

The Daily Gleaner



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GROUP INSURANCE AND LABOR.

Some employers of labor in Fredericton, as in other cities of Canada and the United States, have adopted the plan of insuring their employees under the group insurance system. Group insurance is just what the name implies, the insurance of a group of men upon a general plan. It may be applied so as to cover all the employees of a factory or industry, the insurance being in uniform amounts, or graded according to earning capacity or length of service. It may be what is known as straight life insurance, in which case the amount of the insurance is payable at death, or it may also provide, for payment of the full amount upon proof of total disability.

Under some group plans insurance is provided also against sickness and non-occupational injury. This insurance is taken out by the employer, whether an individual or a corporation, by whom the premiums are paid, and is usually applicable to all employees of more than three months' service; it may be made applicable to all. If the desire is to place all employees upon an equal footing, each is insured for the same amount, say one thousand dollars. If the earning capacity of the employee is made the basis of the insurance, the amount, within minimum and maximum limits, is the amount of his annual wage or salary, so that after his death his wage or salary continues for one year. If length of service is selected as the basis of insurance, the insurance principal increases annually from a fixed minimum to a fixed maximum. The schedule may vary, but the underlying idea is to reward the employee with progressive increases as his service continues. The great advantage of this class of insurance, from the standpoint of the employee, is that he enjoys its benefits without cost to himself. The contract is between the employer and the insurance company and is practically without restrictions as regards the insured. The latter receives his certificate of insurance, and remains insured so long as he continues in the employ of the insuring firm.

This may look like philanthropy; it is not, except in the broadest sense. Its advantages to the employee are obvious and substantial, but it is by no means without compensating advantages to the employer. The employee receives free insurance, without prejudice to his position in regard to wages or wage increases, and without prejudice to any rights or privileges otherwise enjoyed by him as an employee. The benefit to the employer is in the continuous service which group insurance encourages, in a reduction of what is known as the cost of labor turnover, in the promotion of a spirit of mutual confidence and co-operation, the sympathy of the employer, thus substantially manifested, begetting an increased loyalty on the part of the employee. It is a system which works both ways and it is this factor of mutual advantage which is the foundation and guarantee of its success.

So much will do as a rough outline of the scheme itself, enough to show that the employee has much to gain from its operation and nothing to lose. That would seem to be ground enough for the unanimous and even the enthusiastic endorsement of the plan by those who profess to be interested in the welfare of labor. And yet such endorsement has not been forthcoming. Employees who have come under the benefits of the system are, naturally, satisfied with it. But the international labor organizations do not like it, and representations to that effect have been made directly to employers who have adopted the plan in Montreal, says the Montreal Gazette. The reason is not far to seek or difficult to find. The international unions see their influence endangered by any improvement in the relations between employers and employees. The international agitators reason that they cannot hope to retain the same hold upon a contented and loyal employee as they can upon one who has no interest in his work or in the industry of which he is an element, beyond the receipt of his daily or weekly wage. It is not a question of improving the position of the worker, but of preserving the influence and power of international labor organizations. When these two purposes come into conflict, as in this matter of group insurance, it is the

influence of the international organization which must survive. The choice is made without hesitation, and active hostility to the movement, which aims at an improved spirit between capital and labor, begins to manifest itself. It has manifested itself in Montreal, as the Gazette points out, and threatens to develop into a serious struggle. Such a situation, arising in such a way, not only warrants but requires some action by the Department of Labor. It is a clear case of direct interference by international organizations to block a movement calculated to advance the cause of better relations in industry. The Minister of Labor either has the facts in his possession or can get them. Having them, it is his duty to act or to justify inaction. Are the interests which he has at heart, and which, as a Minister, he seeks to advance, those of labor, or are they the interests of international unions first and those of labor second? What is he doing to support group insurance, as a practical means of bettering industrial relations and to protect it against interference by organizations which are international in the scope of their activities but foreign in their control? If he is doing nothing, and is prepared to do nothing, he should give his reasons.

IRELAND'S NEW SECRETARY.

In attaining the Chief Secretaryship for Ireland, a post associated with such great names as John Morley and Mr. Balfour, Sir Hamar Greenwood, who, we believe, is the first Colonial, if we may use that outworn term—to hold the position, achieves a high distinction in British politics, but also trends upon ground that has provided a graveyard for many a great reputation. In his "Recollections," Lord Morley amusingly relates how his friends implored him to refuse such a politically suicidal post when it was offered him by Mr. Gladstone and recent years have offered numerous examples—(Mr. Birrell, Mr. Shortt and Mr. MacPherson are among the latest) of the political perils besetting the path of the unfortunate administrator for Ireland.

Mr. Greenwood, however, possesses vigor, courage, and enthusiasm, and his insight into Irish problems, fortified with a knowledge of what federalism has achieved for Canada, is hardly inferior to some of his more recent predecessors, remarks an exchange. Like Mr. Shortt and Mr. MacPherson, he has always been a Home Ruler. Indeed, one of the most memorable and effective thrusts ever delivered in the British House against Sir Edward Carson came from Sir Hamar. It was during one of those hectic pre-debate on the Irish question, when Mr. Dillon, named the Home Ruler, with having at one time been an advocate of Home Rule and a member of the National Liberal Club, Sir Edward arose and declared that the statement was untrue. "It is true," he said, "that at one time I was a Liberal, and that I was a member of the National Club. But just as soon as Mr. Gladstone introduced his Home Rule bill I left the Liberal party and cancelled my membership." The Unionists cheered; but their cheering was short-lived. For up from the back benches rose Mr. Greenwood with a telling counter. "The honorable gentleman," he remarked in effect, "says that as soon as Mr. Gladstone introduced his Home Rule measure he withdrew from the National Liberal Club. I was sorry to hear him say it, because I hold in my hand a copy of the National Liberal Club records which prove that he was not only not true, but that, as a matter of fact, he actually joined the Club two years after Mr. Gladstone's bill was introduced."

It was a crushing rejoinder, and Sir Edward, doughty swordsman that he is, never quite recovered from its effect. The Assembly of the New York Legislature has voted to expel five Socialist members from New York city—Louis Waldman, August Claessens, Charles Solomon, Samuel A. de Witt and Samuel Orr. The evidence given in connection with the inquiry indicated that the accused members held ideas that, if put into practice, would subvert the existing form of government and substitute for it something that would naturally develop into anarchy. The Legislature will be better without them. Still, it is questionable if expulsion was the proper way to settle their cases. If they should be re-elected and come back, they would be stronger than if they had been left alone. There have been cases in England and Canada to support this opinion.

General Leonard Wood, who is accused of spending much money to advance his presidential boom, charges that there is an intricate system of propaganda to break down the friendship of the United States with the Allies. The General may now expect to be classed with Admiral Sims as pro-British. A political campaign is beginning; and maybe there is a systematized propaganda after all. The faultfinders and agitators, at any rate, are all of friendly lands, so much so that their noise is reminiscent of the old peaceful days before 1914. The world may just be settling down to normal, when friends can safely criticize themselves and each other, especially when votes are in mind.

Mrs. Fred Drysdale and daughter, of Bath, Maine, are visiting Mrs. Chas. Camp, Saunders street.

CIVIC ELECTIONS
WARM IN CALAIS

St. Stephen, April 5.—Calais held its election today and it was a red hot one at that. Percy L. Lord, Republican, and Fred Y. Pickard, Democrat, tied for mayor in the tabulation of votes this evening, requiring a recount in the morning. The Democrats elected the aldermen in ward three and four, the Republicans carrying wards one, two five and seven. Last year's board was all Republican.

A fierce storm has raged here all evening, the streets being without light for about an hour. The congregation of Christ Church and Trinity Church met for their annual Easter elections, but because of the storm and prevailing darkness, adjourned for one week without transacting business.

MURDERER MUST
PAY THE PENALTY

New York, April 5.—Supreme Court Justice Weeks today denied a new trial to Richard Harrison, awaiting execution Thursday for the murder of George J. Griffiths, an invalided Canadian soldier. Thereupon counsel for Harrison started out to find Governor Smith with the object of obtaining a reprieve.

Griffiths had an enviable record with a Canadian regiment overseas. He was in the city recuperating from his wounds, when a club at which he was stopping was held up by Harrison and four of his gang. When the police intervened rapid firing began and Griffiths was killed.

POTATO SHIPMENTS.

Large quantities of potatoes are being taken to market in Aroostook county and large shipments have recently been sent to St. John for shipment to Cuba. A car shortage is reported in some districts. In Aroostook county potatoes are worth \$6.50 to \$7 a barrel at first hands. Up the St. John river snow remains on the roads and the hauling has been fairly good.

TO BE ABLE TO SAY
"I received my training at the
Fredericton Business College"

Those who expect to enter this school for the Winter Term opening January 5th, should write for full particulars NOW. Address
W. J. OSBORNE, Principal,
Fredericton, N. B.

RAILWAY MAGNATE DEAD.

Philadelphia, April 6.—George Ziegler, of the Philadelphia & Reading R. Co. and vice-president of the Reading Company, died yesterday, aged 63.

Like Wildfire!

Word of this Great Closing Out Sale has swept the country like wildfire. People from every village and hamlet have been here and are simply amazed at the sensational values.

SPECIAL FOR WEDNESDAY.

All CANVAS and WHITE SHOES go on Sale Wednesday for first time. An absolute clearance. 50 PER CENT. BELOW WHOLESALE. Enuff said. Come.

NEW LINES THROWN OUT ON THE TABLES
EACH DAY. GET THE HABIT. FOLLOW THE
CROWD. COME.

Merchants Sales Co., Closing out
GEO. R. THOMPSON
87 REGENT STREET.

Personal Investigation

Convinced us that we could give our heartiest recommendation to the new issue of

Clark Bros. Ltd.

OF ST. STEPHEN, N. B.
8 p. c. PREFERRED STOCK

DIVIDENDS PAYABLE QUARTERLY.

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- 2.—SUCCESSFUL SALES POLICY.
- 3.—PERSONAL ABILITY OF DIRECTORS.

We will be pleased to supply further particulars.

J. M. Robinson & Sons

ESTABLISHED 1889

ST. JOHN, N. B. FREDERICTON, N. B.

The Stock Market

(Associated Press by Licensed Wire.)
New York, (Wall St.) April 6.—A few leaders were slightly lower at the opening of today's stock market, but in general, yesterday's late rally was materially extended. Steels, equipments and motors were the strongest features, Crucible making an early advance of almost six points, while Baldwin Locomotive, Studebaker and International motors were 1 to 3 points higher respectively. Food shares edged substantially to recent gains, especially sugars and corn products. Oils lagged at the outset, but improved within the first half hour, on extensive buying of Pan-American Petroleum.

The Quotations.

(By private wire to J. M. Robinson & Sons.)

New York, April 6.—The market quotations today are:

| | |
|---------------------------|---------|
| American Sugar | 134 |
| American Smelting | 69 1/2 |
| American Sumatra | 99 |
| American Steel Foundries | 47 1/2 |
| American Car Foundry | 14 1/2 |
| American Can | 49 1/2 |
| American Locomotive | 106 1/2 |
| American Wool | 134 1/2 |
| Anconda | 64 1/2 |
| Bethel Steel R. | 27 |
| Baldwin Locomotive | 139 |
| Canadian Pacific | 24 |
| Crucible | 127 1/2 |
| Chile Copper | 18 1/2 |
| Chino Copper | 27 1/2 |
| Dutch | 108 |
| General Motors | 33 1/2 |
| Great Northern | 74 1/2 |
| International Paper | 38 1/2 |
| International Harvester | 36 1/2 |
| Kennecott Copper | 43 1/2 |
| Lehigh Valley | 35 1/2 |
| Lackawanna Steel | 79 1/2 |
| Marine preferred | 35 1/2 |
| Marine common | 35 1/2 |
| Mexican Petroleum | 26 |
| Maxwell common | 26 |
| Midvale Steel | 46 1/2 |
| Minneapolis Iron & Steel | 72 1/2 |
| New York Central | 101 1/2 |
| Ohio Cities Gas | 33 1/2 |
| Republic Iron & Steel | 109 1/2 |
| Rock Island | 31 1/2 |
| St. Paul | 27 1/2 |
| Sinclair | 91 1/2 |
| Southern Pacific | 91 1/2 |
| Texas Oil | 24 1/2 |
| United States Steel | 209 1/2 |
| Utah Copper | 79 1/2 |
| Wells Overland | 24 1/2 |
| Virginia Chemical | 75 1/2 |
| St. Louis & San Francisco | 23 1/2 |
| Pan American Oil | 103 |

Montreal Market.

| | |
|-------------------------|---------|
| Brazilian | 48 1/2 |
| Brompton | 82 |
| Dominion Iron & Steel | 101 1/2 |
| Detroit United | 109 |
| International Paper | 38 1/2 |
| Laurentide Pulp | 96 |
| Quebec Railway | 27 1/2 |
| Ships common | 74 |
| Ships preferred | 82 1/2 |
| Shawinigan | 135 1/2 |
| Spanish River preferred | 26 1/2 |
| Weymouth Pulp | 54 |
| Victory Bond 1937 | 102 |
| Victory Bond 1938 | 97 |
| Victory Bond 1939 | 100 1/2 |
| Victory Bond 1940 | 100 |
| Victory Bond 1941 | 93 1/2 |
| Victory Bond 1942 | 99 1/2 |

Philadelphia, April 6.—George Ziegler, of the Philadelphia & Reading R. Co. and vice-president of the Reading Company, died yesterday, aged 63.

Get Ready, One and All,
For the April 14th Ball.

LADIES WE ARE READY TO EQUIP YOU.

This will be a wonderful gathering of the Beauty and Chivalry of New Brunswick's Capital, as well as Provincial Lords and Ladies.

All the new materials in Dress Fabrics in all colors, with Gold, Silver and Crystal Laces, Georgette, Nets, Chiffon, &c.

And all accessories for a Charming Toilet. Silk Hosiery to match your dress; Evening Gloves, &c., &c.

Also Beautiful Evening Gowns and Dancing Frocks, &c., Silk Petticoats and Undergarments, &c.

The Prince of Wales may not be there to dance with you, but there is doubtless a good time in prospect and nature's noblemen aplenty. Come and let us help you to get ready.

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THE HOUSE FOR QUALITY AND STYLE.

PAN CAKES AND MAPLE
SYRUP.

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We also have Western Grey Buckwheat Meal.

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C. W. HALL

Agent for Ladies' Home Journal Patterns

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Good Styles, Good Qualities and Right Prices.

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"By Right of Purchase"

You can place complete confidence in insurance that is "Planned Right." Your policy will stand four square to the winds. It will come across in time of need with every cent that it promises.

Moreover, for good measure, we throw in our expert services, and knowledge of insurance technique. These things are yours—"by right of purchase." They are worth having.

When you think of insurance, think of

Frank I. Morrison

& Son

Opp. Post Office

FREDERICTON, N. B.

Be Happy! Take Stone Root Compound
KIDNEY REMEDY

Get the happiness and enjoyment out of life that rightly belongs to you. Greater happiness and enjoyment comes through a well regulated system. Many ills, aches and pains are directly traceable to kidney trouble.

Get your kidneys in proper shape by taking STONE ROOT COMPOUND. It is effective and immediate in its action, and it is a thoroughly reliable remedy for backache and all attending ills that go with kidney action.

\$1.00 A BOTTLE.

Hunt & MacDonald, Druggists

"Burpee's Seeds That Grow"

We have just received a complete line of BURPEE'S SEEDS. Order Now.

Sole Authorized Agent in Fredericton.

THE REXALL STORE

DIBLEE'S DRUG STORE OPPOSITE CITY HALL

Electric Light

IS CHEAPER THAN ANY OTHER. MAKE NO MISTAKE ABOUT THAT. If your income is \$10 per week or \$10 per day, you will find it to your advantage to use ELECTRIC LIGHT. The cost of wiring is moderate and any electrician will give you an estimate free of charge.

Have Your Boots and Rubbers Repaired.

We do a good job at a reasonable price. Rubber, Neolin and Leather Soles.

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71 REGENT STREET

Store open evenings from 7 to 10. Saturday night until 11 o'clock. Telephone 795.

Gifts Suitable for a Lady.

Brooches and other Pins with Pearl and Semi-precious stones, \$2.50 to \$20.00. Cuff Links, Gold and Silver, \$1.50 to \$2.00. Earrings, Gold and Silver, \$1.50 to \$2.00. Mounted Rings in approved settings, \$3.50 to \$50.00. Neckties, Pearl and others, \$4.50 to \$50.00. Pendants, Semi-precious stones, \$3.50 to \$25.00. We have many other beautiful things that do not cost much. What we have not got we can easily get for you.

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A Perfect Meal

These are the accessories of a perfect meal: a clean, comfortable, well ventilated dining room. Prompt and courteous service in an atmosphere of genial hospitality. And pure, wholesome food, cooked to the satisfaction of the appetite and the delights of the palate.

All these are offered at Washington's Restaurant, with that cultured simplicity which appeals to the subtler refinements of the palate.

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Washington's Cafe

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