

## INSURANCE MEN REGARDING USE OF ALCOHOLIC BEVERAGES

STATISTICS GIVEN AT THE EIGHTH ANNUAL MEETING OF ASSOCIATION OF LIFE INSURANCE PRESIDENTS IN NEW YORK

New York, Dec. 11.—That the use of alcoholic beverages shortens life in this country was reported as a statistical fact to the Eighth Annual Convention of the Association of Life Insurance Presidents here this morning. Figures on the subject were presented by Arthur Hunter, actuary, in connection with the findings of a mortality investigation into the lives of two million life insurance policyholders, covering a period of twenty-five years. This investigation, which

life time of each man, there are many who would consider that 'The game was not worth the candle.' But it means that in each year a number of men will die at an earlier age than they should. For example, at age 35, the expectation of life is 32 years; in the first year after that age, instead of say, nine persons dying, there would be probably 12 deaths, that is, three men would each lose 32 years of life; in the next year probably four men would each lose 31 years of life, etc. As a matter of fact, many immoderate drinkers would live longer than 32 years, but not nearly so many as would live if they had been moderate drinkers, and far fewer than if they had been



## FRENCHMAN DESCRIBES KINDNESS OF DUTCH

REFUGEES INTERNEED IN CAMPS BUT PAROLED FOR HOURS DAILY

London.—The kindness shown by the Dutch to the Belgian refugees who 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 little town already crowded with people. Among them are some Belgian soldiers who have just crossed the frontier. There are 23,000 he says, actually in Holland, interned in the camps of Loosduinen, Amersfoort, Gaasterland, Zwolle, Assen and Harderwijk, whilst 2000 English marines are at Leeuwarden and Groningen.

saloon keepers do not live as long as persons in non hazardous occupations but it is not generally known that most classes which are connected with either the manufacture or sale of liquor have a high mortality. Among saloon proprietors, whether they attended the bar or not, there was an

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

## CYRENAICA TROUBLES ARE SAID INCREASING

Florence, Dec. 11.—In a report which he made to King Victor Emmanuel upon the situation in the Italian possession of Cyrenaica, General Ameglio states that the good effect of the vigorous military and political measures he has been carrying out since last winter, have been greatly diminished by the withdrawal of the Ascar troops in consequence of the uncertainty entertained with regard to the attitude of Ethiopia.

General Ameglio informed the King that difficulties were increasing and that the Turkish action was becoming more serious.

There is nothing more serious than the withdrawal of the Ascar troops, which has been the cause of the serious difficulties in Cyrenaica. It seems that the attitude of Abyssinia is not clearly defined, and the withdrawal of the Ascar troops from Erythraea would be imprudent. The possibility of sending Egyptian troops to the Suez Canal, cutting off an artery of the government, is not a matter to be taken lightly.

This does not give due consideration to the request of the Government to General Ameglio to take the most serious attention to the intervention of Turkey being such as to demand a being prosecuted. German proposals all the Arabian tribes cut amongst it is particularly strong of Libya, and the situation is there in Cyrenaica together reassuring.

## LORD MERSEY ANSWERS CHARGE MADE THAT WAR CAUSED TO GAIN IN TRADE

International competition has been the cause of the war, and the war has caused a gain in trade.

Lord Mersey, in his answer to the charge made that the war has caused a gain in trade, states that the war has caused a gain in trade, and that the war has caused a gain in trade. He states that the war has caused a gain in trade, and that the war has caused a gain in trade.

Reviews British Prosperity. Still, a skilful controversialist, seeing that the economic pressure of the war inflicts a vital wound on German trade, while the corresponding effect on England is small, could give a certain plausibility to the suggestion if he could represent that at the time war was declared this country was losing ground in trade and shipping. In that case our action might have been represented as the throw of a half-ruined gambler, with nothing else to do and everything to gain. In fact, the period since the close of the South African war has been one of continuous and progressive prosperity.

Not 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, but if the main, apart from the natural adaptability of particular populations for particular forms of production and from such accidents as the geographical distribution of certain mineral deposits, the

## 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.



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family. When your mother has laid her steel rimmed spectacles does it not make one more place that has to be ransacked? "Men who embark on a career of whiskerculture are obviously thoughtless. What man would cultivate whiskers on his chin if he visualized himself at some future breakfast having to loop up those vines with portiere cords in order to slide a poached egg in without mutilating it?"

## FINLAY'S TOYLAND

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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.

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