

DENMARK LEADS ALL NATIONS IN PROVIDING SOCIAL HELP

COPENHAGEN, Denmark, May 14—It is a strange commentary on the capacity of politicians that Denmark, a monarchy run by socialists, containing fewer inhabitants than the city of New York, and with one of the most vulnerable economies in the world, should have gone farther to insure its citizens against misfortune than any other nation, large or small, in the world.

Denmark's new social reform law, which was passed in 1923 and is just now taking full effect, is the most comprehensive guaranty against care which has ever been produced by a government. In essence it is a combination of all of the social assistance schemes which imaginative Denmark has put into effect since the first old-age pension act was passed by parliament in 1891, but it goes farther than any of her previous social reforms by introducing compulsion into the system.

Age Security For All

As things now stand every Dane in Denmark is insured against old age.

Under the new law every insurable citizen over 12 years of age must become a member of a sickness insurance society, paying two kroner a year until he is 25 years of age and 2 kroner 50 ore thereafter. Likewise every one over 21 must take out invalid insurance, for which he pays 7 kroner 20 ore a year.

Both contributions are collected by force if necessary. But although payments are compulsory, no one having more than a maximum income, varying according to place of residence—about \$1,000 in Copenhagen—receives free hospitalization from his sickness insurance society. Those who refuse to join these societies, either because they are unwilling to have medical examinations or are too prosperous to need assistance, are simply fined 10 kroner a year, which is more than the premiums would amount to.

170-Day Job Insurance

Unemployment insurance is handled through unemployment benefit societies, which are voluntary in nature and which in case of a member becoming unemployed may pay benefits for 100 days out of every year from their regular funds and for seventy days in a single year from their extraordinary funds.

Unemployed heads of families receive 4 kroner a day, nonproviders 3 kroner, the state subsidizing the "funds" by a grant equal to 75 percent of the member's regular contribution and employers being required to contribute to the special crisis funds which all societies are compelled to maintain.

Invalidity Benefits Vary

Under the new law invalidity insurance is played on the same basis as old-age insurance, the amounts paid varying with the number of dependents and the place of residence. The amounts thus paid are extremely modest, according to American standards, but fulfill minimum requirements. A single man aged 65 and living in Copenhagen receives 732 kroner a year in old-age insurance, while the amount is only 606 kroner if he lives in a town and 468 if he lives in the country. Aged single women receive 432 to 678 kroner yearly depending upon where they live.

The expenditures for these various kinds of social assistance are enormous for Denmark, but are little larger under the reform than they were under the previous system.

During the fiscal year 1934-35 the 1,600 approved sickness societies of the country, with a total membership of 2,000,000, paid out benefits totaling 58,000,000 kroner, of which 40,000,000 kroner came from members' contributions, 16,000,000 from the state and 2,000,000 from the municipalities.

The 28,000 people receiving invalidity pensions drew 23,000,000 kroner, of which members contributed 11,500,000, employers 4,000,000 and state and municipal governments the remainder. Old-age pensions amounting to about 73,000,000 kroner were paid to 104,000 people, the state paying 42,000,000 and the municipal governments 31,000,000.

Big Sums Paid Out

The 71 approved unemployment societies with 375,000 members doled out 46,250,000 kroner in both regular and extraordinary benefits.

Denmark's ability to stand the expense of these reforms is amazing when it is considered that the 1935-36 budget, the largest in history, balances at approximately 385,000,000 kroner. During that year it must provide about 16,000,000 in subsidies to the sick clubs, 42,000,000 for old age pensions, 25,000,000 for the unemployment societies, 1,000,000 for children and widows, 16,000,000 for the care of the insane and imbeciles, and nearly 5,000,000 for invalidity insurance—the whole bill for social affairs mounting up to 132,000,000 out of the budget total of 385,000,000.

All social assistance will cost about 400,000,000 kroner in 1935-36, more than 400 kroner a year for every one of Denmark's 3,600,099 inhabitants. Some hint as to how Denmark does it all may be found in the budget item for military and naval expense, 53,000,000 kroner.

ENGLISH AS SHE IS WROTE IN JAPAN

There is a Japanese schoolboy (or student) who writes letters. One such reached the General Passenger Traffic Manager of the Canadian National Railways the other day. It reads:

"I write this letter with very glad and respect for you who is General Pass. Traffic Manager of my most likely and most famous Canadian National Railways in U. S. A.

"I am a student, studying the electric and mechanical engineering at University in Japan. And I have deep interest about the electric locomotive and steam locomotive; especially about the locomotive of the Canadian National Railway which is Number One of the Railway Co. in U.S.A. in point of service, high speed and mechanical construction.

"So, I think to research about these fine steam locomotive in my university.

"Please send me with your kindly mind the photograph of steam locomotive and care for my expecting hope.

"I wait a happy day which can send the letter to thank you against the photograph which send me by your deep kind. Of course, I will endeavor to do anything which you are hope in Japan.

"Finally, you excuse me for this letter which was written by poor English.—Very truly, H. Katsuno."

However, we would like to see a Canadian schoolboy write as good a letter in the Japanese language.—Canadian National Railways Magazine.

McKIM'S DIRECTORY

The 1935 McKim's Directory of Canadian Publications, just off the press, lists tangible evidence of improved business conditions, showing an increase of 62 new publications as against an increase of only 20 the previous year. Failures in the publication field decreased proportionately.

This 1935 edition of the directory is the twenty-eighth, the series having begun several years after the founding of the A. McKim Limited, advertising agency, in 1889. Recognized as an authentic gazetteer of advertising media throughout Canada, the directory gives exhaustive information about newspapers, magazines, trade papers and miscellaneous publications. Provinces, cities and towns where publications operate are all listed, together with populations, industries and outstanding characteristics of market areas.

Somewhat larger than its predecessors, this edition will replace last year's directory on the desks of man-

FULL INQUIRY ASKED ON BRITISH ARMAMENTS

"No Whitewashing" Demanded by Shareholders In Vickers, Ltd.—Secrets Aired—Recent Meeting of Company Full of Interesting Questions With Vague Replies.

LONDON—Determination by the British public that there shall be no whitewashing of the Royal Commission's inquiry into the private manufacture of arms is undoubtedly at the back of the searching questions asked by some of the shareholders at Vickers' annual general meeting here.

One shareholder, for instance, referred to the private letters read out at the American Senate Inquiry. She was Mrs. O. E. C. Catlin, better known as Miss Vera Brittain, the novelist. Mrs. Catlin said she thought it would be to the benefit of all if these letters could be published in full in order to dispel suspicions in the United States. Thus, she said, it had been stated at the American inquiry that on July 20, 1932, Commander Sir Charles W. Craven, R.N., Managing Director of Works and Shipyards of Vickers-Armstrongs, wrote to the President of the American Electric Boat Company: "May I suggest that even in code it is better not to mention any names of ships as I am afraid that such telegrams might get into the hands of our clients and it would be awkward if they asked me about our agreement with you."

"Please Explain"

Americans put it to her, Mrs. Catlin went on, that Vickers had been giving information to the American Government, which they did not wish our Government to know about. What, she asked the Chairman, "is the fair interpretation of this?"

The Chairman replied that he could not "at this stage tell what really happened between Sir Charles and the Electric Boat Company, Sir Charles," he added, "will undoubtedly have to give evidence before the Royal Commission."

Several interesting questions were asked by Major J. E. Marston, another shareholder. In the first place, he asked for "a categorical denial of the insinuations which have been freely made that Vickers are responsible for inauguration and prolonging the Chaco War." He asked because "it was clearly stated in the American Senate Inquiry that one Luis Aubry was Vickers' agent in South America. Further it was clearly proved from his letters to his other employers—the Electric Boat Company—that he attempted to influence the Peruvian government in most reprehensible fashion and in general went about stirring up trouble in South America. The shareholders have a right to know," Major Marston continued, "that Aubry is no longer an agent of the company." There was no answer.

And More "No Answer"

Major Marston also asked what was Vickers' interest "by agreement or by capital participation" in foreign arms firms. No answer.

In reply to a further question, the chairman explained that Vickers' Spanish Factory, the Placenda de las Armas Company, "merely manufactures for the Spanish Government."

Major Marston: "Would it not be possible for the company to avoid an arms embargo imposed by England by having prohibited arms manufactured in Vickers' factory in Spain?" No answer.

"What interest, if any, have Vickers in the Italian Terni works, in the Polish Societe Polonaise de Materiel de Guerre, and in the Roumanian Resita works?" No answer.

Other questions dealt with a secret shareholders' deputation which interviewed the Chairman on June 8 of last year, following the 1934 annual general meeting. On October 29, a report was agreed upon. Mr. Ronald Kidd, a shareholder asked whether the obligation of secrecy accepted by the deputation still applied to the report and to the verbatim notes taken

manufacturers, publishers and all firms dealing in advertising in Canada.

Enquiries concerning the publication should be addressed to any one of the six McKim Advertising Agency offices at Montreal, Toronto, Winnipeg, Vancouver, Halifax or London, England.

The company never materialized. There never was such a company."

The Rev. Mr. How: "Since the last meeting, the Clergy Pensions Institution, up to last year—a very large shareholder in Vickers, sent a delegation to some of the directors, as the result of allegations in this room, and the result is that the institution has held out its entire holding."

The Chairman: "I am sorry Clergy Pensions Fund has lost a good investment. This investment, it is understood, was made 40 years ago, and amounted to \$50,000."

Another shareholder: "May we see the secret deputation's memo?"

The Chairman: "If Miss Rathbone agrees, certainly."

A shareholder: "But not for publication?"

Chairman: "We parted in quite a friendly way."

Miss Rathbone: "I don't think we should have any objections to publishing it, but I should be very sorry to press you to do so."

Mr. Kidd: "Yes, you answered all our questions in a very frank and friendly way, but please don't think you have cleared up all our doubts. I think we have left the whole question of Vickers' agent and The Times correspondent in a most unsatisfactory state."

Chairman: "I quite admit you were not satisfied on that point. I will now put the resolution."

In his presidential address, Gen. Sir Herbert Lawrence said Vickers "welcomed the Government's inquiry as it should provide an opportunity to dispel misconceptions which exist regarding the conduct of armaments firms." He also offered to let the Royal Commission "see any papers they like."—Christian Science Monitor

CANADA DOUBLES EXPORTS AUTO TIRES TO HOLLAND

Canada doubled her exports of automobile tires to Holland in 1934 as compared with the previous year, according to the Industrial Department of the Canadian National Railways. Automobile tires are now being manufactured in Holland by a branch of a Czechoslovakian shoe firm. Previously there was no domestic production.

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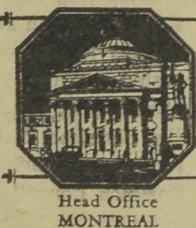
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