Today Only **Prince Edward**—2.30, 7, 9 p.m.
THE DIONNE QUINTUPLETS
IN "REUNION"
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WHEN BOB KISSES THEM
. . . THEY STAY KISSED!

And when it's kissable Barbara he sweeps off her feet . . . look out for romantic thrills to make every girl's heart skip a beat or two! Another dramatic romantic smash directed by the man who made "San Francisco"!

BARBARA STANWYCK
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His Brother's Wife
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Added NEWS — DAILY 3.15—7—8.45
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MATINEE 16c-27c **Prince Edward** EVENING 27c—33c—38c

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"THE GIRL ON THE FRONT PAGE"
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Senator J. J. Hughes Deplores Evidence Of Mammon Spiri

Urges Return To Christian Principles In National And World Affairs.

Following is the text of the address delivered by Hon. J. J. Hughes on the Speech from the Throne in the Senate, Ottawa, Jan. 21:

"Honourable senators, in the observations I intend to make on the subject which has been before this House for the major part of the last few days, I shall pursue a different line of thought, in part at least, from that which has been followed by the members who have already spoken.

The Speech from the Throne with which His Excellency opened Parliament, and which we are now considering, naturally calls our attention to the abdication of His Majesty King Edward VIII and the accession of his successor to the Throne. We have been told that the assent of Parliament would be sought to the alteration in the law of succession, and that when this was done every member of the House who wished to express his views on the subject would have an opportunity to do so. Therefore little need be said now beyond stating that the handling of this regrettable affair revealed much that is commendable in British character. The Prime Minister of the Motherland, supported by the Government, discharged his heavy and unexpected duties nobly and well. The attitude of the governments of the Dominions was admirable. The press of the Empire, with few exceptions, conscious of its great responsibilities, lived up to its best traditions. The public attitude during this unfortunate episode showed the Christian sentiment of the people to be widely diffused and sound, and pointed unmistakably to the path that should be and was taken.

The Speech says little about the disturbed condition of the world, and it is not necessary that it should say more. We are all conscious that we may be on the eve of a calamity greater than any the human race has yet experienced. The conquest of the air has so reduced the size of the globe that the most distant nations have become next-door neighbours, and must live as neighbours should live, or perish from the earth. The discoveries and inventions of scientists, which should and would bring great blessings to mankind if properly used, bid fair to bring incalculable woes. The greed of individuals, the ambitions and hatreds of nations have become so intensified that unless a mighty or perhaps a miraculous change of minds and hearts takes place Christendom, or at least that part of it called Europe, may be rushing to its end.

World Conditions

I fear this is but a faint picture of conditions in the world today. The question naturally arises: can we do anything about them, or must we drift like chips with the tide, or, again, are we contributing a part to the general disturbance? Of one thing I am certain: God never created man and gave him dominion over this earth to bring about the conditions that now prevail, nor did He leave man in the dark as to what should be done. The observance of the ten commandments, or of the two to which our Saviour reduced the ten, would cure the evils that exist, and nothing else ever will cure them.

Some fourteen months ago I read in the Financial Times, of Montreal, what purported to be a true copy of an address delivered by Sir Edward Beatty to the students of the University of Western Ontario. Sir Edward began his speech with the following words:

"The world has these past few years become a puzzle to all who dwell in it."

This very sweeping assertion challenged my attention. If true, it would show that the word of God, when He promised to send the Holy Ghost, the Comforter, Who would teach us all things and bring all things to our remembrance, had failed. But the statement is not true, for God's promise has not failed. It shows, however, that great multitudes of educated, intelligent, thoughtful men like Sir Edward Beatty have failed to apprehend the significance of God's word and are wandering in doubt and darkness far from home. I say this because we must remember that Sir Edward is chancellor of the largest university or school of thought in Canada and that he was speaking to the students of another university on most important subjects, and no one questioned the soundness of his statements; on the contrary, many praised them.

The Old Adam

The things that are wrong with the world today are much the same as those that have been wrong with it as far back as history runneth, and they all came and come from one root cause, namely, human pride; man's belief which he carried and still carries into practice, that he was and is not a dependent creature, that he was and is sufficient unto himself alone, and could and can do without God, or at the very least that he could and can supersede or amend God's laws.

Notwithstanding Sir Edward's statement, the world was never a puzzle to all who dwelt in it. The Deluge, which wiped out nearly all the people then living, was no puzzle to Noah; the destruction of the cities of the plains was no puzzle to Lot; the plagues of Egypt and the destruction of Pharaoh and his army were no puzzle to Moses. Nor were the Prophets puzzled by the state of the world in their day; they knew the cause. The destitution of the prodigal was no puzzle to the father, nor even to the prodigal himself when he came to his senses. But, as I see it, while we remain puzzled no cure will be effected. Hence the necessity of at least trying to diagnose the case, and thus remove the cause of our perplexity.

On the 30th of July last I read the following news dispatch in the press:

"Prime Minister Stanley Baldwin attributes many of the world's present troubles to the loss of young potential leaders in the War."

As I see it, this statement of the Prime Minister of Great Britain does not go below the surface of things. It would surely be interesting if Mr. Baldwin were to tell us what, in his opinion, caused the War that caused the loss of the potential leaders. No doubt the loss of life and property in the late War was tremendous, but the loss of the leadership of Christ preceded the War; and I think I should be correct in saying that only the restoration of that leadership will prevent future and more destructive wars; that is, if Christianity is not a myth and the Bible a book of fables.

Christianity Needed

What are the prospects that the rulers of the world and the peoples of the world will restore the leadership of Christ? A few years ago our present Prime Minister publicly declared that the principles of the Sermon on the Mount would save the world, and at or about the same time the ex-Prime Minister, Mr. Bennett, publicly declared that "Only the grace of God can save the world." In a truly Christian country such statements from such men would surely arrest attention: here they seemed to be taken as mere conventional phrases—and were perhaps so regarded by the men who uttered them. A few years ago the important Ottawa Agreements were entered into, and I am told that God's name is not mentioned in any of the documents, and that it was not mentioned during the Conference discussions, except once, in an incidental manner, by Prime Minister Baldwin. I think God can be dishonoured, as far as man can dishonour Him, by being ignored by His creatures.

Leaving our own country and going into foreign fields, I am told that when the Treaty of Versailles was being arranged, not only was God's name not mentioned, but precautions were taken to see that it was not even whispered. I am told also that not even once has God's name been brought up at any of the meetings of the League of Nations in either the Council or the Assembly. Canada had and still has delegates at these gatherings, and they can tell me, if they deem it worth while, whether my information in this regard is correct. The League of Nations is not the first Tower of Babel that man has tried to build without consulting God. Man's repeated failures do not seem to have given him wisdom. Again I ask, what are the prospects for a change?

Textile Tariffs

Coming back again to the home field, I find some things which I think should be mentioned here and now. Sir Herbert Holt, giving evidence before the Commission inquiring into the operations of the Dominion Textile Company, stated upon an investment of $500,000 the company had in thirty years paid to its shareholders $15,000,000 in dividends, and had added $10,000,000 to the value of the original investment. As is well known, while the company was doing this it was telling the public that it could hardly make ends meet; that if the protective legislation which enabled it to make these enormous profits were reduced it would have to close its plants and go out of business. The Financial Post was one of the leading newspapers that defended this wholesale exploitation of the public by saying, for instance, that for every three dollars paid in one year by the company to its shareholders it paid two dollars in taxes to governments, besides employing hundreds of men and women in its factories.

I remember reading some years ago, in English and Canadian publications, that the sultans of Turkey had been in the habit of farming out of their favorite underlings the collection of the taxes, permitting these underlings to get all the money they could out of the impoverished people if they gave the sultans, their masters, part of it. The practice was very severely condemned, and the inference was that nothing like that would ever be allowed in any British country.

During the session of 1931, to be exact as to the date, the then member for Labelle, speaking in the House of Commons, said that the Montreal Light, Heat & Power Company, which is an amalgamation of several companies, could legally pay to its shareholders no more than seven per cent. in dividends, but that it got around the law in this respect by splitting its stock fourteen times, and was therefore paying to its shareholders 98 per cent. In the same speech he stated the Sun Life Insurance Company was paying its shareholders from 50 to 75 per cent. in dividends on its share capital. These are samples of the kind of thing that is going on all over the world and has brought the capitalistic system into disrepute everywhere. It is the kind of thing that has bred Communism, Socialism and all the other "isms" that plague humanity. It is the horse-leech that is never satiated; and in its own destruction it may bring down civilization as we have hitherto known it.

The Spirit of Mammon

Is there any force or power in the world that can meet and overcome this insatiable spirit called mammon? Doubtless a united Christendom and an unimpaired Christianity could meet the challenge. But there is no such thing as a united Christendom. And has the spirit of mammon affected Christianity? "If the salt lose its savour, wherewith shall it be salted?"

Quite recently I read a book written by Adolf Keller, professor at the universities of Zurich and Geneva, entitled "Religion and the European Mind." The book, which contains the substance of a series of lectures given by the professor at Princton University, has been highly praised by many English writers and by several of the book reviewers of two continents. It gives a lengthy and detailed account of the multitude of opinions held by the distinguished theologians and professors in the leading universities of the world, particularly in Germany, upon every conceivable aspect of Christianity, even upon its very foundation, namely, the divinity of Christ. Professor Keller seems to lean to the idea that this wholesole confusion is a good thing, because he says, at page 50: "Every new discovery —In religion—involves a personal interpretation which may be denied by the next generation."

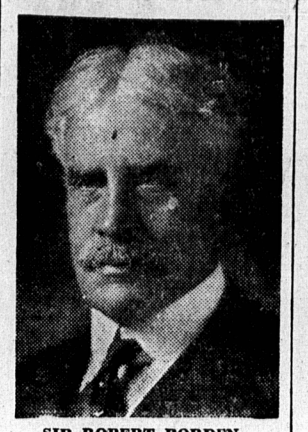
But this does not discourage him at all. He seems to regard it as something admirable, and all making for spiritual progress. Apparently "the faith once and for all delivered to the saints" has gone into the discard.

Again, an Englishman of high standing and an able writer, Dr. Oldham, who has done considerable preparatory work for the World Conference of Christian Churches (other than the Catholic Church) to be held at Oxford, England, in August next to consider the union or reunion of Christendom, has issued a booklet entitled "Church, Community and State," calling attention to our unfortunate divisions and the weakness thereby entailed. He says on page 19: "The Christian Church throughout the world confronts a situation resembling in many respects that in which in the early centuries it stood face to face with the pagan might of the Roman Empire". And on page 30 he says: "The difference found within the same confession are in many cases deeper than the differences which separate one confession from another." He deprecates this and calls it a "disquieting discovery", but on the next page he says: "These differences are the result in many instances of the variety of finite minds, and are consequently an enrichment of the Christian fellowship, inasmuch as they add to the fullness of apprehended truth."

So there you are. Why in the name of common sense hold a World Conference of Christian Churches to heal differences that are an enrichment of the Christian fellowship and add to the fullness of apprehended truth? It is beyond me, but I suppose there must be omething in it. Either that or the whole world has gone crazy at the same time.

(Continued on page 13)

Crown Life President



SIR ROBERT BORDEN,

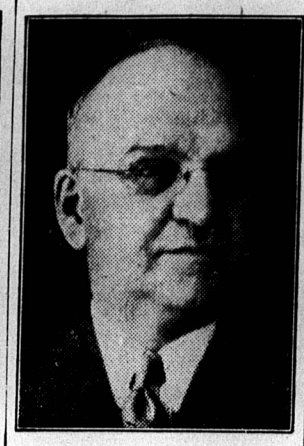
who presided at the Annual Meeting of The Crown Life Insurance Company, held to-day, presenting a survey of national problems and progress.

Good Progress

H. R. STEPHENSON,

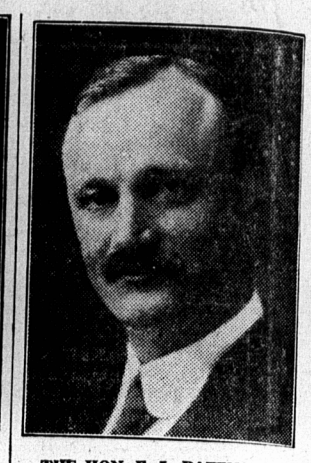
General Manager of The Crown Life Insurance Company, who reported large gains in business, assets and surplus at the Annual Meeting held to-day.

Elected Crown Life Directors



THE HON. G. HOWARD FERGUSON, P.C., K.C., LL.B.,

former Premier of Ontario, and Canadian High Commissioner for London, who has been elected a Director of The Crown Life Insurance Company.



THE HON. E. L. PATENAUDE, P.C. K.C., LL.D.,

Lieutenant-Governor of the Province of Quebec, who has been elected a Director of The Crown Life Insurance Company.

Sir Robert Borden Reviews Canadian Affairs

CROWN LIFE PRESIDENT SOUNDS OPTIMISTIC NOTE AT ANNUAL MEETING

In delivering his presidential address at the Annual Meeting of The Crown Life Insurance Company at Toronto, Sir Robert Borden said: "The progress of The Crown Life Insurance Company during 1936, hasfully maintained the fine record established during the past. Its management and development continue to inspire the highest confidence in its vigour and stability."

He expressed great pleasure and pride in Canada's sound and continued march to normal economic conditions. In common with other leaders of thought in Canada he saw in European events a threat to the peace and prosperity of the world. He said: "The world seems gradually to be emerging from the morass of depression. There could be little doubt of this except for two considerations. The first is unfortunate. indeed disastrous, increase in armaments. Breat Britian who led the way in effort for reasonable disarmament has now been obliged, in self-defence, to make provision against possible aggression. The unprecedented cost of these instruments of violence deprives various populations of reasonable standards of living. From this flows the baneful possibility of suicidal war in which the world's resources would be devoted to the purpose of destruction. However, there are indications which give confidence that a region of absolute violence shall not be established and that a saner outlook will co-operation for progress, peace and prosperity will eventually resume its sway."

Continuing, Sir Robert warned against undue optimism and saw in the times certain indications of dangerous stock market speculation and urged that the lessons of 1929 be not forgotten.

Considering unemployment. one of the major problems of Canada, he drew attention to the fact that this was also a problem in every civilized country and that the unsystematic method of the past must be discarded and that its solution must be undertaken with knowledge and resolution. He said: "It is important to remember that a certain proportion of unemployed, especially the unemployable, will always be with us. Care for the sick, the destitute, the helpless, the unemployed, and provision for the unemployable must find a permanent place in our social order. Out of the unsystematic methods o the past there has developed a marked tendency, in a certain element, to consider themselves as permanent pensioners of the state, to decline work on any convenient pretext and to regard idleness on relief not only as highly desirable but as an absolute right. This tendency, not less detrimental to the individual than to the State, should be discouraged and corrected by effective and if necessary severe measures.

"On the other hand, the highest consideration must be given to these bravely struggling against misfortune and vainly, although eagerly, seeking employment and opportunity.

"There has been a moderate increase in employment; and the number of persons on relief has somewhat diminished.

"In practically all its varied forms, manufacturing has made very satisfactory advances throughout the year. Especially notable is the progress in newsprint, in lumber, in steel and pig-iron, and in mining.

"The mining industry in Canada has been one of the chief mainstays of our country during the period of depression. Since 1929, the annual mineral production has increased by about $50,000,000. There has been a remarkable increase in the production of gold.

"In the latter part of 1936, there was a definite increase in construction which brought the total values slightly above those of the previous year. More satisfactory results are anticipated for 1937, in view of proposals put forward by the National Employment Commission and accepted by the Federal Government.

"Although precise and definite statistics are now available, it is estimated that the total national income of Canada has risen by at least $400,000,000.00, during the past year. and now amounts to more than $4,500,000,000."

Crown Life Makes Notable Record

BIG INCREASE OF INSURANCE IN FORCE, EARNINGS AND ASSETS

New policies issued amounted to $31,464,276. an increase of 6%. Total insurance in force stands at $170,268,583, an increase of 8%.

Premiums received in cash amounted to $6.512,722.95. Investment income, inclusive of cash interest, dividends and rents amounted to $1,152,511.06. The total cash income was $7,836,444.21 as compared with $6,601,180.01 in 1935, an increase of 19%.

Referring to policy payments Mr. H. R. Stephenson, General Manager, reported that death and disability claims paid. amounted to $882,109.61. Payments in settlement of matured and surrendered policies were $1,144,426.84; dividends to policyholders $231,516.87; and payments to annuitants and others $266.194.18, making total net payments to policyholders $2,524,247.50.

The assets of the Company total $27,192,878.62 as compared with $23,669,127.94 a year ago, an increase of 15%. The largest increase was in holdings of government bonds, together with smaller increases in mortgages on real estate, municipal bonds and public utility and industrial bonds and stocks. Loans on the Company's policies represent 12% of the assets.

The average rate of interest realized on the total ledge assets was 5.38%.

Mortgages on Real Estate now total $9,232,973.33. representing 34% of the assets. For three years in succession the amount of interest overdue has been reduced, and is now only $2,275.77, less than one-fortieth of 1% of the principal. Payments of principal installments have been well maintained.

Government and municipal bonds represented 32% of the assets; public utility and industrial bonds 8%; and preferred and common stocks 4% in 1936. These securities are all taken at ledger value, which is $780,806.36 less, that is to say 6% less than the actual market value.

The reserves for all policy liabilities amount to $23,920,561.48 as compared with $20,856,361.20 a year ago. An additional amount of $333,017.57 is held for death claims unreported and for those in course of payment.

Surplus—apart from investment profits not taken into the Statement—was $457,561.32, of which $243,757.74 was applied towards dividends paid and accrued to policyholders and shareholders; and the balance $213,803.58 was added to the free surplus which now stands at $1.308,137.33.

The Board of Directors elected at the meeting included three new members as follows: His Honour, the Hon. E. L. Patenaude, Lieutenant Governor of the Province of Quebec; the Hon. G. Howard Ferguson, former Premier of Ontario and former Canadian High Commissioner for London; Norman F. Wilson, Esq., of Ottawa. Director of W. C. Edwards & Co. Ltd. and former liberal member for Russell County in the House of Commons. Directors re-elected include: Rt. Hon.Sir Robert L. Borden; C. Wilfrid Somers; H. D. Burns; W. F. Watkins; F. Erichsen Brown, K. C.; W. R. Morson; G. O. Somers; G. E. Spragge; G. A. Morson; F. R. McD. Russell, K. C.; H. R. Stephenson.

Progress

Striking evidence of the progress of the Crown Life is afforded by the following figures taken from the Annual Report of the year just completed:

1935	$	1936
Policies Issued up 6%		
29,590,884.00		31,464,276.00
Insurance in Force up 8%		
156,989,682.00		170,268,583.00
Assets up 15%		
23,669,127.94		27,192,878.62
Cash Income up 19%		
6,601,180.01		7,836,444.21
Free Surplus up 20%		
1,094,333.75		1,308,137.33

Assets	
First Mortgages on Real Estate	34%
Government and Municipal Bonds	32%
Public Utility and Industrial Bonds	8%
Preferred and Common Stocks	4%
Loans on Company's Policies	12%
Home Office and Other Real Estate	3%
Cash and Other Assets	7%
	100%
Average Rate of Interest Earned 5.38%	

All Bonds, Debentures and Stocks owned by the Company are taken at ledger value, which is $780,806.36 less—that is to say, 6% less—than the actual market value.

CROWN LIFE
Established 1900 INSURANCE COMPANY Home Office Toronto

Rt. Hon. Sir Robert L. Borden, *President*
H. R. Stephenson, *General Manager*

J. C. SAINT, District Agent, 144 Richmond Street, Charlottetown.
Branch Office for Maritimes—Mac Beath Bldg., Moncton. R. C. MacDonald, L.L.B., C.L.U., Supt.

FURNITURE THAT WON'T BE OUTMODED

"We are trying to make furniture," said a well-known designer to me the other day as he conducted me round his showroom, writes Grace Herbert in the London Daily Mail, "that won't be outmoded when people become a little tired of the ultra-simple 'modern' designs they like so much today."

For inspiration, he said he had turned to classical Greek and Roman designs and adapted them to bring them into line with present-day demands.

The first piece of furniture I saw that I really wanted to possess was an ivory-and-gold dressing-table. This incidentally, gave me one or two ideas that I'm going to adapt to my own home.

The top of the table was covered with plate glass to protect the wood surface, and the drawers, two round and one oblong, had gold tassels instead of knobs for opening. Gold satin was stitched and stretched tightly between the four supporting legs, a variation from the Victorian frill around the front.

Ivory plush lined the drawers, and this, again, was covered with plate glass so that cosmetics should not soil its surface.

A plain wooden dais (very easy to build) raised the dressing-table about 4 ins. above the level of the room and a rough ivory hand-woven carpet was cut and sewn to fit this exactly. A comfortable-looking armchair was upholstered in gold satin to match the backing of the dressing-table.

Macassar ebony is this designer's favorite wood for heavier furniture. It is a soft-surfaced, grained wood of a rich dark brown. A little fireside table built in this wood was on discreetly classical lines.

"Love-seats" by the fire had detachable back cushions — an idea worth noting this. They were padded and shaped and fitted over the back of the sofa, and they can be taken off quite easily when they need to be cleaned.

There were many other delightful things I saw, too, such as a cocktail cabinet of maple and gold, indirectly lighted from within; white metal chairs, upholstered in navy blue (if you have a chromium chair or two of which you are a little tired you can have them done over in white or any other color that goes with your "scheme," and re-cover them); and a dining table of maple, with a built-in trough for flowers in the centre.

You Must Relax

Too many men are going under these days from high nervous tension and sleeplessness. You must relax and use Dr. Chase's Nerve Food to replenish nerve force, and restore health and vigor.

Dr. Chase's
NERVE FOOD