JRANCE MEN GARDING USE OF ALCOHOLIC BEVERAGES

of two nillion life insurance policy not nearly so many as would live if liquor have a high mortality. Among

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 Fighth 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 but it 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

companies to find out which types alcoholic beverages daily but not to free use of alcoholic beverages had of persons could be safely accepted excess, the experience of the companies caused many of the deaths. The hotel proprietors who attended the bar proprietors who attended the bar that there are committees appointed to deal that there are committees are committees appointed to deal that there are committees are committees appointed to deal that there are committees are committeed that the committees are comm proprietors who took two glasses of beer or a either occasionally or regularly had with the Belgians have sent numbers the way or ged an extra premium, and which glass of whisky or their equivalent, a should be declined. It was announced as: (b) men who took more than keepers, that is, the life time was report of them to the large towns in the quest, as the foregoing amount but were not as the saverage of the saverage. ed, however, at today's convention, the foregoing amount, but were not duced about six years on the average the pressure in the southern provinces. drawal of for 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, Forty three leading life insurance an excellent argument for moderacompanies in the United States and tion in the use of alcoholic beverages.

Canada contributed their detailed re-"The committee of the Medico-trades connected with the manufactingenuity of the mayor, the doctor tion to General cords 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 always been total abstainers have a GERMAN DEMOCRATS facily history of consumption, a de-mortality during the working years of feet 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 whose physical condition was not nor those who use alcohol to the extent mal, and those whose habits with red of at least two glasses of whiskey per in conjunction with Rosa Luxemburg in conjunction with Rosa Luxemburg Llara Zetkin and Franz Mehring, has published the following declars atisfactory in the past of who used profile sale of alcoholic beverages in Russia ion in Swiss papers: must be very great. If the govern-"Among the men who dmitted ment of Russia carry out their present Richard Fischer, have endeavored t hat they had taken alcohol occas-intention to abolish pern

was equivalent to a re-tants of Russia. tion in the average life of these | Saloon Keeper's High Mortal meant that four years would be cut liquor business, Mr Hunter said:

Head Office, Toronto.

CAPITAL AUTHORIZED .

RESERVE

M. MORRIS

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Savings Bank Department

Interest allowed on deposits of \$1.00 and upwards from date

Letters of Credit issued, payable in all parts of the world.

tion for insurance.

whose habits were saving in

men of over four years. If this "Referring to occupations in the

ff the end of the average normal "There is a general impression that IMPERIAL BANK OF CANADA

E. Hay, Gen.-Mgr.

\$10,000,000

Manager.

7,000,000

7,000,000

SWISS WAR LOAN

debt of the Confederation, exclud- of wealth. ing that of the federal railways amounted at the end of 1913 to £5,850,-



saloon keepers do not live as long as

REFUSE SUBSTITUTES

"With regard to men who had used the causes of death indicated that peasants in the smallest villages peated his on account of their occupation. The mortality among those connected with breweries was about one third above and the soldiers are making collections. The mortality among those connected with are organizing free representations a possible account of their occupation. The mortality among those connected with are organizing free representations a possible account of their occupation. 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

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

FRENCHMAN DESCRIBES KINDNESS OF DUTCH ?

REFUGEES INTERNED IN CAMPS BUT PAROLLED FOR HOURS

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

greatest kindness, putting them on opia. parole for several hours a day when General Ameglio informed the Kin

Total Abstainers Live Longest In the fourteen sub divisions of the shelter, thanks to the devotion and ernment will no

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

ARE SAID INCREASING

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

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 investigation with the difficulties were increasing the please, and providing them with that the Turkish action are tended the bar or not, there was an investigation.

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 DEMOCRATS

Dutch are a kind-hearted people, is of Libya, and The situation is thereon party attitude the comment of the Excelsion's corin Carenaic altogether reassuring.

CHARGE MADE TH

THE WAR. affiars and and point which the American ple an judge beabsolutely opposed to that of tween this country and Prussia on the any better placed for producing some Suedekum and Fischer. 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 Herr 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 ener

very 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 Berne-The second Swiss war loan, They, he says, championed ideas of "The Germans sometimes speak after the war of friendships formed accusation against the United States. created a more formidable competitor 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

Reviews British Prosperity been 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

ontinuous and progressive prosper- war, all Europe must be so impover lowing is an extract:

Net Seeking Competitor's Ruin "What, on the other hand, is the prize we are aiming at? It may be

success of intempetition bet cen pri-are Bernhardi's maxims. A people who can think and write the urally find it difficult to attribute to ds in the United resources and powers of organization "If all Germany were to become a

over subscribed. The consolidated to money making and the enjoyment itself a sufficient prize to compensate we feel at war against, that we mean 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 amtion and the hope of the whole world" 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 dcapital and com-

Predicts European Poverty

ity, whether you look at the returns ished that a shrinking of the carrying "It's a heartrending sight in any 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 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 visu-

German Debts Outstanding that some articles are manufactured must not be forgotten, that the sudin Germany the might be manufactured den outbreak of war with a country between right and whiskers—hesitate! and, but if the main, with whom we have had such intimate Why add to the strains of family life? e natural adaptibility of commercial relations means very large. Even if you have provided your wife particular populations for particular debts to English merchants outstand- with a vacuum cleaner why multiply forms 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

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.

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 Gerses 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 y possibility of sending July was flooded by German bills. I am not able to say what the ultimate ot mean that the gov- 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 ito 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 cross 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

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 South African war has been one of 'whatever may be the result of the piece entitled "Whiskerculture." Fol-Montgomery Flagg writes an amusing

"See those outstretched dimpled

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



CAT'S PAW CUSHION RUBBER HEELS

are made of the finest, lightest weight, longest wearing Rubber that can be had in the worldregardless of price. : : :

Yet they cost no more than the ordinary kind -50c. attached.

Ask your Shoe Man



to be ransacked?

"Men who embark on a career of whiskerculture are obviously thoughtcommitted 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

OPEN TO-NIGHT

"Button, Button, W Takes the Button

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."