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ST. JOHN STAR.

ST. JOHN, N. B., FEBRUARY 5, 1909.

INSURANCE AND DISEASE.

The address given this afternoon by Dr. Irving Fisher, of Yale, before the Association of Life Insurance Presidents of New York, which is published in this paper, contains the most practical suggestion made for some time in the campaign against preventable diseases. Dr. Fisher urges that life insurance companies take up the fight, and shows by statistics the financial benefits which would result. He speaks truly when he says that any movement finds greatest success when its commercial aspect becomes a factor. If we could only bring home to the people the knowledge that a man or woman rescued from consumption represents a certain material profit to every healthy resident of a community, the anti-tuberculosis campaign would no longer be hampered by general indifference and apathy on the part of the people.

Dr. Fisher in his address did not refer to Germany, but he might easily have presented statistics proving that the struggle against disease is by far the most remunerative feature of the system of government insurance as applied in that country. He spoke generally, however, of the almost remarkable results achieved in the lengthening of the average life, or the decrease in the death rate, by improved living conditions, and advocated a comprehensive educational system to be conducted by life companies against diseases known to be almost wholly preventable.

The sound common sense of his proposal will be readily recognized. We do not need to go far to see this. In St. John there is a board of fire underwriters which wields a strong influence not only on the people as a community but on those who administer our affairs. This board not long since demanded a new water system and it was installed even at a very large outlay. The immediate result was cheaper insurance. Throughout the province the orders of the board are rigidly observed in the construction of new buildings, and in fact all property is more or less affected by the rulings of that board. It is right that this should be so, for the results are satisfactory to all. Property owners secure protection at smaller cost, and insurance companies even with minimum premiums carry safer business.

Suppose that an order were issued: "No person in New Brunswick can obtain life insurance until consumption is placed officially in the list of contagious diseases." What would be the result? Similar to what happened when the fire underwriters demanded a new water service. The demand would be met.

Suppose again the life companies were to say: "We will reduce premiums twenty-five per cent. if the streets are kept clean, and if proper sanitary appliances are installed in every house." There would be such a shaking up of dry bones in the board of health as would astonish the natives.

If the demand for fire protection is strong, the desire on the part of the people for life insurance is infinitely more persistent. A man always wishes to guard against loss by the destruction of his house or shop, but he regards it as an imperative duty to protect his wife and children against penury by providing life insurance.

The life companies wield a tremendous influence in every community. In assisting, by an educative campaign, in the battle against disease they can find a wide opportunity.

TAXATION IN WINNIPEG.

Some time ago the City Council of Winnipeg appointed an assessment commission with instructions to the commissioners to go fully into the question of taxation, and report on whatever changes in the existing system were considered advisable. That commission has handed in its report, several points being of interest to St. John, although the question of income taxation remains to be dealt with later. The chief recommendations are:

An appointment of a board of valuation and revision to advise upon all matters pertaining to assessment and taxation; adjustment of the business tax upon a basis of rental only; a reduction of the assessment of buildings; that corner lots be assessed at the same figures as lots in the inside of a block; that church land be taxed 20 per cent. per year until the full tax on the land is reached; that assessment notices be sent out only in those cases in which there has been an increase of assessment over that of the previous year; an increase of the controllable rate limit so as to avoid a reduction of revenue, which would follow certain of the changes recommended; a raising of the franchise qualification, which the corporations may be permitted to cast a vote in civic elections and upon money by-laws; cumulative voting based upon amount of property assessed is rejected; a clause compelling every elector, when voting for controllers to vote for four controllers.

URGES LIFE COMPANIES TO JOIN FIGHT AGAINST DISEASE

(Continued from page one.)

"A fall of the death rate always promptly follows sanitation. Colonel Gorgas cut the death rate in Havana in two, bringing it down to between 20 and 24. The New York death rate responded at once to Colonel Waring's clean streets, and that of Rochester to Dr. Goler's milk crusade. And now it is announced that the death rate of New York is 16.5, the lowest on record—a result, in all human probability—due to the hygienic work of Dr. Darlington, the efficient health officer; Mr. Nathan Strauss, the milk reformer, and the public agitation for health prosecuted by the New York Times, the Journal, and other media, allied with the health work of the committee of One Hundred on National Health, the Tuberculosis Association, and committees and other organizations.

"These and other facts and the mass of detailed figures which they represent show conclusively that human life is long or short precisely according to the hygienic conditions under which it is lived; that human life can be prolonged as these hygienic conditions are improved, and that there is still enormous room for improvement.

"A report which I have recently compiled for the Conservation Commission, based on data contributed from acknowledged American authorities, shows that human life in America could, by the adoption of hygienic reforms already known and entirely practicable, be lengthened by over one-third—that is, over 15 years. This calculation has been made very conservatively. The statistics and estimates on which it is based have been taken from published sources, a well as contributed by some two score American authorities—medical, actuarial and hygieni.

"Tuberculosis is known to be preventable. In my table, it is entered as 75 per cent preventable; pneumonia as 45 per cent preventable; typhoid as 85 per cent; diphtheria, 70 per cent. These conservative figures are among the highest allowed. Many diseases, such as cancer, are recorded in the table as zero per cent preventable, although the best expert opinion would allow some degrees of preventability, if prevention begins early enough in life.

"On the basis of these ratios of preventability, or rather postponability of death, has been computed the possible extension of the average human life by saving lives now lost by preventable diseases. This calculation is made on the assumption that those thus saved from death enjoy as their new lease of life only the expectation of life now belonging to their respective ages. This assumption is very conservative, for it means that lives once saved shall receive no further benefits from improved mortality, but shall die off at the old rate of mortality.

"Even in these safe premises of partial postponability of deaths, we find that about 2 years of the possible lengthening of human life would be due to the elimination of preventable tuberculosis; .6 of a year to the elimination of preventable typhoid; .5 to the elimination of preventable diptheria; .9 to the elimination of preventable accidents. It is estimated that at least 8 years could be added to human life by securing reasonably pure air, water and milk.

"A different method of calculation will bring home these figures to life insurance companies. By working out the ratios of preventability for each of the principal causes of death, it is possible to contruct an ideal survivorship table which may then be compared with existing survivorship tables. By applying what is actually known in modern hygiene, the death losses at different ages suffered among insured people would be reduced by nearly half during the first three decades of life; by about one-third during the three decades of middle life, between 30 and 60 and by about one-seventh during the two decades next later. There seems to be no reason why a large part of this enormous possible saving can not be actually achieved. The ninth decade plays a negligible role. Even if we content ourselves with the thirteen per cent. improvability which applies to the eight decades of life and assume that this ratio and no higher applies throughout life, the improvability of the rate at any age risk is enormous.

"According to the plans which I have in mind, the money which the life insurance companies would invest in live-saving would not be in hospitals or sanatoria, but in the education of the public, and especially their policyholders in health matters, and the joining n every legitimate way to improve the public health offices and services in the municipalities, states and the Federal government. In this latter way, the result of the expenditure of money by the insurance companies would be to induce the government to spend much larger sums, and the money thus invested in behalf of the policyholders would be multiplied in efficiency several fold.

"Just as fire insurance companies endeavor to secure in municipalities adequate fire protection, so life insurance companies might properly endeavor to secure adequate municipal health protection, and they might likewise bring their influence to bear to secure the passage of model health laws by our states in respect to slaughter houses, pure food and other health reforms. It is agreed by all competent judges that there is now a great and needless waste of human life, and it is obvious that the financial weight of this waste falls very largely on the policyholders.

Dr. Fisher suggested the committee of one hundred on national health as an agency through which the education for hygienic reforms could be conducted.

THE EYE-OPENER AND DAN ARE IN OTTAWA

Edwards is Endeavoring to Get His Paper Carried by the Mails Again — Westerners are Giants — Poor Hal McGiverin—No Liquor in Messes.

OTTAWA, Feb. 4.—Robert C. Edwards, of the Calgary Eye Opener, has come to Ottawa. Robert has called the Federal Parliament pretty much every thing betwixt a penitentiary and a pigsty. Now he is here to see for himself, and Daniel McGillicuddy is present too. Daniel, as everybody knows, has crossed his heart, and hopes to die if he doesn't put Edwards out of business. His recent fine for berating the Eye-Opener man in the Calgary News hasn't fizzed on him a bit. He has been here all session and is already on story-swapping terms with most of the new members, and all of the old ones.

So far as Ottawa is concerned, the two have not met. The editor of the News is in evidence daily on Parliament Hill. He of the Eye-Opener, however, has advertised his presence in no such way. This is, perhaps, because his mission has to do with a rather delicate subject, namely, the restoration of the Calgary journal to the privileges of the mails.

CHANCES ARE SLIM.

The Eye-Opener was forbidden the use of His Majesty's Post Office facilities at the time of the recent ruction. Prior to that, it had enjoyed an "off agin, on agin" experience, which did not seem to teach it a lesson. Now it wants a repetition of the "on agin" dose and Edwards is here to make the plea in person.

The last—or, perhaps, merely the latest—exclusion from the mails, took place in the absence from the Dominion of Postmaster General Lemieux. He has now been appealed to in order that the decision may be reversed, run or having it that the copies of the Eye Opener accompanying the appeal are as free from guile as the ante-Christmas conduct of the genus small boy.

Those of course, are late copies, and the Postmaster General will likely refresh his memory as to those of earlier date. Betting in Room Sixteen is about sixteen to one that the Eye-Opener will still be kept from the mails.

HUGE WESTERN MEN.

The interest taken in the arrival of "Bob" Edwards is part and parcel of the larger interest which is taken at Ottawa in all things western. The members from Occidental Canada have attracted much attention this season, somewhat on account of the part they have taken in the debates, somewhat because they are good fellows generally, not a little—to be paradoxical—because they are big. It is perhaps, natural that a country "in the making" should prefer big men. The Maritime Provinces have a tendency to send to Parliament a type of member, sedate, elderly; as it were, seasoned timber. The West chooses younger men, and big ones.

To demonstrate it is easy. Haggart of Winnipeg, and "Billy" Staples, of Macdonald, aside, the Westerners are all husky chaps and the pick of them for height, are these:

Magrath, Medicine Hat, 6 feet, 4 inches.

Campbell, Daughin, 6 feet 4 inches.

Champagne, Battleford, 6 feet 2 inches.

Bradbury, Selkirk, 6 feet 1½ inches.

Sifton, Brandon, 6 feet 1 inch.

Knowles, Moosejaw, 6 feet ¾ inch.

McCarthy, Calgary, 6 feet.

White, Victoria, (Alta.) 6 feet.

NO FORESTS TO CONSERVE.

These are a few of the big ones. Martin is an Exeter man, and many of the others claim Ontario as their birthplace. They found yesterday's session rather dull. Mr. Borden spoke at great length upon conserving Canadian forests, "and us with no forests to conserve," remarked one of the prairie members, strolling disconsolately into Room Sixteen.

Hal. McGivern, M. P., of Ottawa, is six feet one, and somebody remarked to him on Monday that he might easily be mistaken for a Westerner. McGivern groaned, "I wish they would take me for that," he lamented, "but they don't." The key to the remark has been a matter of amusement in the corridors since the session opened.

THEY ALL WANT HAL.

For it has become a matter of observation that McGivern has been suffering from a severe attack of the great Eighth Plague—deputations. He is at Ottawa and of Ottawa. His constituents are at his gate and they know that a personal interview is far ahead of a letter. In addition to this, his colleague is Sir Wilfrid Laurier, and, of course, the Premier must not be bothered with minor matters. So McGivern gets them all, and if he is ever observed to be sneaking into the House by a back way, he has ample excuse.

Of late the matter of civil servants' salaries has been before Parliament, and Ottawa is as full of civil servants as a beehive is of bees. Of course they have thought it expedient to see their own Harold, and "I only hope I survive," says he.

MANY REDUCTIONS.

McGivern positively welcomed the estimates as something which might attract attention away from himself. Members are so busy ascertaining the plum crop for their own particular constituencies that they have no eyes for Ottawa deputations.

The big cut is, of course, in public works, an economy advisable in the light of maintaining Canadian credit in the face of large Dominion and Provincial loans. Thus it is that some of the members are disappointed.

Economy is also visible in the militia department, where the expenses of annual drill have been cut down by $340,000, with a total decrease of $636,125, due largely, perhaps, to the cutting off of rural battalions from annual camp.

Sir Frederick Borden, the Minister of Militia, has nothing for publication at present, as an official utterance, regarding the use of liquor in messes. "So far as camps as concerned," he said yesterday, "any liquor selling has been certainly contrary to instructions from the Department. As to the messes, I could not make any official statement at present, but off-hand I do not think that they can show any authority from the Department."

While Sir Frederick is thus non-committal, it would not surprise Parliamentarians if regulations were shortly to be issued positively forbidding the present customs so far as messes are concerned.

BRIEF DESPATCHES.

BOSTON, Mass., Feb. 4—The automobile license of Harold S. Vanderbilt was today suspended, and should he lose his appeal from the verdict which found him guilty of reckless driving, it is understood the license will be revoked.

WASHINGTON, D. C., Feb. 4—An increase in battle efficiency, the greatest yet made during any one year, is shown by the score of battle fleet practice in Manila Bay, although the conditions of the practice last fall were more difficult than heretofore. The improvement with heavy guns was over 100 per cent greater than that of last year.

BOSTON, Mass., Feb 4—A sentence of not less than five nor more than six years in state prison was imposed by Judge Bishop in the superior court late today upon Robert E. Belcher for the larceny of $9,500 from Miss Mary T. Coakley, of Hillsboro, N. H. Belcher, who is a local attorney and was at one time lieutenant in the signal corps of the Massachusetts Militia, pleaded guilty yesterday.

MANCHESTER, N. H., Feb. 4—The mercury went to the lowest point of the winter in this state today. The temperature recorded by several thermometers at Barnstead was fifty degrees below zero. Woodsville reported a temperature of forty-five below. The lowest in Manchester was twenty-four. Tonight the weather was much warmer.

GALVESTON, Tex., Feb. 4—Captain McIntosh of the Mallory steamer San Marcos, which arrived here today, announced that the Mallory steamer Alamo is safe in Key West harbor and was not lost off Diamond Shoals as supposed.

LOWELL, Mass., Feb. 4—Albert G. Norcross, aged 77, of 34 Stackpole St., this city, was burned to death tonight by setting fire to his clothing with a candle which he was carrying upstairs to his bed-room.

CAIRO, Ill., Feb. 4—"Wild Joe" Collins, of Lewiston, Maine, defeated William Demetral of Chicago in a handicap wrestling match here tonight. Demetral agreed to throw Collins twice in ninety minutes, but after taking the first fall, lost the second.

NO GUESS WORK

about it, you take no chances when you buy a bottle of CUTILAVE.

If your hands, face or lips are chapped or if you have any roughness of the skin a few applications of CUTILAVE will cure all these troubles.

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Your money back if you are not satisfied.

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Don't hurry yourself into selecting eyeglasses not suited to you, as the price of an ill-fitting pair is often greater than that of an up-to-ate pair. D. BOYANER, The Optician, takes plenty of time and does it right.

ODDFELLOWS' TEMPLE AT CHATHAM ROBBED

CHATHAM, Ont., Feb. 4.—Oddfellows' Temple, King street, was broken into Tuesday night by burglars, who got the combination of the safe and robbed it of many costly jewels and ornaments. The thing which has caused the most consternation was the discovery that copies of the secret work of the order kept in one of the inmost shelves of the safe were taken by the thieves, who it is feared will sell them to the first publishing concern that will buy.

It is understood that passwords and signs recognized by the order were all contained in the books stolen.

Better Stir up Your Liver a Little!

Not too much, just a little, just enough to start the bile nicely. One of Ayer's Pills at bedtime is all you need. These pills act directly on the liver. Made for the treatment of constipation, biliousness, dyspepsia, sick-headache. Ask your doctor if he knows a better pill for a sluggish liver. Then follow his advice. J. C. Ayer Co., Lowell, Mass.

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Shoes and Slippers for the Ball

Ladies' Patent Fancy Strap Slippers, French heels, $3.00, $3.50.
Ladies' Patent Fancy Strap Slippers, Cuban heels, $2.75.
Ladies' Vici Kid Fancy Beaded Slippers, French heels, $3 50.
Ladies' Vici Kid Fancy Strap Slippers, Cuban heels $2.35.
Ladies' White Kid Strap Slippers, $1.50 $1.75.
These may be colored to match any costume for 50 cents.
Men's Patent Leather Shoes, $2.00, $3.00.
Men's Patent Leather Pumps, $3.50.

Store closes at 7 p. m.

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" $10 " " $30, 10 "
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These Orders are *payable at par* at every office of a Chartered Bank *in Canada* (except in the Yukon) and at the principal banking points *in the United States*; and are negotiable at $4.90 to the £ sterling in Great Britain and Ireland. They form an excellent method of remitting small sums of money with safety and at small cost, and may be obtained without delay at any office of the Bank. 128

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STAR WANT ADS. BRING RESULTS

SPECIAL—Captain Dreyfus got a new trial so does Carter, asking you to come in and see the bargains for five days only, in the line of Ladies' and Gentlemen's Clothing, Boots and Shoes, that will satisfy you, style and price. Remember the place, opposite Estabrooks' Tea Factory, 48 Mill St. Everything is guaranteed or money refunded.

J. CARTER'S, 48 Mill St., 'Phone 1604

SAMPLE SALE!

WE HAVE JUST RECEIVED A COMPLETE LINE OF

Travellers' Samples of Fancy Goods,

Clocks, Toilet Cases, Gold and Silver Mounted Goods, Albums, Photo Frames, at less than wholesale price. Come today and get choice. Also, a number of pieces slightly damaged, at your own price.

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Dentist
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MURDERERS DON IDIOT'S MASK

(Mail and Empire).

Both in Canada and the United States there is forming a public opinion on the allied subjects of crime and insanity that would make short shrift of the tragic absurdities of the law bearing upon them if it were given an opportunity to declare itself. An epigrammatic writer recently summed up the situation in Canada by saying that in this country if the present tendency went much further no one would be sane enough or healthy enough to hang. This humorous exaggeration has too much truth in it to be passed over with a smile. In a recent Toronto case the supposed weak-mindedness of the victim of an outrageous assault was urged as a reason why her assailants should not be too sternly realt with.

SANE ENOUGH TO HANG.

A very important decision bearing on the plea of insanity has been given by the Supreme Court of New Jersey. It takes the ground that a murderer need not be wholly sane to pay the extreme penalty of his act. The Court of Errors and Appeals has sustained this decision. The case in point is particularly interesting in view of the fact that the alleged insanity of the murderer was not discoverred until after his conviction. Then the lawyers sought to save him from the gallows, but the supreme court has held that convicted murderers unless proved insane at the time of their trial, are not to be judged by the same sanity standards as other persons. All that is necessary is that they comprehend their impending fate. If they can understand that they are to be hanged, then hanged they will be. Even if a murder's mental condition were such as wouldn't justify sending a free man to an asylum, it should not save his neck as long as he is sane enough to realize that he has been convicted of murder, and sentenced to be destroyed.

THE MATTEAWAN.

How the insanity plea is overworked in New York State was described in a paper read to the State Bar Association by Dr. R. B. Lamb, superintendent of the Matteawan State Hospital. He showed that of thirty-four patients, fourteen ultimately returned to asylums or to prison or subsequent crimes. Eleven were either useless or troublesome members of society; two committed suicide, six disappeared, and only one became partly self-supporting. That is to say, out of the thirty-four released inmates, only one should have been given his liberty. As the New York Tribune remarks it has been altogether too easy to get prisoners into Hatteawan and too easy to get them out.

DURING HIS MAJESTY'S PLEASURE.

Just the reverse is true of the criminal who is sent to an English asylum. In the first place, it is hard to convince judge and jury that the murderer in whose defence the insanity plea is advanced should not pay the ordinary penalty for his crime. If he does escape the gallows, and goes to an asylum, his warrant for committal reads that he is to be held "during his Majesty's pleasure." The words give an erroneous impression that his detention is to be of a casual nature, and that he is apt to be released as soon as a few red-tape formalities have been undergone. But the prisoner soon finds that, to use a descriptive English phrase, he is as badly scalded as burned. Generally speaking, it is impossible for him to ever again become a free man. Not even a dozen medical certificates that the convict has recovered his mental balance will unlock the prison doors for him. There is little doubt that in the English prisons for the criminally insane there are many men and women today of perfectly sound mind. They are in the same position as a man who has been buried before death.

THE STERN ENGLISH LAW.

They have little or no chance of escape. The result is that the plea of insanity is not so frequently put in as in similar cases in the United States and Canada. A murderer figures out that if he tries to prove an alibi or justifiable homicide, he has, first of all, a chance of escaping altogether; then he has a chance of a ten or fifteen-year stretch, and a speedy death at the worst. Even a sentence of life imprisonment carries with it the likelihood of being mitigated by good behavior to twenty-five years or so. A plea of insanity, on the other hand, means literal life imprisonment. The iron grip that English law keeps on its murderers is in strong contrast to the workings of the jury system in the United States. The jury that tries the accused gives him "the benefit of the doubt," and so sends him to Matteawan, instead of to Auburn. Then, in a couple of years, another jury sits on his sanity. Here, again, he gets the benefit of the doubt, and so becomes a free man.

THE TWO FORCES.

The Tribune protests against the farce of juries investigating such matters as insanity, and urges what, in the opinion of many, is a greater farce—trial by a medical commission of experts. The jury system may have failed in many celebrated cases, but the expert system has broken down utterly. An expert can be found to swear against any other expert on any given point. Several experts could be collected in twenty-four hours to prove that the earth is flat; but no jury could be got together to give a verdict in favor of this theory.

FAT AND THE DIRECTOIRE.

The coming season will be a hard one for fat ladies. The directoire mode endorsers already lift scornful eyebrows at such a plebelianism as bulgy hips. Fat, in short, wheresoever is may be desposited, has merited great condemnation and is anathema. In Chiagoese, it's got to go.

Many minds—many methods. 1 Exercise, 2. Dieting. 3. Worrying. 4. Tight lacing. 5. Marmola. All these are suggested, but not all should be adopted. For instance, 1 and 2 are not easy, while 3 and 4 are not hygienic. Thus we set them on one side and consider Marmola.

What is it? A harmless powder obtainable of any good druggist, which, when mixed with ¾ ounces Peppermint Aromatic and 4¾ ounces Peppermint Water and taken after meals and at bedtime will without causing any inner disturbances or out flesh wrinklings, reduce the excess flesh, proportionately and uniformly, 12 to 16 ounces a day.

DIRECT WIRE 7,000 MILES

Message From London to Calcutta Sent Without Relaying.

LONDON, Feb. 4.—Telegraph messages have begun to leave London on the longest distance ever travelled on a continuous wire. By touching a key here a telegrapher can now send a Calcutta message which passes without retransmission over 7,000 miles of field, forest, mountain and desert.

Direct working has been possible between London and Teheran for five years, but a land line from Paris to India was only recently completed.

STRONG ROOM PERILS.

Before now people have been shut in strong rooms and have had narrow escapes. On one occasion a locksmith was repairing an interior safe in the strong room of a New York bank when the cashier closed the vault door. As it was worked by a time lock it meant that the door would remain closed until the following morning. Fortunately the man knew the secrets of his stronghold and by opening a manhole was able to obtain a sufficient supply of air. He then made a pillow of a bag of dollar bills and composed himself to sleep until the door was opened next morning.—Strand Magazine.

Store open till 7 p. m. Friday, Feb. 5, 1909.

Ladies' Rubbers,

Sizes 5, 5½, 6 and 6½.

Only 55 cents a pair.

Good qualities. Good fitters. A big 55c worth.

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