

Covers Prince Edward Island like the Dew... Publishers every week-day morning at 165 Prince Street...

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The Variable Annuity

An interesting controversy has arisen in the United States over annuity funds. The Prudential Insurance Company, the nation's second largest life insurance company, has been seeking enabling legislation in its home state of New Jersey to sell a new type of annuity that would supplement fixed income with income from investment in common stocks.

As proposed by Prudential, premium money paid to the company for variable annuities would be invested largely in common stocks. Instead of being paid a fixed number of dollars a month, annuitants would receive payments based upon the current dollar value of a stated number of investment units.

The Metropolitan feels that such a plan is not in the public interest. It would pass on to the public risks traditionally assumed by insurance companies. And it fears the insurance business would be damaged by loss of public confidence as the result of speculative risks.

The securities business holds that any sale of variable annuities should be under regulation of the Securities and Exchange Commission. If the life insurance companies consent to sell them under SEC regulation, however, they risk being placed in a more costly tax bracket by being taxed as securities corporations rather than as savings institutions.

The controversy has gone to the courts to decide. The United States Court of Appeals held that the variable annuity is a form of insurance and not within the province of the SEC. Now the United States Supreme Court has accepted the case for review, and its decision is expected within a few months.

N. Y. Farm Income Studied

In view of the marketing opportunities they enjoy in such a densely populated area, one would imagine farmers in the State of New York to be in comparatively easy circumstances. This matter has come under the sharp scrutiny of experts at Cornell University with some conclusions which will open the eyes of many of their fellows, not only in the United States but in Canada as well. The survey discloses that half the New York State's full-time commercial farmers had an income during the middle 50's of less than \$3,000, while one-quarter had incomes of less than \$2,000. Ten thousand farm families in New York left commercial farming between 1950 and 1955; land in commercial farms declined by nearly 500,000 acres in the same period.

The survey highlights the need for "a new vigorous program of extension service for rural people not hitherto covered by programs now in operation." Five steps are proposed in this direction: (1) increase the courses available to students in rural high schools that will better prepare them for nonfarm occupations; (2) increase the occupational counseling services available to students in rural high schools; (3) further strengthen the teaching of vocational agriculture; (4) develop a specialized placement program; and (5) create specialized programs within the extension service.

In a broad survey of factors which make these new proposals valid the report notes that "rural New York is experiencing changes that are more rapid than any it has known since its original settlement. These changes are the product of better roads, better cars, improved rural schools and other public services, expanding non-farm employ-

ment opportunities, and a wide array of technical innovations in farming. The last 50 years have seen the rural population of the state increase one-half, while the number of full-time commercial farmers declined nearly 70 per cent.

"Agricultural production has risen one-third since 1900, while nearly 10,000,000 acres have passed out of full-time commercial farming. Nonfarmers outnumber full-time farmers by three-to-one in the open country and by much higher ratios in the expanding suburban areas.

All full-time commercial farmers in the state could be seated now in Yankee Stadium, yet they turn out a total value of products, and control an aggregate of capital resources, much greater than those of farmers in the past. At the same time family farms predominate as much as ever."

In reducing the statistics to basic conclusions the report states that "most farmers with less than \$20,000 of resources are not making incomes high enough to afford central heat, a bath, a reasonably modern kitchen, adequate medical and dental care for a family of four or five and an adequate education for their children, to say nothing of vacations and the accumulation of reserves for retirement."

The report and its recommendations are part of a much broader program delving into all low-income areas which exist in New York State. The committee was appointed in 1955 by Governor Harriman and had two major functions: to investigate and to recommend remedial steps. A special extension agent, under the supervision of Cornell University, will carry out a vigorous program of guidance and technical assistance for low-income rural residents not in full-time farming.

Canada's hospital facilities did not keep up with the growth in population in 1957, according to a report issued recently by the Board of Statistics. Nevertheless, in the course of the year general hospitals treated one out of every seven Canadians.

Capacity of all types of hospitals rose to 175,948 from 175,339 during the year. But population growth rose more rapidly, with the result that at the beginning of 1958 there were 96 Canadians for every hospital bed, compared with 93 at the start of 1957.

Public general hospitals admitted 2,284,514 patients and gave them an average 9.8 days of treatment. The year before, 2,182,799 persons went to hospital, staying an average 10 days.

Public mental hospitals and tuberculosis sanatoria reported reduced capacity. Capacity of mental hospitals declined to 54,367 from 55,148. Capacity of tuberculosis sanatoria declined to 13,203 from 13,581.

There is no doubt that the National Hospital Plan, when it is in general operation, will require considerable expansion in hospital facilities. However, Federal experts who have been working on the problem seem to think that the development over a reasonable period of time will be adequate. The Provinces which are already in the plan do not appear to be having any great trouble in providing care.

From London comes news that the fastest selling thing in British bookshops over the Christmas holiday is, of all things, a book of poems. It is selling so fast, indeed, that, according to the publishers, nothing like it has been seen since the publication of Lord Byron's "Child Harold," and that was a long time ago. 52-year old John Betjeman is the author of the book, called simply "Collected Poems." The experts are trying to discover what there is about Mr. Betjeman's poems that makes people buy them at the rate of 1000 copies a day. Says one critic, "Mr. Betjeman loves pathos and tenderness. He describes buildings and suburban life. The average reader seems able to understand what he is writing about." Our own guess is that the secret of his success lies in this last sentence



ABOUT TIME SOMEONE TOLD HIM

Visit To Edinburgh

By Heath Macquarrie, M.P.

On our first weekend in the United Kingdom we desired to take part in that well known institution, the Scottish Sabbath. So on Saturday morning we joined the milling throng of London weekenders rushing for trains at Kings Cross Station.

Although British railroads have many splendid features, notably the speed of the locomotives, there are, nevertheless, certain problems which present themselves to one familiar with North America trains. The baggage check, so familiar and useful to us seems to be quite unknown to the British traveller. Therefore, one finds it necessary to tote his baggage and take his chance through the compartments from the station platform.

The British pioneered in the railway business, however, and many of their trains make outstandingly good connections. Among these are the first line trains connecting London and Edinburgh. It is slightly less than four hundred miles between the two cities, and the Flying Scotsman, the Night Scotsman and the Caledonian on which we travelled are among those which can make the trip at an average speed of a mile a minute.

THE CASTLE One gets his greatest inspiration as well as his finest view of Edinburgh from historic Edinburgh castle which overlooks the city and surrounding districts. From this vantage point one can see the old city of Edinburgh with its landmarks and memories which recall the life of the city and of the Scottish Nation for hundreds of years.

THE ROYAL MILE One of the great thoroughfares of the world may be seen from the Castle as well as all the landmarks of the newer city whose skyline is marked by many churches and great buildings distinguished by good taste and excellence in construction.

INFORMATION SOUGHT Sir,—Rarely a week passes that does not bring to the Historical Society, requests asking for information about our earliest settlers from their widely scattered descendants, or for information on historical data related to publications in the making. Each of these requests is answered as far as is possible with material available; it is surprising how much interesting material is available, though it takes time and a certain amount of experience to know where to look.

EDITORIAL NOTES The novelty of having a recorded message broadcast from the nose cone of a satellite soaring in outer space has aroused a London, Eng., newspaper to protest. The News-Chronicle says a movement should be started to protect the people of the world from satellite babble.

MODERN ATHENS It is little wonder that Edinburgh is called the modern Athens. It deserves this appellation from its locations, its classical buildings and its place in the Arts. In this latter connection we regretted that we were not able to remain to see any of the famous Edinburgh Festival; but when we were there, there were obvious signs that the city was preparing for this event, which has become one of the cultural highlights of the world. One could write much about the history of this beautiful Scottish city, which was founded in 1383 and has had a glorious past epitomizing the greatness and the charm of the Scottish people. As one moves about the city he sees monuments and memorials to the great men of Scotland and of its capital, Adam Smith the great liberal economist; David Hume, the great philosopher; Robert Louis Stevenson, the brilliant novelist; Sir Walter Scott, the great poet and greater prose writer.

On the advice of the S. John ambulance attendant in the station, we immediately set out for the dispensary at Edinburgh Hospital, where the leg was carefully X-rayed and bandaged and a report written for the doctor we were to call on at our next stop.

EFFICIENT CARE Whatever may be said of the British system of socialized medicine, we at least have this personal recollection of its splendid efficiency and expert care. Perhaps it would be timely in an article on Scotland to note that the ministrations and the one which followed them were not attended by any fee!

PUBLIC FORUM This column is open to the discussion by correspondents of questions of interest. The Guardian does not necessarily endorse the opinion of correspondents.

SCOTLAND'S WAR DEAD The names of Scotland's hundred thousand dead are recorded in the memorial books and the

MONUMENTS The Burns memorial is in the form of a classical temple. The monument to Sir Walter Scott with its beautiful gothic lines is one of the finest to be found anywhere. The Scottish dead in the American Civil War are remembered by an interesting life-sized statue of Abraham Lincoln with a freed slave.

CHURCH SERVICES On the Sabbath in Scotland, of course, we attended church service not once but twice. In the morning at Saint David's, in the evening at Saint Giles, in the most historic Presbyterian church anywhere, and the scene of John Knox's great work and fiery preaching. At neither service was before we conceded that the Scots may have lost their devotion to church attendance we did recall the time of the year and were prepared to take this as an explanation for the very small number occupying the pews.

MAXIMS I believe that man will not merely endure, he will prevail. He is immortal, not because he alone among creatures has an indestructible voice, but because he has a soul.

KITCHEN HELP A first-aid kit in the kitchen is a handy receptacle for dressings for cuts, burns and scratches,

Fever Causes Hard To Trace

By Herman N. Bundesen, M. D. FEVER ranks second only to pain as the most common indication of illness. Yet, despite its frequency, we doctors often don't completely understand what causes fever or where it starts.

TEMPERATURES VARY Everyone, you see, doesn't have the traditional 98.6 degree temperature as his own particular normal temperature. Infants and children, for example, often are perfectly healthy with temperatures running between 97 and 100 degrees. Youngsters generally have a temperature range far greater than adults.

CONTROL OF FEVER Even though we know relatively little about fever, we do know how to control it in most cases. Cool baths—and I don't mean cold water enemas. Feeding liquids to a dehydrated child will also help lower a temperature.

QUESTION AND ANSWER R. D. B.: Is there any reason to worry if bruises caused by large iron shots given in the buttocks remain after three months?

WORMS MAY BE A FAMILY AFFAIR Fidgeting, nose-picking and a tormenting rectal itch are often telltale signs of Pin-Worms or Round-Worms... ugly parasites that medical experts say infect one out of every three persons examined.

When cold-stuffed nose causes SINUS CONGESTION. KEEPS YOU AWAKE. Only Vicks Va-tro-nol type medications work so long—spread so deep—to LET YOU REST ALL NIGHT

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NOTES BY THE WAY

A man arrested by a woman policeman for speeding received a life sentence two months later. They were married.—Sherrbrooke Record

In Taipei, Formosa, 106 Chinese couples were wed in a joint ceremony. Looks as if cupid has switched his bow and arrows for a machine-gun.—London Free Press

One of the faults in modern motor vehicles is lack of rear vision, especially for safe-backing. No youngster, playing in the street or strolling along the sidewalk, can be depended on to stay away from the rear of a backing car. There's only one way to be sure your vehicle's rear wheels will not crush a tiny body: Get out and look, make certain no one, particularly a child, is liable to turn up there. Then back the car cautiously, slowly, ready to slam on the brakes at the least sign of necessity.—Canadian Highway Safety Conference

OUR YESTERDAYS (From The Guardian Files) TWENTY-FIVE YEARS AGO (Dec. 30, 1933) The car ferry, which left Toronto at 4.50 yesterday on her regular crossing, docked at Borden at 7.05, after experiencing considerable trouble with ice. The train from Borden, bearing the Moncton hockey team, arrived in the City at 10.25. Last evening the first train from Tignish since Wednesday arrived in the City.

A fire which originated in a flue threatened the store of Mr. W. R. Dennis, Great George Street, last evening. Only the prompt action of the firemen prevented serious loss. There was considerable damage done to the stock due to the action of smoke, although the building itself was not damaged greatly.

TEN YEARS AGO (Dec. 30, 1948) Nine aircraft, composing the fleet of the newly formed Newfoundland Airways, Ltd., arrived at Gander Airport, Newfoundland, yesterday afternoon after a four hour trip from Charlottetown. Captain Carl Burke, Manager of Maritime Central Airways, was at the controls of one of the planes. He will return to Charlottetown today.

St. Peter's Junior Farmers were making ice on their rink yesterday. The achievement of this objective meant a great deal of hard work for the members who hope to be skating by New Year's Day. Yesterday a new electric pump and equipment was installed by a group of members, after which flooding operations began.

Let's Make It Official Toronto Telegram The one important fact that seems to escape notice in every controversy about a Canadian flag is that Canada already has one—the Red Ensign. As the Encyclopedia Canadensis says, it is "legal and widely recognized... abroad." Canada has just neglected to make it the official flag at home. Let's make it official!

Another great attraction in Edinburgh is Holyrood palace, residence of the Stuart Kings and for a time of "Bonnie Prince Charlie" and still used by royally when they visit Edinburgh. This beautiful old structure has many memories and each of the rooms through which we passed told its story. Here was murdered Dave Rizzio, as he sat at supper with that ill-fated monarch Mary Queen of Scots. In the hall of portraits one sees paintings of all the Kings of Scotland, some shrouded in the mists of legend but brought forth on canvas many years ago by a hard-working Dutch artist James De Witt. It is in this very room that the Scottish Lords at Westminster representing the Scottish peerage.

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