## The Standard



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SAINT JOHN, SATURDAY MORNING, AUG. 14, 1909

INSURANCE COMPANIES AS LIFE PRESERVERS.

INSURANCE COMPANIES AS LIFE PRESERVERS.

New Brunswick owes much to Scotland. That kings to moving in the matter of causing their policy holders to the building up of this province in commerce, agriculture and manufacture, as well as in intellectual advanced to the fissurance taken is payable at death, under various plans and conditions. The interest of the company is to postspone as long as possible this day of settlement. Thus they save the interest on the amount to be paid to phe beneficiaries, and in the case of insurance that has not been paid up, the company gains an additional arm and prenium for every year that is added to the average term of its policy holders' lives.

The policy holder's lives.

So far the movement has extended to the careful collection of statistics, and to the establishment by one company of a policy holder's health bureau. The inquiries show, among other things, a remarkable increase in the heart, arteries, kidneys, brain and nervous system, such as arterio sclerosis, Bright's "disease, ospolexy, paralysis, paresis and diabetes." At the same time consumption and contagious diseases, as typhoid and diphtheria, row less common, and less fatal. It is deemed possible to further reduce the number of deaths for muberculosis and diseases, as typhoid and diphtheria, row less common, and less fatal. It is deemed possible to further reduce the number of deaths from tuberculosis and diseases, as typhoid and diphtheria, row less common, and less fatal. It is deemed possible to further reduce the number of deaths from tuberculosis and diseases, as typhoid and diphtheria, row less common and less fatal. It is deemed possible to further reduce the number of deaths from tuberculosis and diseases, as typhoid and diphtheria, row less common and less fatal. It is deemed possible to further reduce the number of deaths from tuberculosis and diseases, as typhoid and diphtheria, row less common and less fatal. It is a feminate to the possible to further reduce the number of deaths for popel are liable, m

a motives should make all insurance men apostles of olesome living, protectors of the public health, promo-

larger interest would be that of a citizen desiring the prolonged well-being of his fellows, and of a minister deriving his just powers from the consent of the governed whom he would wish to see remain alive.

WHO CARES?

Thaw is compelled to be consistently and perpetually storms. They are unsafe. He escaped conviction for murder by satisfying the court that he was crazy, and must be satisfied with that. Now that it is all over it in their best light. He was the guest of British nopsitality at every stage. He did not remain long enough in one place or have sufficient opportunity for independent inquiry to be able to hear adverse criticism or see much to condemn, or get any strictly private information.

But another American who has had larger opportunities gives interesting information to the missionary congress at Northfield. This was rety. They are not good enough to be earlier of the ploneer missionaries of Equatorial Africa. He has been through all the Soudans. He cannot be allowed to have temporary brainisticans are unually all period and owned by situation and perpetually storms. They are unsafe. He escaped conviction for murder by satisfying the court that he was crazy, and must be satisfied with that. Now that it is all over it is all ov

"being fulfilled. People often forget the size of Africa. It is three times as large as our country, has five different races—they are not all Negroes, and a population equal to that of North and South America. My field in equatorial Africa is as large as this country; it "took Livingstone 999 days to cross it. There are three parts to the Soudan—the Egyptian, where Gordon died a martyr, with thirty-five missionaries for 3,000,000 "souls; the French, without one missionary of any sect; and the English, near the Niger River, four times the size of New England, with 20,000,000 waiting literally with open arms for the gospel. Here is our opportunity. It has only been opened to us during the past ten years, since the British Government took it from the hands of the Nigeria Company. For five months It tramped through it, and I have never seen such a "wonderful country in all Africa. The people are civilized, they are not your idea of heathen. There are "cittles there with street cars and railroads, and there in the heart of southern Nigeria, in the 'dark continent,' I rode for the first time in an automobile! Those-faces were civilized when we were savages; they are the "greatest traders in the world: they make their own." "I rode for the first time in an automobile! Those races "were civilized when we were savages; they are the "greatest traders in the world; they make their own "shoes, clothes, everything; all they look to us for is "the gospel. For such a parish, for such need, there are "forty or fifty missionaries, with eight of the fourteen "States without any, with no missionary from a large de"nomination in America in that country. And the black "part of the outlook is that Mohammedans are coming; "there in swarms, they are fast getting converts, and the there in swarms, they are fast getting converts, and the mext five years will decide whether the Soudan is to be won for Christ or for Mahomet."

### OUR OWN PROVINCE.

aguestion of policy whether and how far this should be undertaken.

A little consideration will show how important a thing it would be if an insurance company could by any system of health work, increase by one year only the average life of the persons holding its life policies. The holder of the manuface workers and dear the post of the work of the post of the work of the wo

Mr. Asquith's Government will, in the next election, the dead.

One would not like to deal with the converse principle and suggest that corporations and public bodies which gain by the death of their patrons would be tempted to take means to aid the shortening of human life. But, as a matter of fact, the company which sells annuity funds annuity funds where the life insurance company gains. It is to the disadvantage of the Government annuity funds that a man should live long after the beginning of the annuity period. But whatever might be the interest of Sir Richard Cartwright in his capacity as ilayer interest would be that of a citizen desiring the prolonged well-being of his fellows, and of a minister deriving his just powers from the consent of the governed whom he would wish to see remain alive.

In short from some of the largest Liberal among those mentioned are Lord Joicey, a great coal owner and landed proprietor. It is said that his annual subscription to the Liberal party funds is about \$100,000. He has with are Liberal party funds is about \$100,000. He has with a samulation subscription to the Liberal party funds is about \$100,000. He has with the reported that Sir Christopher Furness, the ship builder, best known in this country in connection with the Furness Line, has ceased to take a financial interest in the welfare of his party, which is also a great loss. Lord Rosebery has sufficiently defined his position, and it may be assumed that he will not assist the revolution administrator for the old age annuity department, his larger interest would be that of a citizen desiring the prolonged well-being of his fellows, and of a minister deriving his just powers from the consent of the governed whom he would wish to see remain alive.

Produce Proces.

The following prices were quoted at the landand propertures, 12 is furney. The sum of the party is a great coal owner and landed propertures, 20 to 70 cents per bushel; cents per bushel; cents per bushel; beans, 25 to 50 cents per policy. The bean properture is a properture of the policy and properture. The

But another American who has had larger opportunities gives interesting information to the missionary congress at Northfield. This was Rev. Thomas Moody, one of the pioneer missionaries of Equatorial Africa. He has been through all the Soudans. He knows Nigeria, and is able to compare the British sphere of influence with that of other nations. Me. Moody is thus reported:

"The prophecy made 3000 years ago that Ethiopa should stretch out her hands in supplication" is now merce, acting evidently for clients, took the lot.

Robert Flemming, son of J. Y. Flemming of this place spent a few tions on floating the recent loan of \$1,020,000 of four per cents at par. This was not quite so good a sale will have to go to Boston to consult a specialist regarding one of his will have to go to Boston to consult a specialist regarding one of his will have to go to Boston to consult a specialist regarding one of his will have to go to Boston to consult a specialist regarding one of his will have to go to Boston to consult a specialist regarding one of his will have to go to Boston to consult a specialist regarding one of his will have to go to Boston to consult a specialist regarding one of his will have to go to solt on the will have to go to Boston to consult a specialist regarding one of his will have to go to Boston to consult a specialist regarding one of his will have to go to Boston to consult a specialist regarding one of his will have to go to Boston to consult a specialist regarding one of his will have to go to Boston to consult a specialist regarding one of his will have to go to Boston to consult a specialist regarding one of his will have to go to Boston to consult a specialist regarding one of his will have to go to Boston to consult a specialist regarding one of his will have to go to Boston to consult a specialist regarding one of his will have to go to Boston to consult a specialist regarding one of his will have to go to Boston to consult a specialist regarding one of his will have to go to Boston to consult

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After the morning session of the St.

John River Waterways Commissionyesterday, the Canadian Commissioners were the guests of the American
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UR MONEY BACK IF TO NOT SATISF ACTORY.
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were thrown out, but no one was seriously hurt and the automobile is uninjured.

Archie Kirkpatrick, who is manager of a bank in Northetrn Ontario is spending part of his vacation here. Mr. Kirkpatrick will visit several points in Nova Scotta, before returning to his duties.

Mrs. James Johnston, who for several years was a resident of DeBec, who now resides in Boston is spending a short time with friends and relatives here.

Hon. J. K. Flemming paid a short visit to our village this week.

Another week of ideal haying weather. Most of the farmers have completed haying operations with thet hay in admirable condition.

The students who took the entrance examinations for P. N. S. from this locality have received their marks and four girls who wrote the second class papers are reported to have passed successfully. Miss Enrie Kirkpatrick who is only 15 years of age made an average of 69 per cent. This speaks well for the country school and the country school and the country school of a ladies attended and partook of the plenic tea on the lawn.

Diphtheria has broken out at Benton are of Charles Murchland of Benton. He was 10 years of age and a very bright lovable child.

APOHAQUI.

A large and well asson to Stationery and Office Fill in all lines.

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Barnes & Large and well asson to stationery and Office Fill in all lines.

man on the wharf jumped in the water to save the hat, and was nearly exhausted when they lowered the steps on the steamer and rescued him.

Miss Core, Jr., of St. John, is visiting at the home of Mrs. Bidney Stewder. Satisfaction

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SCENIC ROUT

p.m. Saturday at 6-wand 9.20 a.m., and 7 p.m. Returning at 5.20, 7 9.30 a.m. 3.15, 5.45 and 7.45 p.m.

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Erin St.

LOWER MILLSTREAM.

Lower Millstream, Aug. 12.—The farmers of this community are almost lone haying but the wet weather has but a stop to haying and is now helping the crops along.

Mr. and Mrs. J. E. McAuley spent Sunday last with friends in Rock-

Mr. and Mrs. J. E. McAuley spent Sunday last with friends in Rockville.

Miss Louise Perkins, Norton, is at present visiting her uncle, Mr. W. D. Fenwick.

Mr. Roy Long is at present visiting his uncle, Mr. George Sharpe.

Mr. Herbert Baird has his new house and barn almost completed. It is quite an enlargement to the community.

Britannia Division. Sons of Temperance Intend holding an anniver, sary picuic on the 24th of the month. All Temperance workers are invited to attend. A concert will be held in the evening, consisting of Reading Music, Dialogues and Speeches. The chief speakers will be the Hon. Geo. E. Foster, M. P., Rev. Mr. Saunders of Sussex and a number of other prominent speakers.

The Misses Oille and Marion McLeod are visiting their uncle, Mr. A. Corbett.

The roads of this community are in a fine condition. All are well pleased with the Hazen road law, and the government he represents is stronger than ever.

The school of this place will start the 26th of August, under the care of Miss Winnifred Snider, advanced department and Miss Mable McFarlane, primary department.

Delivered in blik for in which will be held in the community and burners and bar will be held in the evening, consisting of Reading Whitskey,

WHITE HORSI CELLAR SCOTCH WHISKEY,

LAWSON'S LIQUEUR,

GEO. SAYER & CO.'S FAMOUS COO. NAC BRANDIES,

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the hig Mani

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hurt the feet .. . front buskins, hand in heels, broad toos, coles easy . . . . .

We carry a large comfortable house sho different makes.

Francis & Vaug

19 KING STRE Tenders will be received in a Electric Light and pany, at the office of that Shediac, N. B., up to ust next, at five deletithe construction of a five scadouc river, at the tide. Plans and specific the construction of the const