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"The Strongest Memory is Weaker Than the Weakest Ink."

FRIDAY, JANUARY 4, 1946

Some Life Insurance Figures

More than a billion dollars was paid out to Canadians by the life insurance companies during the war years, it was made known by Mr. John D. Buchanan, president of the Canadian Life Insurance Officers Association, in a New Year review addressed to policyholders. During 1945 alone, he said, the payments made by the companies to Canadian policyholders or their beneficiaries amounted to about $160,000,000.

In Canada, life insurance companies generally did not apply any war service clause, restricting the benefits or charging an extra premium, to any policy sold before the actual beginning of hostilities, and therefore a large proportion of the men who entered the armed forces had unrestricted life insurance coverage. As a result, from the beginning of 1940 to the end of the war, the companies paid out about $30,000,000 to the beneficiaries of Canadians who lost their lives while serving overseas. However, that extra burden on life insurance funds was balanced in part by a civilian death rate in Canada that was lower than in the pre-war years.

The life insurance companies in Canada bought more than one and a half billion dollars' worth of Victory Bonds during the war. The result, said Mr. Buchanan, was that the interest yield on new investments from year to year was much lower than in pre-war years. But some favorable developments served to balance the companies' financial position; they included, in addition to the lower civilian death rate, an improvement in some older investments due to business activity and a reduced ratio of operating costs through increased business.

Canadians' life insurance protection actually increased about 50 per cent during the war, and the total in force in the Dominion is now about 10 billion dollars, including more than $950,000,000 taken out during 1945.

The Moscow Conference

The text of the series of agreements reached at the Moscow Conference of Big Three Foreign Secretaries has now been published. Considering the difficulties in the way, the achievement of the Conference has been remarkable.

In the case of Japan, a new Far Eastern Commission with full Russian participation will be set up. This will be an effective policy-making body and not, like its predecessor, merely an advisory body, from which Russia held aloof. The new Allied Council to be established in Tokyo and consisting of America, United Kingdom, Russian and Chinese representatives, will on the other hand advise the Supreme Commander on the implementation of policy as conceived by the Far Eastern Commission.

In Korea a provisional democratic government will be formed with the U. S., Russia, Britain and China acting as its guardians, until in five years' time the new state has attained its majority. Meanwhile, the U. S., Russian Commands, in Southern and Northern zones of Korea, respectively, will meet in Conference to co-ordinate policy in administrative-economic matters.

The three Foreign Secretaries agreed on the terms of a declaration calling for a unified and democratic China under the National Government and for the cessation of civil strife. In addition, firstly, the three Foreign Secretaries re-affirmed the determination of their Governments not to interfere in the internal affairs of China. Secondly, the U. S. and Russian Foreign Secretaries agreed that the American and Russian forces should be withdrawn from China at the earliest practicable moment. London commentators add that the tripartite Moscow declaration on China closely follows the lines of President Truman's recent statement of U. S. policy towards China.

In the case of Rumania and Bulgaria, methods have been devised whereby each Government shall be rendered more representative by the inclusion of members of the leading opposition parties. Next, in Rumania, free elections must be held (there has recently been a general election in Bulgaria). Lastly, when each Government thus broadened has given visible testimony of its democratic intentions, both governments will be recognized by Britain and the U. S., as they already have been recognized by Russia. The road will then be open for the Allies to sign peace treaties with Rumania and Bulgaria.

Last, but not least, Mr. Bevin and Mr. Byrnes secured M. Molotov's adherence to the proposal for controlling atomic energy through a commission of the United Nations Organization. Russian co-operation is vital to this Washington plan and it had been feared that Russia might look askance at a scheme elaborated by the U. S., Britain and Canada alone. It was agreed in Moscow that the terms of reference of the Atomic Commission should stand as drafted in Washington.

Germany was not discussed at the Moscow Conference, nor was Turkey. The latter country may at least draw from this the consolation that no decision was taken about her in her absence.

Persia was discussed at length more or less informally in Moscow, but no agreement was reached, and conversations on the subject are to be pursued through diplomatic channels.

To sum up, London commentators stress that the Moscow Conference can only be fairly judged by its results as seen in actual practice. The spirit which prevailed was, according to all reliable reports, a spirit of friendly understanding. If the same spirit prevails in carrying out the agreements reached, a big step forward will undoubtedly have been made.

—EDITORIAL NOTES—

The Week of Prayer comes as a sort of antidote to Christmas and New Year festivities.

* * * *

Premier McNair, New Brunswick, has retired from the law firm of Winslow and McNair, Fredericton, in order to devote his full time to public duties. He thus follows the example of the Hon. J. A. Mathieson here, who devoted himself exclusively to his duties as Leader of the Government.

* * * *

A total of 1,263 applications from Saskatchewan veterans for farm land loans have been approved by officials administering the Dominion Government's Veteran Land Act, it has been reported from Ottawa. This is the largest number of applicants for this type of loan in any province. Applications for loans on small holdings in Saskatchewan totalled 165.

* * * *

S. A. Major and Mrs. William Mercer will be greatly missed when they leave to assume more responsible, and no less urgent, duties as missionaries-at-large throughout the Maritime Provinces. They have been a tower of strength to the evangelistic forces in the city and province during their four years' stay and still further popularized the Salvation Army which had already enjoyed an enviable reputation among the forces for good in our midst.

* * * *

The future of Canada for the next 50 years could be decided by the results of the Dominion-Provincial conference at Ottawa, and it was important that it succeed, Premier T. C. Douglas told a service club meeting at Weyburn recently. The conference was re-writing Confederation, the Premier said. It was re-making Canada, and if the job was done well, it was a chance no other generation had. It would mean prosperity for the next 25 or 50 years. The British North America Act should be streamlined, and if this were done, the Federal government would take care of all taxation and then distribute sums of money to the respective provincial governments to take care of social services, or the matter could be left up to the Federal government.

* * * *

Marshal Joffre of France, born this date 1852; the title, which had been in abeyance since the Franco-Prussian war in 1871, was revived for him in 1916; was not a brilliant student or soldier, and remained a captain for fourteen years when he was promoted major for the defences he organized at Formosa and Tungking during the Indo-Chinese campaign of 1885-9; his promotion was then rapid, and in 1911 he was appointed Chief of General Staff, implying supreme command in time of war; was distinguished for his simplicity of character, alertness and cleanness of mind, and organizing power, known by his soldiers as "Grand-pere"; while France and Europe seemed in the direst peril, he was the one man who remained cool and unflurried, and he quietly organized "the Miracle of the Marne"; in 1917 he came to America on a special mission to Washington, the result of which was seen in the part U. S. A. took in the war.

* * * *

Mr. George W. Cadbury, prominent industrialist, has arrived in Regina to take up the post of adviser to the Saskatchewan government "on government industries already established and on future industrial ventures." A member of the Cadbury family, known internationally in the chocolate and cocoa industry, Mr. Cadbury has for many years been a member of the British Labor party, and is a firm believer in the principles of social and co-operative ownership of industry. In addition to a wide practical business experience, Mr. Cadbury has studied economics, finance and commerce intensively. He won his Master's degree in economics from King's College, Cambridge, where he studied under Lord Keynes, famous English economist. To gain an understanding of American business methods, he studied at the Wharton School of Finance and Commerce, University of Pennsylvania. A giant of a man, six feet, five inches tall, Mr. Cadbury was born at Birmingham in 1907. His wife and family now in England, will join him in Regina shortly.

* * * *

"There is always something to keep the rabbit's tail short." Our fox ranchers are warned that the lowly lamb promises to become one of the most important fur-bearing animals in the world. Chemical innovations in the art of fur dressing and dyeing are enabling lamb and sheepskin to take on the appearance of beaver, seal, nutria, skunk and even long-haired furs such as fox, complete with silver sheen, writes John Harwood-Jones in the C-I-L Oval. This development opens up a bountiful new source of raw materials for the fur dresser, and none too soon. For, in spite of the magic feats the trade has been able to perform with rabbits in the past few years, the supply of raw skins has been one of the most serious problems confronting the fur trade of the world. Until recently the entire output of the new sheepskin fur was used in making military flying suits. With the end of the war, however, the new product has been quick to appear on the civilian market, and an amazing variety of shades and styles are promised in the near future as fur dressers get back into the swing of peacetime production. One of the main points in their favor is their moderate price. Imitation beaver coats are now retailing at between $150 and $200, less than one-fifth the recent cost of genuine beaver. This will put high quality fur coats within reach of millions of women who could not otherwise afford them.

Notes By The Way

If Canadians were shot at General Meyer's headquarters without his knowledge, it's strange Hitler never had him executed for incompetence. — Toronto Telegram

A 1901 calendar will be perfectly suitable for 1946, as they are identical years. Prudent souls who have kept their 1901 calendars will now be vindicated. —Peterborough Examiner.

The man who really won this war—and the only man who can now win the peace—is the farmer, and he's so darn busy he hasn't time to take a bow—even if anyone was looking.— London Free Press.

Canada may view with some pride her public school system. It may have its defects, but it has turned out generations of fine men and women. It will continue to do so in spite of the many problems of the day. But that task will be made the easier as more parents come to understand that this, too, is their business; and that it pays to look at your own business once in a while. —Victoria Colonist.

In Victoria, where pride swells in memory of the courageous young women who came to the old Hudson's Bay port in those early days when a woman's influence was needed to make true settlers of the pioneers, the term bride ship has a special significance. To this community, in its early days, came young women who could only imagine the conditions that existed here. At that time Victoria was little more than an outpost. Into the unknown the passengers on the bride ship ventured, found eager suitors, married and established families. To them the lower island owes much. —Victoria Times.

Do you plan soon to give some child a puppy or a kitten? asks The Christian Science Monitor. Then be sure, says the Society for the Prevention of Cruelty to Animals, you give his parents at the same time a booklet, put out by the various S. P. C. A.'s, which tells how best to care for these pets. Being kind to animals takes more than a moment's emotion, requires more than a pat on the head for your dog or a dish of cream for the neighbor's kitten. Real kindness is thoughtful and continuous, and should extend to every instance where animals come within our control. Kittens or puppies should be presented only to the household in which they will be certain of proper food and sleeping quarters, or to the family where someone will take full responsibility for their care. This appeal from the S. P. C. A. is timely and worth heeding.

National Selective Service is dead. Hereafter a Canadian who is looking for work can look for it anywhere he wants to without chasing up a government office and signing the usual quota of forms to get a permit. Employers, too, break out of a binding of years of red tape and can accept any suitable man without going first to an agency. Of course, most of the regulations had already been released, but it is good, psychological medicine for control-sick people to see these unwieldy harnesses go right out the window for good. —Hamilton Spectator.

It is a mistake to suppose that politics kills those who follow it. Two former prime ministers of Canada and the present one— Lord Bennett, Mr. Meighen and Mr. Mackenzie King—are more than 70 years old. Sir Charles Tupper and Sir Mackenzie Bowell lived to be 94. Sir Robert Borden died at 82 and Sir Wilfrid Laurier at 77. Sir John Macdonald lived to 76, Sir John J. Abbott to 73 and Mr. Alexander Mackenzie to 70. Incidentally, only he, Mr. King and Mr. Meighen did not accept the title of "Sir" or "Lord". Of all Canadian Prime Ministers, only Sir John Thompson did not pass the 50 years, dying suddenly in England at 50. With the exception of Sir Israel Tarte, dead at 59 years, all the other members of the first Laurier Cabinet lived for more than 60 years, Sir William Mulock to the age of 101. —Quebec Le Soleil.

It will not be surprising to some observers if, in the not distant future, male tobacco users revert largely to the old stand-by, the pipe. There are various reasons given for such a trend. For one, cigarettes cost considerably more than formerly. For another, cigars are difficult to obtain. There also is the fact that it is fundamental in male psychology to have some habit of diversion which is sacred from feminine invasion. There was a time when the average woman would have shuddered at the thought of smoking a cigarette. Men smoked them, as did youths, who wished to appear like men, but women had not taken up the habit. All that has changed and now women smoke cigarettes as freely as do men and often in public places. —Fort William Times-Journal.

There is something deeply satisfying about a good horse blanket, says The New York Times. Time was, at the turn of the century, when the mail-order catalog had colored pictures of them that were almost as satisfying as those of mackinaws. A first-class horse blanket gave a countryman a chance to express his hidden longing for emphatic colors. A red and blue mowing machine, a blue and black horse rake or a deep blue pung with red trimmings were all good, but nothing matched a first-class horse blanket. They came in a wide range of patterns and color combinations. There were the striped effects, the big squares, little squares and combinations of all three. There were blankets of solid red or yellow or brown with six-inch band of a contrasting color all around. There were lightweight blankets for fall and spring and heavy ones for winter. Choosing a new horse blanket was a major matter and one that the whole family could debate around the kitchen table in the evening. Mother took a practical position. Since the Morgans were bays, she felt a light-brown blanket that wouldn't show the hairs was the eminently sensible choice. The sisters were all in favor of an artistic color-blending combination. They were at the age when the shades of hair ribbons, shirt waists and gulmpes were vitally important. The countryman, patient and tolerant, knew his innings would come, for a young man and his father knew what they wanted. It was a heavyweight affair with big, emphatic squares of red, yellow, blue and brown. Around it was a broad band of glossy black. Out in the woods while the shed was being loaded, or in the horse sheds behind the town hall, the Morgan would be comfortable. And the man who tossed the blanket over Daisy and fastened the straps around her chest would have a blanket that was both useful and eye-filling.

The North Nova Scotia Highlanders

VII

Across the Rhine

The assault troops of 51 Division crossed on both sides of Rees without trouble at 2200 hrs 23 March, but were strongly opposed in the villages beyond. The result was that 9 Brigade units became involved much earlier than was expected. By early morning of 25 March the start line for 9 Brigade had not been reached and both the H.L.I. of Canada and S. D. & G. Highrs. had been committed. The bridgehead was small and the only road out was through the village of Bienen. The whole of the 30 Corps effort was held up until Bienen was cleared. 7 A. & S. Highrs. had made three efforts to get into the village, but had been repulsed each time. The North Novies were ordered to capture the village.

A succession of farms provided a very limited amount of cover up the line of a dyke approaching the village from the south. There was no cover whatever further to the right or to the left of the dyke. The last farm was about four hundred yards short of the village and the ground beyond was raked by machine gun fire. The whole area, including the last two farms, was under fairly continuous artillery fire and sporadic bursts of machine gun fire from the right flank. All approaches for vehicles were covered by anti-tank guns.

* * *

The first attempt was made by A and B Companies after considerable trouble had been experienced, both getting them into a forming up position, and getting a troop of tanks into the area of the last farm. They ran into heavy fire from previously undisclosed positions and were not able to get much beyond the farm and suffered rather severe casualties. The fire plan was redesigned and C and D Companies started shortly after noon.

D Company made good progress at first, but just as they reached the edge of the village on the left, the Company Commander was wounded and they only succeeded in holding the first buildings.

C Company had to cross over open ground and had a large number of men killed getting across. In spite of this they persisted and gained a foothold which they were able to expand sufficiently to prevent direct fire from coming on the open ground they had crossed. A and B Companies were again employed, and the clearing of each house was carried on until about half of the village was in their possession. During this operation a counter attack in some strength came in after dark supported by two tanks. This was beaten off and one tank destroyed. A line was established and the H. L. I. of Canada went through at midnight to clear the remainder of the village.

* * *

For this action Major Winhold, Commanding C Company, won the D.S.O. and one of his platoon commanders Lt. Myers the M. C. and another, Sgt. Stewart, the M. M. In D Company CSM Bishop and two of the stretcher bearers won M.M.'s.

The casualties were high, about two hundred, including nearly forty killed, but the road was open and the German line was never re-established.

Bienen was probably the most important operation performed by the Battalion and its effect on the operations of 30 Corps was far reaching. 7 and 8 Brigades then went through and reached Emmerich without difficulty. They cleared most of Emmerich and then the S. D. & G. Highrs and North Novies were next employed clearing the northern part of the town and the woods north of that. By pushing on into the edge of the woods in the dark, the enemy was prevented from establishing a line, and the whole operation was done quite easily. From there on until the North Sea was reached north of Leeuwarden, there was a a long succession of canal crossings.

During this run there were three clashes with the enemy. The first was when approaching Warnsveld, immediately east of Zutphen. A large hospital is located outside the town and it was stoutly contested. A Company spent a long night cleaning out a bunch of young rather fanatical Nazies, and the following day Warnsveld was cleared with the support of two troops of tanks.

* * *

The day following that, A Company moved into the cemetery at the edge of Zutphen at the same time as the S. D. & G. moved in south of them, and 8 Brigade cleared the remainder of the town.

The Battalion then moved north and the next encounter was crossing the canal to get into Bathman. D and C companies came under fire as they approached the canal and D Company found the water too deep to wade. C Company meanwhile slipped across the wreckage of the bridge under covering fire from the tanks, and the other companies followed up to clear the village before daylight.

D Company had a skirmish in the road a night or so later, but the next contested canal was a few miles short of Zwelle where C and A Companies came under fire as they approached. C Company again slipped across in the dark and cleared the main road in front of A Company from the far side.

A long run north was then enjoyed until they reached Heerenveen where the bridge in the middle of town was open and covered by machine guns.

* * *

D Company got a platoon across further to the right and the defenders pulled out. Considerable difficulty was experienced closing the bridge as the motors had been damaged, but this was done before daylight and the following night the Battalion moved to Leeuwarden which had been cleared by the Dutch Resistance Force. A pleasant week was spent in the Dokkum area on defence of the coast against raids from the islands and then they turned east. A few days were spent in Winschoten while the west bank of the Ems was being cleared and preparations were made for the assault on Leer.

(To be continued.)

Unemployment

By Sir William Beveridge

Statistics of unemployment are not just statistics. Statistics of unemployment mean rows of men and women, not of figures only. The three million or so unemployed of 1963 means three million lives being wasted in idleness, growing despair and numbing indifference. Behind these three million individuals seeking an outlet for their energies and not finding it, are their wives and families making hopeless shift with want, losing their birthright of healthy development, wondering whether they should have been born. Beyond the men and women actually unemployed at any moment, are the millions more in work at that moment but never knowing how long that work or any work for them may last.

The persons unemployed between the war included, in Britain and in America alike, hundreds of thousands of young men and women just seeking to start their careers. Those, whose unemployment was least excusable and most harmful, have been described as 'Disinherited Youth', in a survey made for the Carnegie United Kingdom Trustees:

"The record of where youth stands in free democracies in times of peace is in poignant contrast to what is required of youth in war, and to the call of youth made by the German dictator in preparing war. By this judgment of uselessness that it passed so widely on adaptable youth, the unplanned market economy of the past in Britain and in America must itself be judged and stands condemned."

The evil of unemployment cannot be cured by improvement of the provision made for it through unemployment benefit or assistance.... All changes in the provision for unemployment leave the essential evil unchanged; mass unemployment, involving idleness in the individual case for months and years together, is an evil that cannot be alleviated. The only thing to do with mass-unemployment is to abolish it.

The economic distinction between war and peace is that in war commodities are scarce and men have value; while in peace commodities are abundant for those who have money to buy them, and men suffer mass-unemployment. In war we have queues of those who wish to buy things. In peace we have queues of those who wish to sell their service.

The economic distinction between war and peace reflects a political distinction. The political distinction between war and peace hitherto in Britain has been that in war the nation has had a common purpose, while in peace it has had no common purpose. It has accepted the pursuit of individual self-interest as the guiding and driving force in society. Experience has shown that this leads to want and unemployment, to needless suffering and unjustified inequality.

In war, we are busy because we have a common national purpose. We have in war the dignity of feeling useful. To enjoy the same dignity in peace, we must equally have a common national purpose. We must replace the pursuit of self-interest as a driving and guiding force in economic life, by the pursuit of one common purpose, which some will describe as social justice, and others as putting first things first, seeing that there are bread, and health, and houses for all, before there are cake, and cars, and circuses for anyone.

'Happiness, as Aristotle said, is an activity: idleness is misery. Activity for a nation, as for an individual, depends on purpose, on desire to do things.

Whether we can get full employment in any country depends on whether those who, in the last resort, control the money power — the spending — on which employment depends, wish sufficiently to get things done. We shall not get full employment by trusting to self-interest. Experience in peace has shown that the desire of men who are already above want, to increase their profits by investment, is not a strong enough motive, or sufficiently persistent in its action, to produce a demand for labour which is strong enough and steady enough. We shall get full employment only by pursuing a common purpose; by using for that purpose the organized power of the State, by the action of Government.

To get full employment in a free society we must have economic planning, but it must be directed by men who understand and value liberty. It must be directed by men who have imagination to see the infinite possibilities of human nature and the infinite variety of human needs. It must be directed by men filled with 'large and liberal discontent.'

The present moment of the ending of the second total war is a crisis in human affairs. It is as certain that we must find the means of abolishing mass unemployment as it has become certain, since the invention of the atomic bomb, that we must find means of abolishing war. The desire of ordinary people of all nations to be rid of both war and of unemployment can be taken for granted. Whether this desire shall be satisfied, or whether through defeat of it we shall plunge back into a world far worse than any that our fathers knew, depends in the last resort on the imagination and the courage of those who in the free countries of the world, by the choice of their fellows, are called to government. Their opportunity today is immense.

The Poet's Corner

THE SALT FLATS

Here clove the keels of centuries ago,
Where now unvisited the flats lie bare.
Here seethed the sweep of journeying waters, where
No more the tumbling floods of Fundy flow;
And only in the samphire pipes creep slow
The salty currents of the sap. The air
Hums desolately with wings that seaward fare,
Over the lonely reaches, beating low.

The wastes of hard and meagre weeds are thronged
With murmurs of a past that time has wronged;
And ghosts of many an ancient memory
Dwell by the brackish pools and ditches blind,
In these low-lying pastures of the wind,
These marshes pale and meadows by the sea.

—Sir Chas. G. D. Roberts.

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