thus his view that Gallieni and not Marshal Joffre was the real author and inspirer of the Allied victory in

FOR SALE — Several Barred Rock Cockerels from stock with egg records from 225 to 275. Price \$5 each. J. H. Ferguson, Brunswick Street.

DR. G. R. LISTER

Dentist

BURCHILL-WILKINSON BLDG.
Queen Street, below Regent.
PHONE 531-11.

HANSON & DOUGHERTY

R. B. HANSON, K. C.
C. L. DOUGHERTY, B. A.

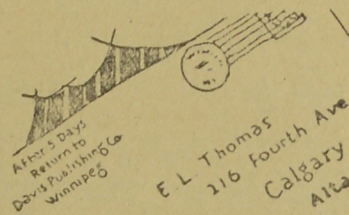
Barristers, Solicitors, etc.
CARLETON CHAMBERS
61 CARLETON ST. FREDERICTON

Assessment Notice

The Board of Assessors of Taxes for the City of Fredericton hereby require all persons liable to be rated for the year 1928 forthwith to furnish to the Assessors true statements of all their Personal Estate and Income, which is assessable under the City of Fredericton Assessment Act, 1926, and true statements of wages or salaries paid to employees, and hereby give notice that blank forms on which such statements may be furnished, may be obtained at the office of the Chairman of the Board of Assessors, and that such statements must be perfected under oath and filed in said office on or before the 15th day of February, 1928.

PETER FARRELL,
Chairman of the Board of
Assessors of Taxes.

BLUNDERS



WHY IS THIS WRONG?

Thousands of letters are delayed in delivery from two to ten hours in big cities because business men do not place their return street address on letterheads and envelopes. Even though a company may be an important one, all postal employees do not have its address committed to memory. Consequently its mail surely be delayed if persons must reply to its letters are no street address.