

THE TORONTO WORLD.

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THURSDAY MORNING, SEPT. 24, 1936.

THE DOUBLE CYLINDER HOE MACHINE

Among our recent English visitors were many men of note in the realm of pure science.

It is perhaps to be taken as proof of a strong sense of duty on the part of the members of the Canada Life.

The institution did not run itself, we may be sure; that was done by certain "live men" of the time.

It was a statement and more of a business plan among them all, and very appropriately he had charge of the leading section.

It is an economic science and consequently opposed to protection in the narrow sense.

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they were alike unknown here, except by report from the mother country.

It was thought that there would have to be railways in Canada some day.

But even the most sanguine were slow to back about fixing the date.

The great Northwest, which now boasts a first-class through railway, a city of over thirty thousand inhabitants and several million bushels of wheat for export, was then regarded somewhat as the region around Lieut. Greely's last camp is now.

A string of enterprising stage proprietors were doing a good business all the way from Montreal to the Detroit river.

There was "cash for wheat" in almost every village, but for other produce "store pay" had in great part to be accepted.

The country was just beginning nicely to recover from the cold fit which the rebellion had put upon business.

It is perhaps to be taken as proof of a strong sense of duty on the part of the members of the Canada Life.

They launched their enterprise so that it was afloat and in good working order just when a decided turn of the tide came.

In the earlier years of the institution grave difficulties were encountered; but they were met with a firm hand, and with the burst of prosperity in 1850 and following years its advance kept pace with the times.

It soon appeared that a permanent place in the country, and from then until now the steadiness and sureness of its progress has been as phenomenal as the actual figures by which that progress is measured.

The institution did not run itself, we may be sure; that was done by certain "live men" of the time.

Chief among them must of course be named the president, Mr. A. G. Hannay, who brought to the institution the scientific education, the administrative ability and the fine business temper fitted to insure success.

He has from the first had the assistance of an admirable directorate, composed of men who were both able and willing to fulfill the trust they had accepted.

Amid inevitable personal changes from time to time, the Canada Life board has always been as a body the same "old reliable."

Here are some of the figures for the year just reported on. In force on the 30th of April last, 17,430 policies, on 1,957 lives, for assurances and bonus additions amounting to \$22,222,126.

Last year's income, \$1,209,023; paid out during the year, \$679,377. Total assets, \$6,282,241, of which over \$604,000 was added during the year.

These are big figures for Canada. If we were required to account for the great success of the Canada Life, it would be easy to attribute it, in general terms, to efficient management, with "good luck" thrown in.

But we may touch upon some details so far as to say that on the face of the figures its two great points of good management have been these—taking only safe lives, and making only safe investments.

There is a meaning in the fact that, while the expectation of policies falling due for last year was \$437,085, the amount that did actually fall due was only \$232,864.

Then look at the further fact that, after thirty-seven years' business, the year's income reached \$1,209,023, and the year's outgo only \$679,377.

In the earlier years of its company this would have been a very ordinary result, in proportion, but after thirty-seven years it means something.

To all which we will add this only, that the Canada Life is fortunate in having for its representative in Toronto Mr. J. D. Henderson, whose individual way of doing business is in happy accord with the established character of the company itself.

There is a crisis in the oil market over the border, no doubt due in great part to reports of several new "gushers" of fabulous capacity.

Crude has touched 70 cents, certainly a very low figure for over forty gallons of the raw material, from which at least twenty gallons of the best refined and several gallons more of less valuable products can be made.

We may depend upon it that, when crude goes much below a dollar, somebody is playing tricks, and that a brisk season of lamb-shearing is at hand.

Meantime refined oil does not share in the tumble, but maintains a healthy attitude.

Some short time ago the Wyoming cattle kings advanced the view that the export of fat cattle had its drawbacks, and that the right system was to export lean cattle, to be fed up and finished off in England.

The soundness of this opinion is now sustained by one of the very best of our Canadian authorities on the subject, Mr. Frankland writes to the Glasgow Herald on the subject, saying that the import of Canadian store cattle into the old country would be profitable to farmers both here and there.

He also confirms what has been already said as to the advantages of Muskoka and other new districts for cattle raising.

Wisconsin millers are having serious trouble with soft wheat. We have not yet heard of the same trouble being apprehended in Manitoba.

The farther north the wheat is sown, the better it is said; but probably the dryness of the northwestern atmosphere in summer has an important influence, as well as temperature. We do know, for a certainty, that great heat and moisture together will make soft wheat anywhere.

The sewerage question has become a pressing one in both Toronto and Hamilton. Just now the trouble seems to be worse here than there; but we should not wonder were the final solution of the problem to prove more difficult for Hamilton than for Toronto.

If Toronto's population stood around Burlington bay with its narrow outlet, what would the consequences be? We had better get the conviction into our heads that it is not only the right of the existing generation, but also its duty to create a perfect system of sewerage, even at large cost, and leave the debt arising therefrom to be carried by future generations who will enjoy the benefit.

A great deal of penny-wise and pound-foolish economy is talked on this question. To argue that we should tax ourselves for works that will be good half a century or a century hence is utter nonsense.

The Globe asks why the export grain trade of Montreal has been falling off. We would reply—probably in great part because the harvest of 1935 was rather a light one, on both sides of the border.

There was not as much grain to be carried to all the seaports together, as usual. Further, the Chicago folly of making contracts and keeping prices there above the export point, did incalculable damage to the export trade. Even now Chicago operators have got corn up to 80 cents at that market, which is beyond all reason.

To think that anybody would pay 80 cents at Chicago for corn to export to Europe is nonsense; though we believe that the Chicago operators generally manage to juggle off a good deal of grain on private terms under the market—in order to get it out of the way. Still, this kind of underhand work has its inconveniences; and to carry on a brisk and healthy trade in such a way is impossible.

Further, the falling away in the grain export trade is not proved that the N. P. has failed. Our reply to this shall be straight to the point. Except during the brief period from July 1 to Sept. 1, 1934, the National Policy has never yet been applied to the working of the canal system in Canada. Give us a thorough going N. P. canal system, and the grain export trade will start into new life at once, provided only that there is grain to be carried.

Enough on the Pappers. A Toronto paper can always get a pass to Hamilton; but never to any other place.

Figuring Shows Plans. From the Le Journal de Quebec. At twenty-six minutes past 10 this morning.

Architectural Ambition in Kingston. From the Kingston News.

A New Kind of Sunday School. From the Montreal Star.

The Annual Picnic of the Presbyterian Sunday School of Economy took place on Wednesday and passed off very enjoyably.

Nicholas Squanders a Quarter. From the Kingston Whip.

Mr. N. F. Davis goes to the trouble of telegraphing from Ottawa to Montreal to originate the rumor that Sir John Macdonald is to be made a baron.

Great News. From the Montreal Star.

The New York Graphic has struck a brilliant idea. It commends the Canada bank clerk who deamped with \$50,000 as a trustworthy man for the rest of the New York bank clerks. It is not good to look to Canada. On the same principle we presume the name would be a tower of strength on the directors of a Canadian bank.

Good News for Fawcett's Creditors. From the Montreal Witness.

A Canadian banker has failed and his liabilities are said to amount to nearly a million of dollars. It will be some common knowledge if his reports are confirmed to those to whom his losses have been due, and not to honest speculation with other people's money.

It looks as if Griffin West Co. From the Ottawa Free Press.

The Ottawa Free Press announces that Edward Farrar leaves Winnipeg this week "to assume the editorship of the Toronto Globe."

George's Girl Feels Free. From the Ottawa Free Press.

This morning a note bearing the following inscription was picked up on Dufferin bridge: "Ottawa, Dear George, if you do not come and marry me I will end my life. The handwriting seems to be that of some young lady evidently bent on doing something rash as the words were scrawled all over the paper and written irregularly."

Reply to Mr. Evans. To the Editor of The World.

Sir: With your permission I will reply to such portion only of Mr. Evans' letter as appears to me to need an answer. I observed, without commenting on it, the endeavor on the part of Mr. Riser to introduce the question of "retardation" to the meeting of the Toronto college board.

Mr. Cooke's enquiry respecting the prayer of the Lord as recorded in Luke xiii: 1 I perceive that Mr. Riser, and informs me in "I do not yet seem to realize," etc. In regard to the important question of retardation, the Toronto college board has already, in Greenfield, the editor of Bagster's new testament lexicon contradicts himself in regard to the meaning of the Greek word, and Bagster's analytical Greek lexicon contradicts that above named, the less ordinary mortals say on the subject of the usefulness of punishment. Which is it? DAVID EDWARDS.

Toronto Collegiate Institute. To the Editor of The World.

Sir: I learned accidentally the other day that four Toronto girls to the trouble and expense of attending the Weston high school. On inquiry I learned from a friend of one of them that they do so because they can pursue their studies more advantageously there than they can in the Toronto collegiate institute. This, if true, speaks volumes for either the efficiency of the Weston school or the inefficiency of our own institute. Which is it? The Toronto collegiate institute costs the ratepayers of this city a good deal of money. Just now the trouble seems to be worse here than there; but we should not wonder were the final solution of the problem to prove more difficult for Hamilton than for Toronto. If Toronto's population stood around Burlington bay with its narrow outlet, what would the consequences be? We had better get the conviction into our heads that it is not only the right of the existing generation, but also its duty to create a perfect system of sewerage, even at large cost, and leave the debt arising therefrom to be carried by future generations who will enjoy the benefit.

Medical and Surgical Association of Canada.

HEAD OFFICE: "MAIL" BUILDING, TORONTO, ONTARIO.

SPECIALTIES: CHRONIC DISEASES AND DEFORMITIES.

THE MEDICAL AND SURGICAL ASSOCIATION OF CANADA

It is the most extensive institution of the kind on the continent. They employ a large staff of skilled specialists, and can successfully treat all kinds of chronic diseases and deformities.

Read what some of our Patients have to Say:

Heart Disease, Bronchitis, etc.

To the Medical and Surgical Association of Canada, Mail Building, Toronto.

Dr. McNeill—Allow me to pen a few words to the Association of your kind.

Four months ago when you spoke of the possibility of my being cured of my chronic heart disease, I was in a state of despair.

Consumption Entirely Cured. To the Medical and Surgical Association of Canada, Mail Building, Toronto.

My wife, Mrs. W. D. Nomis, 29 Alexander Street, Toronto.

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