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Horizontal

1 Task
4 Unyielding spirit
5 Go by
12 Japanese sash
14 River in England
16 Appellation of Athens
18 Male descendant
19 Disturbed
20 Strikes with palm
21 Sea eagle
22 Note of scale
23 Soar
24 Smell
25 Islet
26 Genus of cows
28 Elf
31 Concerning
32 Part of body
33 Dance step
34 Pronoun
35 Made noise like cow
37 Floor covering
38 Goddess of infatuation
39 Paper containers
40 To dress

Vertical

1 State (abbr.)
2 A single thing
4 Systems of signals
47 To arrange
51 The yellow bugle
52 Dismounted
53 Sandrac tree
54 At this time
55 Kitchen utensils
56 Musical instrument
57 Suffix producing

Answer to Yesterday's Puzzle

1 BAG 2 SHARE 3 MAP 4 OAR 5 TELIC 6 ONA 7 GRATE 8 FOLITIC 9 CAMP 10 TART 11 STEAMED 12 TABLES 13 TO 14 LEERS 15 SEAT 16 ARC 17 DROPS 18 SSE 19 BIAS 20 SOOTS 21 ER 22 SIRE 23 PRAT 24 TLE 25 TARS 26 ERIE 27 PRE 28 LATE 29 TRADE 30 AIR 31 GOOSE 32 SOW 33 PIS 34 SANER 35 ERE

Heralds of Empire

A Daily Column in Which is Related Little-Known Deeds of The Heroic Men Who Built The British Empire
By H. M. PAINT

"I met him only once and thought him a silly fellow".

Who is it speaking? It is the hero of Waterloo, speaking of the hero of Trafalgar. It is Wellington, who holds so low an opinion of Nelson!

It would have been interesting to have a record of Nelson's opinion of the Iron Duke. No doubt it would have been kinder for the initiative insight of the great Admiral would have glimpsed beneath the cold exterior of the harsh martinet, the inner anguish of a lonely spirit, who could win battles, but never the love of his soldiers. For Wellington knew the stern elation of victory, but never the joy of comradeship without which all the rest is dust and ashes to a soldier's heart. Unable to unbend, without the gift of the common touch, his men unable to hate him—for soldiers find it hard to hate the man who invariably leads them to victory—nevertheless withheld from him, not only love, but liking, and gave him only respect. In return the frustrated spirit revenged itself with contemptuous reference to the soldiers, who won his victories. Throughout his despatches, runs an unpleasant thread of slighting references to the men, who fought and died like heroes at his orders.

True, many of his soldiers were hard cases. But Hannibal fought for seventeen years on foreign soil in Italy with mercenary troops and never had a mutiny or a threat of desertion.

Perhaps the Iron Duke reached his nearest to a human moment in the closing hours of the battle of Waterloo. For four hours, the French artillery had ploughed lanes through the British ranks, ceasing only long enough for the Cuirassiers to charge home on the squares at frequent intervals.

It was the crucial moment of the battle. Two Dutch battalions, unable to stand the punishment wavered, broke, and ran from the centre of the lines. Two Belgian battalions in reserve behind the brow of the hill, thought so little of the entertainment awaiting them that they would not advance but preferred the shelter afforded by the rise of ground.

The 63rd regiment which had taken terrible punishment deployed to fill the gap. Of nearly a thousand men but two or three hundred remained. In a lull in the cavalry charges, as the French Cuirassiers retreated to wheel and charge again, Wellington rode down the thin, red line.

For one he voiced a human appeal to the battered regiment, as one soldier to another, without thought of rank.

"Stand fast my lads! We must not be beat! What would they say in England!"

Upon which it is recorded the gallant fellows, cried with one voice,

"Never fear, my Lord. We know our duty!"

The appeal and the answer were symbolic of Wellington's whole life. Such an answer, to such an appeal, would never have been made to a beloved leader in such a moment of stress. Note the phrasing of the answer—the term, "My Lord", and the expression, "our duty". The English soldier does not talk in such terms to a leader he loves, in the hour of trial.

As he rode over the stricken field after the battle was over the Iron Duke was himself again.

Shaking his head, he said in reference to the closeness of the hard fought battle.

"I do not think it would have done had I not been here".

Better Outlook Seen For Life Insurance

Prospects in the life insurance business in Canada for 1939 are bright. The trend in general trade and industry in Canada and the United States is upward where a year ago it was down and sentiment is more hopeful.

Conservation of existing business and the development of greater permanence among the sales staffs are matters which are receiving more and more attention in the business.

Record Of 12 Months
Encouragement for the coming months is to be had in the record of the past 12 months. Final figures for the year 1938 are not yet available but it is predicted by A. N. Mitchell, president of the Canadian Life Insurance Officers Association and president of the Canada Life Assurance Company, that new business written in Canada would total \$625 millions for the year. This includes business written by Dominion and provincial licensed companies and by fraternal benefit societies, operating in Canada. Mr. Mitchell also estimated that total business in force would exceed \$7 billions.

"When it is considered", he said, "that despite the recession of the spring and the very pronounced slowing down of business generally owing to the grave international situation in the fall, new insurance sales will probably only be from 2 per cent to 3 per cent, below those of 1937, and that the volume of insurance in force will establish a record all high for Canada, the results are particularly gratifying, not only as an expression of the confidence of three and a half million Canadians in what is perhaps the greatest co-operative business in the Dominion, but as an expression of faith in the country itself."

"As president of the Canadian Life Insurance Officers Association whose member companies have been chosen to carry out the desires of so many Canadians, I consider it my duty to put forward a point of view which all Governments and those in public life should ponder."

ATTITUDE TOWARD DEBT

"In recent years there seems to have been a tendency in Canada, and elsewhere, in considering the plight of the debtor to regard the removal of what is called 'the burden of debt' as a matter of foremost national importance and to disregard the effect this would have upon the creditor, whose need is as important from the national standpoint as that of the debtor—and oftentimes quite as acute. I would remind you that what one man owes is what another man has saved, and that those who save are greatly in the majority. To remove this so-called 'burden of debt' by cancellation or repudiation simply means to plunder those who save, for the benefit of other members of the same community. I say emphatically that this is not the solution and that the time has come to consider just where such policies will lead us. It could lead to national disaster."

"The backbone of the Canadian economy is the volume of small savings, gathered together in dimes, quarters and dollars and placed for safekeeping in investments in our institutions, such as banks, insurance companies, trust companies and loan companies. A man owing \$2,000 on a mortgage actually owes that amount to many individuals. Suggested removal of the so-called 'burden of debt' presumably presupposes that these thrifty individuals shall give up their hard earned money for the benefit of the debtor."

INTEREST RATES

"Cancellation of debt, repudiation, unfair debt adjustment, legislation

BK. OF TORONTO PROFITS HIGHER

Equal \$19.39 Per Share — Assets, Loans and Deposits Also Up

Increased assets, higher deposits and loans and an improvement in profits are features of the 33rd annual statement of the Bank of Toronto covering the year ended Nov. 30, 1938.

Including recoveries and after providing for staff pension fund, Dominion and provincial taxes and bad and doubtful debts, profits were \$1,137,716 compared with \$1,156,372 in the previous year and equal to \$19.39 per share compared with \$19.27 the previous year and \$19.03 in 1936. These figures are almost double the dividend requirements of \$10 per share which is really a distribution of 3.52% on the shareholders' funds.

PROPOSES SALE OF BABY BONDS

EDMONTON, Alberta, January 3—The proposal to sell baby bonds over the counter in Alberta is under consideration by the Social Credit administration, for means of raising money to meet two maturities totalling \$3.5 millions in January and possibly to clean up defaulted maturities of some \$8 millions.

The proposal is an old one with the Social Credit administration for it was mooted back in 1935.

A government spokesman described the proposal as to "give our own citizens the opportunity to purchase perpetual baby bonds callable by the Government at any time at two per cent interest."

MOTOR MEMOIRS
BY M. O'HARE

LOOK OUT BELOW!
THIS TRUCK PRECARIOUSLY LOADED WITH TATTERED SEWING MACHINES WAS A COMMON SIGHT IN 1900. A SLIGHT SWAY, A LITTLE JOLE AND LO, THE POOR PEDESTRIAN!

CHANGING MOTORING FASHIONS
THE YOUNG LADY MOTORIST OF 1905 SPENT PLINY OF TIME BUTTING HERSELF INTO CUMBERSOME MOTORING TOGS. MISS 1939 HOWEVER, PUTS ON HER PRETTIEST GOWN AND RIDES LUXURIOUSLY ON MOHAIK VELVET UPOLSTERY, WHICH IS SMOOTH AND SOFT AND EASY ON THE MOST DELICATE CLOTHING.

TO THE RESCUE
GASOLINE STATIONS ARE SO FEW AND FAR BETWEEN IN ENGLAND THAT MOBILE GAS PUMPS ARE OFTEN CALLED UPON TO RESCUE STRANDED MOTORISTS.

DOSCO OPERATIONS LEVEL UNCHANGED

MONTREAL, Quebec, January 3—Pig iron output at Dominion Steel & Coal's mill in Sydney during November totalled 15,000 tons, or roughly the same as in October. Since last May, production has been under 20,000 tons a month, whereas in 1937 output averaged 25,000 tons monthly.

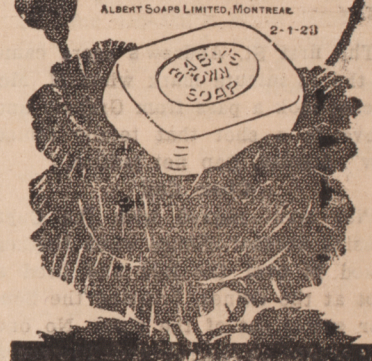
The Sydney mills produced during the first eleven months of 1938 228,000 tons of pig iron, as against 294,000 tons for the like period in 1937.

MONTREAL, Jan. 3.—W. A. Winfield, general manager of the Maritime Telegraph and Telephone Co., has been appointed a director of the company.

The "Hollywood Boulevard" concession on Treasure Island will occupy 104,650 square feet of the Gayway at the 1939 California World's Fair.

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