# JRANCE MEN GARDING USE OF ALCOHOLIC BEVERAGES

IN NEW YORK

of two nillion life insurance policy not nearly so many as would live if liquor have a high mortality. Among they are allowed to go where they that difficulties were increasing

public use in lengthening life.

43 Insurance Companies

BLE STATISTICS GIV- life time of each man, there are many THE EIGHTH ANNUAL who would consider that 'The game MEETING OF ASSOCIATION OF was not worth the candle.' But it LIFE INSURANCE PRESIDENTS means that in each year a number of

men will die at an earlier age than they should. For example, at age 35, New York, Dec. M-That the use the expectation of life is 32 years; of alcoholic beverages shortens life in the first year after that age, inin this country was reported as a stead of say, nine persons dying, statistical fact to the Eighth annual there would be probably 12 deaths, Convention of the Association of Life that is, three men would each lose 32 Insurance Presidents here this morn- years of life; in the next year proing. Figures on the subject were pre-bably four men would each lose 31 sented by Arthur Hunter, actuary, years of life, etc. As a matter of in connection with the findings of a fact, many immoderate drinkers most classes which are connected with most classes which are connected with rortality in estigation into the lives would live longer than 32 years, but either the manufacture or sale of

"With regard to men who had used extra mortality that the results of this private mor- considered by the companies to drink tality inquiry were also available for in excess. The mortality in the second group was found to be fully 50 per cent, greater than in the first, an excellent argument for modera-

Forty three leading life insurance companies in the United States and tion in the use of alcoholic beverages. Canada contributed their detailed records on the two million lives in question, which represented their col Acturial Mortality Investigation did ture or sale of alcohol, there was only and the pastor. lective experience on many different not make a report on the mortality one class which had a normal morclasses of insured likely to have highmong total abstainers, but suffitality and that was the distillery prochildren are playing with the little such as to demogranda is being prosechief groups investigated included by individual companies to justify persons engaged in ninety seven haz- the statement that persons who have ardous occupations, these having a lalways been total abstainers have a GERMAN DEMOCRATS favily history of consumption, a de-mortality during the working years of fect in their personal history, those life of about one-half of that among whose physical condition was not nor those who use alcohol to the extent Berlin, Dec. 11—According to the mal, and those whose habits with re of at least two glasses of whiskey per in conjunction with Rosa Luxemburg and to alcoholic beverages were not day. In view of this, the effect of Llara Zetkin and Franz Mehring, tisfactory in the past or who used prohibition of the manufacture and has published the following declars atisfactory in the past of who used promotion of a policial sale of alcoholic beverages in Russia in Swiss papers: must be very great. If the governtion for insurance. "Among the men who dmitted ment of Russia carry out their present Richard Fischer, have endeavored to

hat they had taken alcohol occas-intention to abolish pern to excess in the past," said forms of alcoholic be bose habits were saving in

was equivalent to a re-tants of Russia.

duction in the average life of these Saloon Keeper's High Mortal

meant that four years would be cut liquor business, Mr Hunter said:

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saloon keepers do not live as long as persons in non hazardous occupations

holders, co ering a period of twenty they had been moderate drinkers, five years. This investigation, which and far fewer than if they had been tended the bar or not, there was an emforts. There is not been with that the Turkish action are the same of the please, and providing them with that the Turkish action are the please.

duced about six years on the average the pressure in the southern provinces. drawal of for on account of their occupation. The mortality among those connected with breweries was about one third above and the soldiers are making collecting off and the soldiers are making collecting of the so the normal. The large class of pro-tions of money. In the village of cutting off an prietors of wholesale liquor houses had Koudekerke, which has 3000 inhabian extra mortality of about one fifth tants, 500 Belgians have been given This does no Total Abstainers Live Longest In the fourteen sub divisions of the shelter, thanks to the devotion and ernment will no "The committee of the Medico-trades connected with the manufac-

"The delegates, Dr Suedekum and set forth in the democratic pres neutral countries, Sweden. d Switzerland-the attitude Social Democratic with

men of over four years. If this "Referring to occupations in the off the end of the average normal "There is a general impression that affiars . and point which the American Suedekum and F

SWISS WAR LOAN

over subscribed. The consolidated to money making and the enjoyment itself a sufficient prize to compensate we feel at war against, that we mean debt of the Confederation, exclud- of wealth. ing that of the federal railways amounted at the end of 1913 to £5,850,-

#### FRENCHMAN DESCRIBES KINDNESS OF DUTCH \*

REFUGEES INTERNED IN CAMPS BUT PAROLLED FOR HOURS DAJLY

London-The kindness shown by the Dutch to the Belgian refugees who CYRENAICA TROUBLES have entered Holland in large numbers is described by a French journalist writing in Excelsior. Arriving in Flushing early one morning he finds the quays and the streets of the

VOTE FOR McDONALD AND THE FAIR WAGE & CLAUSE IN ALL CITY'S \$ CONTRACTS

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ARE SAID INCREASING

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Florence, Dec. 11-In a report little town already crewded with which he made to King Victor Empeople. Among them are some anuel upon the situation in the It-Belgian soldiers who have just cros- alian possession of Cyrenaica, Gensed the frontier. There are 23,000 eral Ameglio states that the good efhe says, actually in Holland, interned fect of the vigorous military and in the camps of Loosduinen, Amers-political measures he has been carfoort, Gaasterland, Zwolle, Assen and rying out since last winter, have Harderwijk, whilst 2000 English mar- been greatly diminished by the withines are at Leewarden and Gron-drawal of the Ascari troops in conse quence of the uncertainty entertained The Dutch treat them with the with regard to the attitude of Eth

primarily to assist the life insurance companies to find out which types alcoholic beverages daily but not to of persons could be safely accepted excess, the experience of the companies of persons could be safely accepted excess, the experience of the companies was divided into two groups (a) men proprietors who attended the bar proprietors who attended the bar proprietors who attended the bar there exists a pointed to deal that there way of the companies of persons could be safely accepted excess, the experience of the companies of alcoholic beverages had caused many of the deaths. The hotel proprietors who attended the bar proprietors who attended the bar there exists a pointed to deal that there way of the companies of the c for insurance at the regular rates of was divided into the proprietors who attended the proprietors who took two glasses of beer or a either occasionally or regularly had with the Belgians have sent numbers the way of ged an extra preriun, and which glass of whisky or their equivalent, a should be declined. It was announced ay: (b) men who took more than keepers, that is, the life time was re-

ingenuity of the mayor, the doctor tion to General

y possibility of sending

ot mean that the gov-Anglio's request, the probable reacti On the market place the Belgian of the intervent and serious attention. Dutch girls in their wooden shoes, German propagall the Arabian tribes wide skirts and lace bonnets. These cuted amongst it is particularly strong Dutch are a kind-hearted people, is of Libya, and The situation is there-ON PARTY ATTITUDE the comment of the Excelsion's cor- in Crrenaicaltogether reassuring.

LORD MERSEY AN CHARGE MADE TH

THE WAR. sound sense of absolutely opposed to that of tween this country and Prussia on the any better placed for producing some scher. Existing con- issue. We entered the war with no commodities, formerly produced by ditions render it for the moment im view of any national aggrandizement, Germany. In fact, there is no ques possible for us publicly to set forth either in trade or territory, and the tion of reducing Germany to a wilder Prussians, seeking a motive to which ness, and when we emerge from the This declaration is the more mean to attribute our participation, knew- war we will still be faced by the inher ingless, commented the Berliner Tage ing well it was useless to accuse us of ent qualities which enable Germa

blatt, in view of the fact that Heri greed of territory, have now invented traders to push their goods. Indeed Liebknecht is today supported by this more plausible accusation. It is if, as a result of the war, the enervery few German Social Democrats. | curious to notice that the Prussian gies of the Germans are turned to General von Bernhardi has thought ward peace instead of the perfection it in the past to make a very similar of a military machine we will have accusation against the United States. created a more formidable competitor pitality. I look forward to a renewal Berne—The second Swiss war loan, They, he says, championed ideas of "The Germans sometimes speak after the war of friendships formed amounting to £2,000,000 bearing in-universal peace in order to be able and write as if the destruction of the in the days of peace. It is with the terest at 5 per cent has been well to devote their undisturbed attention German mercantile marine would be Prussian ideal, the military system,

Reviews British Prosperity

war inflicts a vital wound on German bitions of the Prussian military caste —Lord Mersey to New York Herald. trade, while the corresponding effect may inflict permanent injury upon on England is small, could give a cer- the German carrying trade, but suptain plausibility to the suggestion if posing the whole German merchant he could represent that at the time fleet should disappear you must aswar was declared this country was sume, if we were to gain any advanlosing ground in trade and shipping. tage from such disappearance, that LOOKING FOR MOTHER'S SPEC-In that case our action might have we are able to fin deapital and combeen represented as the throw of a pete with all the rest of the world to half-ruined gambler, with nothing build and maintain an increased fleet else to do and everything to gain. In and find employment for the ships. fact, the period since the close of the South African war has been one of 'whatever may be the result of the piece entitled "Whiskerculture." Folcontinuous and progressive prosper- war, all Europe must be so impover lowing is an extract:

ity, whether you look at the returns ished that a shrinking of the carrying of imports and exports, at the regis- trade will follow. To gain advantage, case, this facial landscape gardening, tered tonnage of the British mercan-then, it is suggested that we are from the time that they innocently tile, the number of tons of shipping spending every week for the prosecu say at breakfast, You forgot to shave engaged in foreign trade leaving and tion of the war about \$40,000,000, sac- this morning, dear!' (it has taken entering British ports or at the clear- rificing countless lives and the pro- three days for even the rough sketch ings in the London Clearing House ductive energies of more than 2,000,- you show them!) to the dreadful or the deposits of the Post Office 000 of the male population of the most harvest of your noxious inspiration. Savings Bank, or at the amount yield- vigorous years. We also are sacrific- "Picture the nervous strain on the ed by each penny or income tax, the ing or risking enormous trade ad- wife and babes as they witness the tale of increasing wealth and flourish- vantages. The value of our trade gradual budding (blossoming) and ing trade is the same. All this, as with Germany alone was enormous, fruition of the horror. How they family. When your mother has suggested, we were to risk at a mo- and a large percentage of all our sadly watch the head of the house laid her steel rimmed spectacles does ment when the thoughts of the gov- export trade goes to Germany. And slowly disappearing in a cloud of it not make one more place that has ernment ans the English people were if we turn to staple trade, the Lan-brambles. turning more and more toward the cashire situation is still more striking. question of the amelioration of the Not only is the whole of this trade arms and hear those sobbing voice, conditions of the working classes and blotted out during the whole of this 'Come back to us, papa!' when the finances of the country were war, but if Germany is ruined it "Isn't your pride touched on the taria chinensis on his chin if he visucommitted to unprecedented expendi- would mean the loss of our best cus- raw when your wife lifts up the door alized himself at some future breakfast ture for these objects. Net Seeking Competitor's Ruin

"What, on the other hand, is the prize we are aiming at? It may be that some articles are manufactured in Germany the might be manufacted den outbreak of war with a country between right and whiskers—hesitate! apart from the natural adaptibility of commercial relations means very large enatural adaptibility of particular populations for particular debts to English merchants outstandforms of production and from such ing in Germany which cannot be col- the cares of a busy housekeeper? accidents as the geographical distri- lected. If the war should result in "Ask yourself if it will add in any

skill and industry of the competitors urally find it difficult to attribute in manufacture and upon the sellers ds in the United resources and powers of organization "If all Germany were to become s ole can judge be- wilderness we would not thereby be

this country for the evils of war to strive against; not for financial ad-Maybe the temporary disappearance vantage accruing to ourselves, but Still, a skilful controversialist, see- of the German mercantile fleet from for the safety of European civiliza-000 or about 30 shillings per head of ing that the economic pressure of the the seas as a consequence of the am-Predicts European Poverty

tomer for cotton yarn and the best mat in the vestibule and kisses it having to loop up those vines with

German Debts Outstanding and, but if the main, with whom we have had such intimate Why add to the strains of family life?

MR. H. CATER

Would thank all owners of rigs, autos, or other conveyances, who are willing to assist him on election day to kindly report at his Committee Rooms, 32 Ninth Street, at an early date.

the therefore re-lever asserable will be for

"There remains to be considered the enormous loss to British financial Cyrenaica. It seems houses through the sudden interrupserious difficulties ir tion of financial intercourse with Gerimplying with this re- many. England is the greatest crediattitude of Abyssinis tor country, and one of the largest defined, and the with- debtors in the money markets is Gerces from Erythrea would many. But apart from a normal state all the more so since of affairs, it is well known that tion by Turkey against whether by design or accident, the close the Suez Canal London money market at the end of July was flooded by German bills. I am not able to say what the ultimate fate of these bills will be, but it is pt give due considera- clear that a very heavy immediate loss has accrued. I see it estimated on upon Cyrenaics that the liabilities on bills of exchange ion of Turkey being of three big German banks in London amounted at the outbreak of the war to between \$75,000,000 and \$100,000, 000, and to meet this liability to English holders of these bills nothing is available but as much of the assets of those banks as happened to be in England. This is no measure of the total liability on all bilis, but gives some concrete idea of the immediate

Maxims of Militarism "Prussian statesmen and writers have dinned i to our ears the aims o Prussian policy with such insistance that we are now able to comprehend them France must be so concletely crushed that she can never again cros our path; right gives right to occupy and conquer; might is the supreme right; the maintenace of peace never ernational competition can be the goal of our policy'-these cition between pri- are Bernhardi's maxims. A people

cious and ignoble.

"But if we were to be accused of a sordid war for gain, those who accuse night at least credit us with enough shrewdness to measure the profit and loss likely to accrue from the transaction. It seems a curious business proposition that a shrewd business man should seek to profit from the destruction of his best customer, the oankruptcy of his principal debtor

"I feel bound to say I have personally no animosity against the Germans. I have travelled among them

# FACIAL FOLIAGE

TACLES IN FATHER'S WHIS-KERS MAY COME

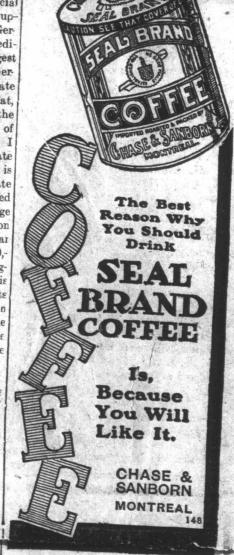
In the American Magazine James Montgomery Flagg writes an amusing

"It's a heartrending sight in any

"See those outstretched dimpled

customer in Europe for cotton cloth. good night on account of its compara- portiere cords in order to slide a tive silkiness? Stop, consider, you poached egg in without mutilating "This is only one instance, but it who through some inherited mental it?"

bution of certain mineral daposits, the the devastation of Germany debts way to the pleasure of any one in the



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to be ransacked?

"Men who embark on a career of whiskerculture are obviously thought-

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E. Hay, Gen.-Mgr.

\$10,000,000

7,000,000

7,000,000

Manager.

Ordinarily, a button is loc. ed upon as an article of minor importance. But sometimes a great deal depends upon just one button. Its importance is not fully realized until it has been lost.

Canada spends about a million and a quarter dollars every year for buttons---yes, just buttons.

And---more than two-thirds of these buttons are imported, more than \$800,000 is sent to foreign countries which could just as well be kept here.

If these buttons were produced in Canada, fourteen factories, employing over nine hundred Canadians, would be kept busy to turn them out.

There is no reason why these buttons can't be "Made in Canada" just as well as anywhere else; in fact, some \$400,000 worth are every year---the other \$800,000 worth will be, if you will only "play the game" and-

Say "Made in Canada."