Dean Gibson Speaker Last Night at

Meeting of Anglican Young

The Anglican Young People's As-

sociation had its weekly meeting in

the Cathedral Hall last evening in

stead of tonight. After a brief busi-

ness session, Dean Gibson gave the

young people an interesting address

on St. Andrew. Refreshments were

served under the direction of Miss

Today is St. Andrew's Day so Dean

Gibson's subject was appropriate to

Joyce Collison and Ronald Allen.

the occasion.

Address Given

St. Andrews'



nal and supreme tonic food bever-

age, is widely imitated. Refuse these substitutes. In Ovaltine, science has created a perfectly bal-

anced food-made by an exclusive

process which cannot be duplicated.

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ANGEROUS DAYS are here—uncertain I weather, cold, wet, raw. For these days, Ovaltine is a wonderful "ounce of prevention". Make it your daily beverage and avoid cold weather ailments.

Ovaltine is a source of that superb vitality which enables you to resist successfully both minor ills and epidemic infections.

Nature's three best tonic foods, ripe barley malt, fresh eggs and creamy milk, are scientifically concentrated in Ovaltine. Mildly flavoured with finest cocoa. You will like it.

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THE DAILY NEWS PRINCE RUPERT - BRITISH COLUMBIA

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Friday, Nov. 28, 1930.

QUESTION OF TITLES

The question of titles is again coming before the federal parliament and there is a possibility that the ban which sist for the capitalistic system or has existed for a number of years may be lifted.

It was thought that this matter was settled. One of the from "The Thinker" disclose typica difficulties of our elastic constitution is that it makes for fallacies, and sophistry, which comvacillation. We decide a point today and then someone with money or influence gets busy, undermines the whole system and gets it changed back.

In Canada we have a few Knights and one or two Noble vocated, I would remark, that the Lords as well as a Baronet or two. Let us be content. Why apparent faulty logic of the socialintroduce the hallmark of snobbery into this country again? Many of Britain's best men have refused titles and surely Canada's best men should be satisfied with the honor which comes from work well done.

If titles really meant anything, we should have no particular objection. But we know that they have no meaning, even in England. A person may be a duke or a marquis and yet be an imbecile and he may be a statesman who, like Gladstone, has given his whole life work to his country, yet died a plain "Mister." The lower grade titles often hide to the subject under discussion, and the greatest men but only a few of those with high titles ever achieve real greatness.

In a democratic country like Canada we should be con- of. tent to avoid these political honors. Their introduction would be just one more reason, although a rather trivial one, for ending the present system altogether, a subject which our Red brethren talk about so much and which will come if the present system is abused by those who human nature as any of its bases, have the power.



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Your grocer has Health to sell—the kind of Health that comes from light, nourishing, easily digested foods. You will find it in every package of Shredded Wheat. Eat it every day with milk or cream and you will be healthy and strong, ready for every test of mental and physical endurance. All the body-building elements in the whole wheat grain-nothing added, nothing taken away -and so easily digested. It's delicious with fruits.



REPLY TO BENJAMIN DE CASSERES ON SOCIALISM

Sourdough Bay,

Editor, Daily News:-I wish to make a comment relative to an editorial appearing in the he Daily News of Tuesday, Nov. 25. The editorial referred to is cantioned "Socialism Discussed."

I do not know whether Benjamin de Casseres is a professional apolothe writer of the editorial, taken prise the ideology of the capitalis-

Not being concerned with individuals, but rather with the ideas adist system, as presumably disclosed in the statement-"the reasoning starts with the wrong hypothesis" -has no reality outside the minds of the objectors.

To form a hasty and erroneous conception of socialism, to subject it to a devastating criticism, and then to lead up to the implication that at least for the present, socialism is impossible, is no contribution merely results in the destruction of one's own ideas, under the assumption that socialism is being disposed

In reality such mental activity and verbosity, is simply an endeavor to sustain an already disintegrating system, viz. capitalism.

Socialism has no more to do with than has capitalism, and no socialist of any standing ever-"conceived man to be naturally honest, benevolent"-and the rest of the bovarystic conceptions.

Scientific Philosophy

Socialism is a scientific philosophy, a heterogeneous system of thought, leading up to a generalization, as a result of the scientific study of human beings as a natural phenomenon (in contradistinction) to the supernatural or superstitious conception of man) and comprises improvements on the present social organizations of humans, for the distinct equitable satisfaction of the biological needs of all humans, to wit, production for use.

There is one socialism only, as for instance there is one astronomy, but there are divers opinions in socialism as there are in astronomy. The scientific socialism was established, or placed on a scientific basis by Marx and Engels in the latter half of the Nineteenth Century.

Marx, in social science occupies the same place as Darwin in biology, and the whole host of capitalist apologists have had no more success in their criticism of socialism, than Doctors Rielys, Sunds, McPherson and kindred imperial wizards, in the lands of the free and the brave, in their futile attempt to disprove the theory of evolution.

Socialism is scientific, because scientific methods are being resorted to in the study of the material, usually recognized as science, and such familiar names as biology, history, economics and sociology, denote the fields of specialized study, from whence the material is being

It is philosophy, /kecause of relationship of man to man as individuals, and as groups, tracing the same to the underlying economic conditions, with the ideological superstructure thereof, which leads to the final generalization as to man's actual position in the universe, and ascertaining the purpose of life. For fear of being too long-winded,

I will refrain from dwelling on de-

(Continued on page five.)

Badly Smashed Finger Safely and Quickly Healed

Best For Stopping Pain and Blood-Poisoning

within a few hours, set up serious lute reliability Zam-Buk is aptly it became

Keep Zam-Buk always handy. This reliable antiseptic healer promptly applied to any flesh wound or sore stops dangerous infection powerful herbal extracts in Zam-Buk

germs. There are Ointment which end D. P. McKee pain, thoroughly disinfect the tissues and quickly grow new skin.

A cut or sore place neglected, may, | For its ever-readiness and abseinflammation, festering, or blood- spoken of as "a surgery in a two- I applied

Zam-Buk. This soon stopped all soothing and healing. It festering and blood-poison dangers handiest and best first-aid my friends and neighbors."—David P. Ointment 50c. box, Zam-Buk Medi. McKee, Sunny Dale P.O., Alberta | cinal Soap 25c. cake.

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WITHY ARE OVER 13,000,000 people in the United VV States and Canada using BUILDING AND LOAN ASSOCIATIONS in building up their future independence?

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Anyone disputing the security of Building and Loan Associations is either right and the Encyclopaedia Brittannica is wrong or vice versa. WE BE-LIEVE THE ENCYCLOPAEDIA BRITANNICA; for your reference look up the Encyclopaedia Britannica in your own home or in your library.

As the word "Sterling" guarantees the quality of silverware, so has the phrase "Building and Loan" been synonymous with safety of principal as well as a good return on the funds invested.

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. are operating under the very strict Savings and Loan Associations Act of British Columbia; this Act is enacted in every State of the United States and nearly every Province of Canada, British Columbia, having one of the strictest Acts for the protection of Public Money that ever was enacted;

Building and loan makes employment for the workers. It creates a market for building material and so stimulates trade. It furnishes people additional housing, which is needed in community growth. It advances and elevates the character of the city by increasing the size and bettering its quality. Everybody is bettered and nobody is injured.

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These Associations have never varied but have gained steadily from year to year in Public Confidence and support. The far flung rock of Gibraltar has nothing on the Stability of our Building and Loan Associations and they are really just getting started on their journey of undisputed service to the family life of the Nation. What they will attain in the second century of their phenomenal growth, now rapidly approaching, is something for seers and sages to estimate.

Growth of These Associations For Last 20 Year Year No. No. of Ass'ns Total Mb'ship Total Assets \$ 856,332,179 2,016,651 1,357,707,900 3,103,905 2,126,620,390 4,289,326 4,765,937,197 8,554,352 11,844 8,606,000,000 12,000,000

During the last ten years Building and Loan assisted the Home Owners to the extent of financing 4,211,000 homes; the value of these homes is \$14,847,-000,000.00.

Just imagine a city of homes, not flats or apartments, approximately three times as big as Greater New York and you begin to get some idea what Building and Loan Associations have accomplished during the past decade.

AND THE RESIDENCE OF THE PERSON OF THE PERSO

During 1929 alone every 11/4 seconds Building Loans assets increased \$100.00 and a new account was opened with these Associations every eighteen seconds during the same period.

Probably never in history have so many billions of dollars been invested in any one form of security for so many years, with such a satisfactory interest return and with such an unparalleled record of safety of principal as in Building and Loan shares. The perpetuating of that excellent record is a prime concern with the Building and Loan executives.

OUR LOANS—THE STANDARD OF SECURITY

All funds are secured by conservative first mortgages on not more than 50% of the valuation of the property on improved City Real Estate, principally on modern homes in British Columbia; all loans are repayable monthly, hence the margin of security increases much more rapidly than any possible depreciation in the value of the property; this is the safest known type of loan; the standard of security.

Stability Increased Through Distribution

Not one loan on a single property, but many hundreds of conservative loans on as many proper secure the Association's funds. This increases the stability and security through distribution.

ADEQUATE PROPERTY INSURANCE

All loans are fully safeguarded by adequate fire insurance coverage, which is secured, in each case, upon the advice of expert Insurance Counsel.

COMPLETE SURETY BOND PROTECTION

The honest handling of cash items is fully assured by every agent and officer of the Company being bonded by one of the strongest Surety Companies in Canada. In addition the Company is protected by an Alteration or Forgery Bond. This protects the Association's documents from being altered or forged by any dishonest persons.

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The most modern system of accounting-entirely machine work is used-Each morning the offices have available a complete statement in detail, showing the resources, liabilities, earnings and expenses of the Association at the close of the previous business. Constant touch with every phase of the business is thus maintained.

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