

Pension Plan Funds

Under the latest version of the Canada Pension Plan, the provinces will control investments of the money that accumulates as the plan develops. Actuaries believe that this will lead to big changes in provincial and municipal borrowing patterns. The plan is now expected to go into operation by Jan. 1, 1970 and some authorities predict that it may make available to the provinces more than \$8,000 million for investment by 1975.

This is a staggering figure, large enough to absorb virtually all the new issues (net) made in Canada by all governments in the four years 1960-63. It is not official, but it forms the basis of a speculative article in the current issue of The Financial Post in which the implications are set forth at considerable length.

Note is taken of the fact that the Royal Commission on Banking and Finance had several reservations about the possible disrupting effect of a national pension plan that built up a big investment fund. It could lead to a sharp decline in other forms of savings, encourage governments to spend more freely than they otherwise would, put a large part of the financial system under government administration and have other undesirable effects. This will depend, ultimately, on the extent to which savings which have been invested previously by private pension administrators are reduced and redirected, and on the use to which the new funds are put.

There is still no definite indication from the provinces as to how, and by whom, the great sums entrusted to them will be invested. In this connection note is taken of a prospect which is anything but reassuring. That is the great divergence of investment policy that could arise between the provinces, resulting in some provinces building up a much larger fund proportionally than other provinces. Such a situation could lead to more pressure for increased benefits in those provinces with proportionately larger funds, and create confusion instead of uniformity in the plan's operation.

Something, here, for Parliament to look into closely before the legislation goes through. A Thorny Issue Among the most confused men at Washington, says a New York Times report, are the 35 members of the House Judiciary committee. The issue before them is whether to approve one of several amendments to the Constitution that would, in effect, repudiate Supreme Court decisions prohibiting the use of prayers or Bible selections for devotional purposes in U.S. public schools.

In its decision of June 25, 1962, the Court ruled that the reading of an official prayer in New York public schools violated the First Amendment of the Constitution. The public outcry was immediate and immense. Many feared that if the Court could make public school prayers unconstitutional it might ultimately strip religion from public proceedings, end the prayers in Congress, eliminate chaplains in the armed services and even rule out public observances at Christmas. Evidently concerned, the Court in two decisions handed down together on June 17, 1963, in essence reaffirmed its earlier position but took elaborate pains to explain that it was not attacking the religious basis of American life. It noted that the Court itself opened each session by invoking the grace of God, emphasized that the place in religion in America "is an exalted one," and stressed that what was being tried to do was to insure that "in the relationship between man and religion, the state is firmly committed to a position of neutrality."

Some witnesses before the committee are still deeply troubled by the fears of 1962, and twenty-four have testified in favor of a constitutional amendment, among them a colorful array of Congressmen and clergymen. On the other side of the argument is an equally energetic, if somewhat loosely organized, group consisting partly of lawyers—among them the president of the American Bar Association—but largely of clergymen.

Almost all Jewish leaders have opposed the amendments. So, too, have the National Council of Churches and, with important exceptions, a considerable number of Episcopalians and Roman Catholics. Essentially, their arguments are based on appreciation of the Court's assurance, in 1963, that it was in no way threatening Americans' religious heritage. They argue further that by taking compulsory religion out of the public schools the Court strengthened rather than weakened religious practices, in the sense that it reaffirmed the personal nature of the religious experience and reinforced the historic independence of the church from the state. Although the committee had hoped to wind up hearings last week, continued demands for opportunities to testify have prompted the chairman to schedule sessions for the rest of the month. But he has been warned not to delay or stall. If he does, it is certain the drive for amending the constitution will be resumed. The petition, which requires the signature of 218 members, now contains 167. A successful petition would take the bill away from the Judiciary committee and force it to the floor of the House for a showdown.

According to an Ottawa commentator, a new phrase-maker has been discovered in the House of Commons. He is Grant Deachman, freshman Liberal MP for Vancouver-Quadra, who it seems doesn't say much in the House but who recently displayed his ability as a verbal marksman at a service club function, in commenting on two prominent members of his own party administration. Speaking of the ability of Transport Minister Pickersoll to evade the sharpest Opposition questions by seeming to respond fully while actually telling nothing, Mr. Deachman affirmed that nobody understood this as better or practiced more deftly than the hon. member for Bonaville-Twilligate. "Give Jack Pickersoll some steel wool," he said, "and he would knit you a stove."

And of External Affairs Minister Martin the Vancouver phrase-maker had this to say: "Paul Martin's technique is different if no less effective. On the floor of the Commons he softly stonies his critics to death with marshmallows. He is the master of the circumlocutious phrase."

Why haven't these felicitous morsels been dropped where they could be recorded in Hansard? Evidently Mr. Deachman finds the atmosphere of the House too cold and indifferent. "It lifts the spirits," he told hearers on this occasion, "to use stonies that are first and listens to a speaker instead of ducking into the lobster for a smoke as soon as a backbencher rises to his feet."

We have often thought that if the Commons paid more attention to its backbenchers, it would find the strain of listening to the ponderous speeches of its frontbencher easier to endure. From now on, at least, when Grant Deachman gets up to talk, it will be waiting to hear more about knitting stoves out of steel wool and stoning people to death with marshmallows.

EDITORIAL NOTE The federal government is not only big business but runs several business enterprises so big that their assets totalled \$8,340 million at latest count. Profit after taxes was \$64 million.



EVERY TIME YOU OPEN WIDER

OTTAWA REPORT by Patrick Nicholson

Desperate Shortage of Farm Workers

The migration from farm to city has already created a desperate shortage of farm workers, while the absence of adequate farm finance handicaps the expansion of machinery to offset the decline in labour. This problem was outlined by Hon. Harry Hays, Minister of Agriculture, as we sat talking in his brightly-carpeted and sound-proofed Parliament office yesterday. There are only about 42,000 farmers in Canada now, and this number is shrinking at the rate of 3 per cent yearly. The Minister told us the farm help force has shrunk to about 600,000 and this is declining at the same rate. The bluff stocky Calgarian cabinet minister is no stranger to farming in his own province and farmer himself, he knows the subject, from the hired-hand to the price of cattle. He has a ready tongue to express his well informed views. Starting his career in federal politics last year on the top rung—as a cabinet minister—he suffered from nookitis in his early days in Parliament. But his performance lately is regarded on Parliament Hill as making him an outstanding candidate for the award for the Most Improved Cabinet Minister.

HOW TO SOLVE PROBLEMS Harry Hays said that today's average farm represents an investment of over \$60,000. This includes 80 acres, which is the smallest unit that can be farmed economically and builds from his early days in the combine costs \$10,000 or so, this is essential to replace the disappearing farm. He is a skilled and careful operator. Harry Hays considers using well-designed machinery, can do the work of five farm-helpers using the hands. Most young people who would like to take up farming as a life-time career had better get their start of capital to finance their start, the Minister says. The are four to borrow, and the normal terms might be a 10-year mortgage at 6 per cent, or higher. Thus the farmer is paying out 15 per cent on his \$60,000 investment, or \$9,000 per year, which is crippling. There should be finance made available for farmers on a 40 or 50 per cent pay-off. Harry Hays considers it, as he recently found available to Dutch farmers, even 60 years.

IMMIGRATION NEEDED The shortage of farm help, he says, could be met by immigration. He himself, having been in the Netherlands, has seen more than seventy-five million dollars a year. The tower parade in the spring of 1964 celebrated one of the Netherlands' exports and brought 70,000 tons of bulbs to the soil abroad, according to Dutch statistics. AMERICAN SALES DIP The leading buyers are West Germany, Great Britain, Sweden, France, and the United States. The Dutch are concerned about a reported dip in American purchases. Curiously, they blame the decline on American affluence and the handiness of supermarkets. Another leading supplier and market is Canada. It is buying bulbs increasingly at super-market prices, but it is a cheaper flower than they would in garden shops. "Our product is not meant for impulse buying," he commented. "At one time, however, trading in tulips was more of an impulse; it was a full-fledged business. It all started innocently in Turkey."

On themselves in this respect the code deserves the approval of all who are concerned with the hazards of smoking. The industry code, however, cannot be expected to do the entire job. The Federal Government's health and regulatory agencies still have a duty to inform the public about any harmful effects of smoking, such as charged in the report of the Surgeon General's Advisory Committee on Smoking and Health. That report stressed: Cigarette smoking is a health hazard of sufficient importance in the United States to warrant appropriate remedial action. The Federal Trade Commission has conducted hearings on unfair and deceptive practices in the advertising and labeling of cigarettes. Thereafter, the Federal Trade Commission can give the American public a valuable perspective on smoking and the hazards involved.

When it's tulip time in Holland, 20 brass bands and 30 floats make a mile-long parade through the brilliant carpeted fields. Most of the bulbs are grown on small family farms in rich lowlands between Maarn and Nieuwe-Weerterpolder, a 10-mile display of flowers attracts hundreds of thousands of visitors. Holland's flowers are available, as well as pretty Shipshole bulbs—mainly tulips, hyacinths, and daffodils—account for about 2 percent of the Netherlands' exports and bring in more than seventy-five million dollars a year. The tower parade in the spring of 1964 celebrated one of the Netherlands' exports and brought 70,000 tons of bulbs to the soil abroad, according to Dutch statistics. AMERICAN SALES DIP The leading buyers are West Germany, Great Britain, Sweden, France, and the United States. The Dutch are concerned about a reported dip in American purchases. Curiously, they blame the decline on American affluence and the handiness of supermarkets. Another leading supplier and market is Canada. It is buying bulbs increasingly at super-market prices, but it is a cheaper flower than they would in garden shops. "Our product is not meant for impulse buying," he commented. "At one time, however, trading in tulips was more of an impulse; it was a full-fledged business. It all started innocently in Turkey."

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World's Fair And Sore Feet

By Dr. Theodore R. VanBellek The feet may determine whether visitors to the New York World's Fair will enjoy themselves, yet there is already a foot problem will handicap sightseeing. Dr. Benjamin C. Mullens, retiring president of the American Podiatry association, has some suggestions along this line. Wear hose with a cotton foot because this material absorbs perspiration and prevents burning, itching, and a feeling of clamminess. Be sure they are clean and dry. Sturdy shoes are next on the list. They should have ample toe room and low to medium heels. Thin leather soles are inadequate; heavy soles act as insulation and have more resiliency than the pavement. Elevate the feet with an extra pair in a shoe tote. On returning home or to the hotel, clean over blisters, and spray hot and then cold water on the feet several times to relieve the stings after drying them. This is neither the time nor the place to break in new shoes nor to wear holey or worn-out blisters. Don't get a bear for punishment. The ground is uneven and you can't see it. Walk within your comfort range and then sit for a while to rest your feet. Because it leads to strain, Never start to the fair when exhausted. Your feet will never forgive you. DRUG COMBINATIONS If you are taking any medicine, nonprescription sleeping pills have on a person who has been drinking alcohol. REPLY Very little, compared with over-the-counter pills. Many over-the-counter so-called sleeping pills contain anti-anxiety drugs, which makes some people drowsy. The effect of the combination of a sleeping pill and alcohol is to take the edge off the drinking and the alcohol. Mrs. H. W. F. writes: I'm 40 years old and started drinking cream in 1948. I'm a working woman but someone told me taking 8 to 12 ounces of cream daily is harmful. Please comment. Cream is rich in fat and calories. It is not harmful for the overweight who are thin with a normal level of cholesterol in the blood. DEEP BREATHING J.M.B. writes: I read recently that deep breathing can be dangerous to health. This puzzles me, as I always thought it was good to do. REPLY Deep breathing is not dangerous, but frequent breathing leads to hyperventilation. Dizziness and numbness of the hands and feet occur. BIOLOGICAL TESTS F. L. writes: I have heard from a case worker that a new test is available which will reveal whether or not a woman is pregnant. Is this so? REPLY New pregnancy tests are announced periodically and the caseworker may be correct. A woman who has not had a child because many available tests require urine. Hint—Store garden sprays and dusts away from children, pets, and birds. (Note: All correspondence to Dr. VanBellek should be addressed to Peter Jackson, c/o Dellen, care of Chicago Tribune, Chicago, Illinois.)

NOTES BY THE WAY

Something of a campaign to encourage the 107 Atlantic provinces to unite as a single province is more apparent in other parts of Canada than in this region. Thoughtful of them isn't it? The idea of such an amalgamation seems more attractive in British Columbia and Ontario than it does among the people of this region. How many Canadians the difficulties that would be involved. Cape Breton Post. Calgary Herald: No two rainings are alike, and neither are any two forecasts. —Sarni Osbourne. It is said that children are being taught to lie about an item, seen hopping about an Ottawa lawn the other day, except that they were playing "one-leg tag" to be fair. One of their number who had a sprained ankle. How many adult groups would be so civilized? —Ottawa Journal.

Soviet Irony At U.N.

By Carman Cunningham Canadian Press Staff Writer U.S. was protesting the South Vietnamese people. He conjured up the image of the unstraitened snake and while charging the U.S. with it necessary to replace its "crowd pet regime" in South Viet Nam three times in the last 18 months. What mandate did the South Vietnamese government have? he asked. Who gave the mandate—the dead or the living? Stevenson, usually a fast man with a quip, declined this time to be drawn into an exchange. "He quietly urged Fedorenko, 'not to take my statement too lightly' and added: "Soviet policy explicitly supports the subversion and overthrow of independent national governments. . . We will support people who are prepared to resist this. . ."

UN observers denied Stevenson's speech a strong statement the U.S. plans to give continued—and more extensive—support to the South Vietnamese government—at least until after the November presidential election. Stevenson did not close the door completely on some sort of neutralization settlement, saying the U.S. has no national military objective anywhere in Southeast Asia and "has never been engaged in political solutions." But he added there already had been a political settlement in Indonesia, and the South Vietnamese war had arisen because that settlement had been "deliberately and flagrantly and systematically violated."

"The Age Old Story" "For every house is builded by some man; but he that buildeth all things in God." Habakkuk 3:4. Find saving difficult? Then PSP can help you. Ask any member of our staff about PSP, the life-insured personal savings plan. exclusive with Scotia BANK

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