

THE DAILY MAIL

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THURSDAY, FEBRUARY 14, 1935

CHRISTIAN UNITY

The fine spirit of friendship exhibited in this city between the Presbyterian and Roman Catholic congregations was again exhibited last evening when the Catholic Men entertained their Presbyterian brothers at St. Dunstan's Hall. The splendid addresses of Rev. Dr. Ross, Rev. Dr. Milligan, Rev. Mr. McArthur and Messrs. Er. Elliott, Leo F. Cain, Joseph A. Cain, J. P. Farrell, J. D. McNair, and others, representing both congregation, breathed a broad spirit which it is good to hear.

There is no room in this world today for narrow-minded feeling when all men are working for the same goal, and when the one good Lord watches over all.

In order to combat the spirit of paganism and such like that is prevailing, and unfortunately growing, it is up to all Christian denominations to work shoulder to shoulder. It is to be hoped that the movement started by two very fine men, Rev. Dr. Ross and Rev. Dr. Milligan will extend to other denominations. This is real religion—Friendship, Unity and True Christian Charity.

SATISFACTORY REPORT

The annual financial statements of life assurance companies are among the best barometers of general business experience on this continent. Hence, during the past five years when the decline in individual incomes resulted in the purchase of fewer and smaller life insurance policies, the statements in question faithfully reflected that fact. As the depression continued there was a more extensive termination of existing insurance and, at its most acute stages, there was an exceptional increase of borrowings and of cash surrenders. Plainly, this was an impairment, in many instances, by the insured, under the stress of immediate necessity, of prudent provision for the future of himself and his dependents.

The report of the Sun Life Assurance Company of Canada published in another column and the remarks of its president, Mr. Arthur B. Wood, at its annual meeting, are gratifying evidence of an improvement of conditions. The report reflects a return of confidence and a marked trend toward recovery in business. Because of the huge investments of the life assurance companies in business enterprises covering a wide diversification of interests, the healthier conditions in trade indicated in this report make encouraging reading. Increases in new assurances and in repayments of policy terminations and reduced demands for new loans—all these demonstrate that life insurance which proved such a bulwark of strength during prolonged and trying conditions, is, in turn, keeping full pace with the forces of economic recovery.

For life insurance executives the problems of rehabilitation are little less challenging than those of the depression. The present difficulty of people everywhere to obtain investments at remunerative rates of interest and the record of dependability established by life insurance organizations under stress, have, of late, greatly increased the demands for investment insurance and annuities. At the same time insurance companies, themselves, are faced with the very conditions, on a big scale, that are making the individual investor increasingly annuity minded. Here they can be relied upon to meet the situation in the same competent way as in the past.

A striking fact mentioned by President Wood, in his address, is that of the \$88,000,000 which the Sun Life Company paid out to policyholders last year, 85 per cent., was in amounts of less than \$5,000, with an average of less than \$2,000. That fact vividly indicates the invaluable place life insurance holds as a source of first aid to those of modest circumstances. It

is, indeed, a rather significant evidence that some of the problems with which governments today are grappling, growing out of concern for those in humble station, have long since been anticipated and provided for on a sound scientific basis by our insurance companies.

The general character of the report is not only satisfactory to the policyholders of the Company but encouraging to the business community at large.

SNAPSHOTS

Welcome to the legislators! Keep cool boys, and fight it out.

We want more men like Rev. Dr. Ross and Rev. Dr. Milligan to bring us together.

We wish to acknowledge the receipt of 24 Valentines. Some gave us hell.

When you purchase your new Spring hat remember Fredericton stores and do not send the money away in an envelope. It will never come back.

There were four express loads of goods that should have been purchased in Fredericton delivered to prominent citizens one day last week.

It looks as if Japan had declared peace against China again, and gosh, how China dreads it.

Leaves Large Sum In Will to Charity

(Continued from Page One) they can go to the hospital and all charges will be paid out of the fund.

She further bequeathed to the board of trustees of "The Maria F. Ganong Old Folks' Home" (a) the furniture and furnishings; (b) \$25,000 cash to cover the cost of alterations to make the building suitable for the purpose intended; (c) the capital stock of the St. Stephen Curling Ring Company; (d) \$200,000 as a permanent endowment fund; \$50,000 of this to be known as "The Gilbert W. Ganong Memorial Fund"; \$25,000 to be known as "The John B. and Isabella Robinson Memorial Fund"; and \$25,000 to be known as "The Alice M. Robinson Memorial Fund". (e) She also bequeathed a special endowment fund of \$22,000 to provide accommodation for certain personal employees should they ever desire to avail themselves of the privileges of the home.

The home will be Dominion-wide in its scope and will accommodate both men and women. It is expected that legislation for incorporation will be sought at the present session of the New Brunswick Legislature.

To the Union Street Baptist Church, St. Stephen, \$15,000 in trust the income only to be used for current expenses of the church; home and foreign missions and the ministers' annuity fund of the United Baptist Church.

To the Chipman Memorial Hospital, St. Stephen, \$2,500 as a trust fund, the income thereof to be used for the upkeep and repairs of the nurses' home, known as "The Robinson Memorial", which building was previously given to the hospital by Mrs. Ganong, her sister, Mrs. J. P. Belyea and her brother, Edgar N. Robinson.

To the St. Stephen Rural Cemetery \$5,000 as a nucleus of a fund for the erection of a mortuary chapel in the said cemetery.

To the New Brunswick Protestant Orphans' Home at Saint John, N. B., \$2,500.

To the Inter-Provincial Home for Women at Coverdale Albert County, N. B., \$2,500.

To the University of New Brunswick, \$5,000 to establish a scholarship to be known as "The Gilbert W. Ganong Scholarship", the income each year to be used in payment of the tuition fees and other charges of the said university for the students of the public school of St. Stephen or the County of Charlotte, holding said scholarship, which shall be awarded from time to time by the Board of School Trustees of St. Stephen.

To the society known as "The Y's", of St. Stephen, \$1,000.

To the St. Stephen Branch of The Women's Christian Temperance Union \$500 as a memorial to her mother.

To the Salvation Army, of St. Stephen, the income thereof to be used in its efforts towards the relief of the

(Continued on Page Five)

N. B. Legislature Opened Here Today

(Continued from Page One) an Officers' Training Corps, commanded by Capt. W. K. Coombes. A salute of fifteen guns was fired from cannons which were stationed on the banks of the riverfront in front of the Parliament Buildings. The 90th Field Battery formed a position in front of the square and the saluting party of 26 was commanded by Lieut. Richards H. Gunter. The band in attendance was that of the York Regiment under the direction of Bandmaster E. M. Beatty.

His Honor was attended by his aide-de-camp and private secretary, Major T. C. Barker. Others included Major A. A. James, Fredericton, of the Royal Canadian Army Medical Corps; Major Charles M. Scott, Fredericton, of the 28th New Brunswick Dragoons; Lieutenant-Colonel G. K. Holder, D.C.M. M.M., Saint John, commanding the 62nd Regiment, and Lieutenant-Colonel Paul R. Cross, Saint John, of the Royal Canadian Naval Volunteer Reserve.

An escort also of officers from the permanent and non-permanent active militia and from the Royal Canadian Mounted Police reported at 2.30 to Major Landon, A. A. and Q. M. G., who, together with Captain Charles Chauveau of the Royal 22nd Regiment, represented Military District No. 7. Royal Canadian Mounted Police were on patrol also. Brigadier J. L. R. Parsons, C.M.G., D.S.O., O.C. M.D. 7, was unable to attend, owing to illness.

This evening at Government House the Lieutenant Governor will be host at a state dinner, after which a reception will be held for the wives and daughters of those invited to the dinner.

The Speech

The Speech from the Throne which was delivered by His Honor the Lieutenant Governor this afternoon was quite lengthy and outlined some important legislation. This includes the New Brunswick Housing Commission Act; the Dairy Products Act; Amendments to the New Brunswick Forest Operations Act. This legislation will be explained in the early days of the session.

Following is the complete text of the Speech from the Throne:

Mr. Speaker and Gentleman of the Legislative Assembly: It affords me much pleasure to welcome you as you assemble here to carry out your legislative duties.

I am fully cognizant of the great honour bestowed upon me in my appointment as Lieutenant-Governor of New Brunswick.

In his retirement from public life after a long illustrious career, my predecessor, Major General the Honourable Hugh Havelock McLean, carries with him the esteem and respect of the people of New Brunswick.

Our esteem and respect also go with Sir J. Douglas Hazen, who recently retired from the office of Chief Justice of New Brunswick, and who had a most distinguished public career. Sir J. Douglas Hazen is a former premier of New Brunswick. He was Minister of Marine and Fisheries during the war, and afterwards served his native Province as Chief Justice for seventeen years. He has been succeeded in office by an able jurist, the Honourable J. B. M. Baxter.

Since the last session of the House of Assembly New Brunswick has been honoured by a visit from the Right Honourable J. Ramsay MacDonald, Prime Minister of Great Britain. At his own request, Prime Minister MacDonald was not accorded an official reception, but was warmly welcomed by the people of New Brunswick.

Last July, His Excellency the Earl of Bessborough, Governor General of Canada, accompanied by the Countess of Bessborough, honoured the Province by an official and semi-official visit. Their Excellencies received a most cordial reception.

The Sesqui-Centennial Anniversary of the founding of New Brunswick as a Province was celebrated in August last.

During the present year, the British Empire will celebrate the twenty-fifth Throne of His Gracious Majesty, King George V. On this occasion the people of New Brunswick, in common with British subjects throughout the Empire, will offer to Their Majesties the King and Queen sincere expressions of affection and loyalty.

Since you last assembled here, world conditions have continued to show a steady improvement.

The advantages Canada has gained through the Imperial Conference Agreements were even more marked in 1934, and New Brunswick's exports to Empire countries, like exports of other sections of Canada, showed notable gains.

An international question which affects New Brunswick vitally is the terms which govern the purchase in Great Britain of Russian lumber. My Government has made strong representations through the Federal Government to the Government of Great Britain with the view of protecting the interests of the New Brunswick lumber industry.

Within the last two months, the new power transmission line from the

New Brunswick Electric Power Commission's Minto plant to the Miramichi has been completed and placed in operation. The line is 73 miles long. Its construction, undertaken at a time when the employment provided thereby was of great benefit, marks the further expansion of New Brunswick's public-owned power system. My Government is hopeful that the provision of an economical and adequate power supply will lead to industrial development in the Miramichi area.

With completion of improvements to the buildings of the Provincial Hospital, important changes have been made in administration and services, giving it the full status of a modern mental institution.

Recently the Province of New Brunswick, with the sister Provinces of Nova Scotia and Prince Edward Island, submitted carefully prepared briefs to a Royal Commission presided over by Sir Thomas White, and appointed by the Dominion government to consider revision of financial arrangements between the Dominion of Canada and the Maritime Provinces. The Governments of the Maritime Provinces received a courteous and sympathetic hearing and are hopeful that the claims of these Provinces will be substantially met.

During the last year, my Government, by Act of the Legislature, set up a Forest Operations Commission, which has proven a great benefit to the thousands of men employed in New Brunswick's lumber industry.

It is gratifying to note that the higher wages brought about by the Forest Operations Commission have not curtailed the number of men employed in the woods, and have not lessened the lumber cut.

During recess the Prime Minister of New Brunswick visited Great Britain in the interests of the lumber industry. A return visit was paid by a party of British timber dealers who gave our shippers the benefit of their experience and advice.

Early last summer, Government officials and representatives of the lumber industry of Eastern Canadian Provinces were invited by the Prime Minister of New Brunswick to attend a conference at Saint John. Mutual problems of the lumber shippers were discussed. One result has been the appointment of Mr. K. G. Fensom to be resident representative at London of the timber industry of Quebec, New Brunswick and Nova Scotia. My Government is confident that much benefit will accrue from his arrangement.

During the year 1934, coal production in the Grand Lake coal fields continued to increase, and, in fact, was higher than in any other year in the history of the Province, providing a resultant greater amount of employment.

Generally, conditions in our fishing industry show some improvement, with prices being slightly better.

In the last year, farm produce, with the exceptions of potatoes and beef cattle, have brought improved prices to our farmers. The Marketing Board set up by legislation passed at the last session of this House of Assembly has successfully launched its activities and already proven its usefulness. My Government feels that cumulative benefits, which should be more marked as time goes on, will come from the Marketing Board's efforts.

I am pleased to note a decrease in unemployment in New Brunswick. In practically all sections employment conditions have improved, although there are still many in need of assistance. There is a consequent lightening of relief expenditures.

With relief costs reduced, and the higher municipal revenues which can be expected with an increased number of persons engaged in remunerative employment, the financial outlook of New Brunswick's municipalities is considerably better.

My Government last autumn held a conference with representatives of all municipalities, which should have beneficial results.

Last year, my Government commenced work hard-surfacing certain main trunk highways carrying out a policy already adopted.

In 1934 satisfactory progress was made in New Brunswick's colonization

DIED

WHITE: At 675 Charlotte Street Fredericton, February 14, 1935.

Funeral will take place on Saturday afternoon with service at the house at two o'clock. Rev. J. W. Bartlett will officiate and interment will take place at the Rural Cemetery under the auspices of the Knights of Pythias.

CHESTNUT:—At the Victoria Public Hospital, Feb. 14, 1935. Mrs. W. T. Chestnut, aged 64 years.

The funeral will take place on Saturday afternoon from the residence of K. R. Chestnut, 242 York street. Rev. G. W. Guion will conduct the service and interment will be made in the family lot in the Old Burying Ground.

GIBBS:—At New York, Feb. 9, 1935. Mrs. Alice M. Gibbs, aged 63 years. Funeral will be held at 3 o'clock on Sunday from the home of her daughter, Mrs. Chester Brewer, of North Devon with Rev. George Telford conducting. Interment will be made in the Old Rural Cemetery.

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program, which will be continued through the present year.

During the present session you will be asked to consider some important legislation. This will include:

The New Brunswick Housing Commission Act, which is designed to improve housing conditions and at the same time provide employment for those engaged in the building and kindred trades.

The Dairy Products Act, legislation to protect the New Brunswick dairy farmer, the distributor, and the consumer from unrestricted and harmful over-competition.

Amendments to the New Brunswick Forest Operations Commission Act. I have directed the accounts of the past fiscal year to be laid before you. Estimates of income and expenditure for the coming year will be submitted for your consideration, and I trust you will find that they have been prepared with due regard to economy and the requirements of the public service.

I am confident that your deliberations, under the direction of Divine Guidance, will result in lasting benefit to the people of New Brunswick.

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NOTICE

Office will be open as usual
FRIDAY, FEBRUARY 8th.

Dr. B. R. Ross

404 Queen Street

Hours 9-6, or by appointment.