

The Standard

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ST. JOHN, N. B., WEDNESDAY, OCTOBER 25, 1911.

GOVERNOR TWEEDIE'S FUTURE.

Lieutenant Governor Tweedie has been talking to a Montreal Herald reporter about his political career in the Province of New Brunswick which closes for the present on March 6th, 1912. The Governor, who was evidently in a more reminiscent state of mind than usual, told the Herald that he made his first political speech at the age of sixteen and five or six years later was elected to the Legislature of New Brunswick, where, for a period he was known as "The Boy" among the other members of the House. Those who remember the present Governor at his entrance into politics in 1874, and for some years later, will regard this description as quite correct. The Northumberland contingent in the House was a lively one in those days and frequently made things interesting for the more staid members from other localities.

Old times, if they chose, could tell some interesting stories of what occurred in and out of the House thirty and forty years ago. Excepting eight years, from 1874 to 1886, Mr. Tweedie has been intimately connected with the Government of New Brunswick. For a period he was Premier. After serving in the governments of Mr. Mitchell and Mr. Emmerson for seven years, he became Premier in 1900, resigning that office to become Lieutenant Governor. But whether in Opposition, or as a member of the Government, Mr. Tweedie was always an interesting figure in the House and frequently prevented the sessions from becoming too solemn as on occasion they are wont to be.

It is the latter part of the Governor's interview that will attract the most attention. He tells the reporter that when his term of office expires he will resign upon the practice of his profession and may again seriously consider things political. "This is an interesting announcement," particularly to the county of Northumberland, which has given to the public service the late Hon. Peter Mitchell and others who were prominent in the affairs of the Province and of the Dominion also.

THE GIBSON-MINTO RAILWAY.

Sir Thomas Tait, who is one of the most energetic and successful railroad managers of Canada, and who earned his title by his successful administration of the Australian railway system, has become interested in the construction of the railway between Gibson and Minto. The Government of New Brunswick has authorized the Legislature at its last session to guarantee the interest on the bonds of this company to the extent of \$15,000 a mile, provided the company constructed such a railroad as would earn a Dominion subsidy of \$6,400 per mile, which means a railway of high standard both as to grades and general construction. Before the bonds could be guaranteed by the Government of New Brunswick, the company constructing the railroad were to show that it had been leased to the Canadian Pacific Railway or some other company or corporation to be approved of by the Lieutenant Governor in Council.

The lease was to be for a term of 99 years and coupled with an agreement that the lessee should fully equip the railway with all necessary rolling stock and operate it continuously during the period, the company paying therefor to the Province of New Brunswick as rental forty per cent, per annum of the gross earnings. The company is also required to lease from the Province of New Brunswick the railway from Minto to Norton, paying therefor fifty per cent, of the net earnings. The leasing company is further called upon to take yearly, for a period to be agreed upon, not less than 100,000 tons of coal mined in the Queens and Sunbury Coal areas.

From this it will be seen that the construction of this railway is one of vital importance to the people of Queens and Sunbury counties, and indirectly to the whole Province of New Brunswick. Few people appreciate the tremendous value of the coal areas along the line of this railway. It has been the custom to speak slightly of Grand Lake coal, but since it has been properly handled it has been proven that the coal is one of the best for steam purposes raised anywhere in the Maritime Provinces. It is a strong coal, and while perhaps not so well adapted to domestic purposes, as some other, there is no better coal to be found anywhere for the purposes of the manufacturer. That Grand Lake coal has an indifferent name is not due to the coal but to the manner in which it was handled in years gone by. Since it has been delivered to the consumer free from foreign substances there has been no difficulty in obtaining a ready market for it in this city, where it is now extensively used for manufacturing and domestic purposes.

Since the opening of the railway from Chipman to Minto and the construction of sidings to the mine, the output of the coal areas has been largely increased. In 1910, the last year of record, 46,300 tons of coal were conveyed over the New Brunswick Coal and Railway line, most of it to St. John. This does not include all the coal mined in the district as there is still considerable brought out by water.

The construction of the railway from Minto to Fredericton would open up a market for Grand Lake coal in every section of the Province and would more than double the output for local consumption within a reasonable time. A small quantity is now taken to Fredericton by water, during the open season, but the manner of its handling is such that the coal is not sought after by any but manufacturers. If it arrived in as good condition at Fredericton as it now does at St. John, there would be a large local consumption at the capital city and the coal would be distributed through the central and northern sections of the Province.

In addition to the local consumption, it is generally understood that the Canadian Pacific would use the coal for locomotives operating on the Atlantic division and perhaps also to some extent in the Angus shops at Montreal. Grand Lake coal has been given a thorough test both as a locomotive fuel and in the shops at Montreal, and the Canadian Pacific authorities are satisfied with the results. The mining of 100,000 tons more coal in Queens county would give much employment and greatly increase the prosperity of the district, which would be further increased by the mining of the coal required to move trains of the National Transcontinental Railway, a portion of which line passes very close to the coal areas.

According to an interview given out at Fredericton, yesterday, Sir Thomas Tait states that the construction of the railway immediately depends on the reviving of the subsidy provided by the Dominion Parliament some years ago, which has been allowed to lapse. Sir Thomas has been at Ottawa within the past few days and says that he

has met with encouragement from those in power there. Everything is in readiness to make an early start in the spring on construction, provided the Dominion subsidy is voted. Everything hinges on this and it is not unlikely that as the subsidy is not a new one, but a revote, it will be dealt with before adjournment.

AN AGRICULTURAL VIEW.

The Nor' West Farmer, published at Winnipeg, makes some sensible comments upon the result of the Federal election. It says:—
"We have not lost any of the commercial prestige and advantage that we have enjoyed all along. Indeed, it is safely said that the fight has been to our prestige. Never before have the affairs and the resources of Canada been put so much in the limelight. This campaign has been a great advertisement for Canada. And never before in an election have the people of Canada been called upon to rise to as high a level of public thinking. It is a good thing when in our political fights there is something to do that is better and bigger than just simply to 'throw mud.'"

Regarding the fiscal situation it says:—
"Up to the present issue, the trade policy of the late Government was very nearly an unfolding of the policy laid down by the Government that succeeded, and no most scientific in dealing with the tariff question, although it yet remains to be seen how valuable it may really be in practice. . . . Looking again at the tariff situation as it stands now, our advice to our readers is simply this, that we shall accept the pledge of a Tariff Commission at its full value, and encourage its appointment, and further, that we shall demand that when such a Commission is appointed it shall not only have vested in it the most complete authority to investigate all matters connected with production, manufacture and trade, but that the great body of farmers and consumers of Canada shall be adequately represented therein."

This is a reasonable view. The retiring president of the Canadian Manufacturers Association has declared that the verdict of November 21st did not mean a higher tariff. This also is a reasonable view. There is no good cause why the farmers of the West, like the farmers of the East, should not work hand in hand with the industrial portions of the population in advancing the common interests of the whole Canadian people.

The new head of the National Transcontinental Railway Commission is Mr. R. W. Leonard, of St. Catharines, Ontario. Mr. Leonard is an Englishman and a civil engineer by profession, and has had much to do with railroad construction in Western Ontario, and was also interested in the building of the Canadian Pacific short line between Montreal and Ottawa, and with the St. Lawrence and Adirondack Railway. He has also been interested in power development at various points in Canada, but it was as one of the early exploiters of the Cobalt region that he won a fortune. He is spoken of as one of the most capable men in the country for the responsible position the Government has selected him to fill. There is still much work to be done on the National Transcontinental before the first train can be run from Moncton to Prince Rupert. A great deal of time has already been needlessly wasted in the construction of this railway and the cost under the Liberal management has so largely exceeded the estimates as to cause most people to think that a large slice of the expenditure has been for political, rather than railway purposes.

The Fredericton Mail sagely remarks: "Premier Fleming has gone to Ottawa to confer with the Dominion Government in regard to the Valley Railway. Surely he ought to be able to accomplish something this time."

The Provincial Government did accomplish something long ago regarding the Valley Railway and had it not been for the active opposition of Mr. Pugsley, Mr. Carvell and other friends of the Mail, the Valley Railway would have already been under construction. Now that these obstacles have been removed there is no doubt that Mr. Fleming will be enabled to make such arrangements as will secure the immediate construction of this important railway.

Current Comment

(Ottawa Journal.)

The career of Hon. W. T. White, the new Finance Minister, illustrates how quickly in Canada a man may reach one of the highest positions in the gift of the country. One month ago, in all probability, Mr. White would have traded his chances of being Finance Minister of Canada within that time for a silver dollar. Previous to the introduction of Reciprocity Mr. White was a Liberal—one of the rank and file of the party. The campaign proved him to be a brilliant orator and a shrewd politician, just as his previous career has shown him to be an able financier.

(New York Sun.)

"The Canadian census disappoints the Canadians," we read in the news. Never mind; they can talk about how big they will be next time. Even so was Chicago disappointed, a while ago, in her ambition to measure up above some of her sister cities. As we remember, Chicago found consolation in talking about the high quality of her few numbers. Canada might do this too. Nobody would object. In fact, this tendency toward self-complacency, has already been noticed in the Dominion.

(St. Louis Republic.)

What a godsend it must be to the Canadians to have a Governor General who is of royal blood! To best Reciprocity in the interest of their railroads, their judges and their protected manufacturers was a mighty achievement, but how contemptible even that must appear in the presence of the sweet boon of a real duke in whose sacred presence they must bump their silly heads on the floor.

(Halifax Chronicle.)

Reciprocity, in any form, as a Canadian public issue, is now finally out of the way, so far as Liberals are concerned. The Liberal party, we venture without hesitation to assert, will never again take up the question of Reciprocity as an important feature of its policy. Therefore, Reciprocity, so far as the Liberal party is concerned, is dead and buried beneath Mr. Horden's present parliamentary majority.

(Ottawa Citizen.)

Unless the Citizen is greatly mistaken, before many weeks or months elapse, the late Laurier Administration will stand revealed before the people as probably the most shamelessly corrupt government that Canada has ever had the misfortune to endure.

LONG SERVICE PENSION FOR OLD INSURANCE MEN

Interesting Address by J. W. V. Lawlor, at Underwriters Convention.

The Monetary Times in its last issue contains the following report of an interesting paper read by J. W. V. Lawlor, local manager of the New York Life Insurance Company, at the recent convention of the Maritime Life Underwriters held at Halifax:—
"The Canadian Long Service Pensions was discussed by J. W. V. Lawlor, branch manager of the New York Life Insurance Company, at the recent convention of the Maritime Life Underwriters. This paper caused considerable interest and it was resolved to send a copy to the head office of each of the Canadian life insurance companies. Mr. Lawlor said that section 57, clause 2, of the Canadian Insurance Act, 1910 provides that: 'For the purpose of conducting affairs of the company in the most efficient manner in the interests of the policyholders and shareholders, the directors may make by-laws, providing for the creation of a staff pension fund, but such by-laws shall, before becoming effective, be submitted to and approved of at an annual meeting of the company, or at a special general meeting of the members thereof, of which notice of the intention to consider such by-laws shall have been given in advance of the meeting.' This makes it clear that in Canada it is perfectly legal to make provision for pensions for those engaged in this profession and the fact that such provision was made in the policyholders and shareholders of the insurance act, 1910, by both the House of Commons and the Senate, clearly shows that our legislators, in investigation, were convinced that pensions should and would be provided by the life insurance companies in this Dominion."

Should be Adopted by Life Insurance Companies.
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new help would have to be sought, hence the saving. If a company keeps adding a few good permanent men to lists of agents every year, it stands to reason that in a few years the company would find a material saving in cost of procuring solicitors. The fact that a fieldman remains with one company for years, becomes an advertisement and a credit to both.

Permanent Field Force Would Decrease Lapses.

No argument need be advanced in support of the statement that a permanent field force would materially prevent lapses. Where agents remain but a short time with a company, they are apt to have friends who, for reasons represented same company, goes a long way towards inducing insured to keep his policy at a critical time, like during the investigations of 1905-1906, whereas the ever changing agent would not carry influence.

The insured, seeing the agent who insured him remain with the company, feels more confidence in him, and feeling so, naturally becomes more of a booster for that company and agent than would otherwise be the case, he hears fewer detrimental statements, and feels more secure and comfortable when old age and infirmity overtake them in its greater prosperity.

The Three Parties Most Interested.

The three parties most interested will all be gainers by a closer alliance or bond between company and agent and there is nothing more effective than a pension to not only bring the best men to the business but to keep a large number for their full working years.

We must hope that the time is not far distant when all life insurance companies will adopt this system, and the agents would heartily unite in contributing to the funds if required, for one of the beneficial results would be the tremendous uplift and outlook given to the life insurance office and field, who have long been faithful in the company's service, and who, until now, have had no other expectation when old age and infirmity overtake them but dismissal to make room for younger and more energetic men.

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B. S. MacFarlane, C. W. MacDougall, Sussex; R. Hobbs, Glenora; G. B. Jacques, Mrs. H. E. Dickinson, R. H. Crown, W. M. Taylor, Miss D. McNamee, Truro; F. C. Estabrooks, Upper Gagetown; W. R. Finson, Bangor; T. S. Peters, Gagetown; A. J. Mansfield, Campbellton; W. M. Taylor, R. B. B. Hop and wife, Wolfville; H. E. Palmer, Oak Point; W. A. Reid, Providence; L. A. Lander, St. John; J. H. McGeer, St. John; J. A. Bayne, Moncton; A. E. Mickle, Toronto; J. H. Harvey, Moncton; H. B. Ansley, Campbellton; Miss E. McGeer, Kinley, Vancouver; John M. Jackson, Boston; L. C. Haley, Windsor; Harry Fair, Toronto; E. F. McMahon, Toronto; J. J. McCuskey, E. F. Price, Grand Falls.

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