### SUNDAY SCHOOL COLUMN.

ORGANIZING A PRIMARY UNION. It has been said that "organization is one of God's ways of strengthening His kinglom." So it seems. All
around us we see organizations, of
societies, clubs, guilds, and associations, and because of these organizations we see better work done along tions we see better work done along their special lines. Particularly in the Sunday school work do we see a great increase of better results because of this unique way of working. Pastors, superintendents, teachers and scholars alike see the benefits coming scholars alike see the benefits coming from the union of forces. "In union there is strength." This can be said particularly of the primary teachers union. Whereas in the single-handed work of individual teachers and primary workers the results are comparatively small, with the various forces organized on a sound basis far greater work can be done, and from it will come better and greater results.

In organizing a primary union the great difficulty in many places seems to be to make the teachers realize that this is a special need of the primary union, and to appreciate its value deeply enough to give their time to it. There are often so many clubs and societies, so much going on that the teachers say: "I have my lesson helps."

teachers say: "I have my lesson helps. I use those and I can't give any time to the union." This is due targely to the low conception teachers and superintendents have of their work. They must be made to realize its possibilities at the importance. Something ties, hence its importance. Son idea of their work, before a Trimary union can be effected and carried on inteligently. How are we going to

This year the Provincial Sunday school committee has thought it wise to have primary work in its different phases presented at the county con-This has been done and interest in the work. Then informa-tion has been given through a series of short articles published in this

this month a primary union may be formed in this city. Before that date all primary teachers of the city will be personally visited by interested workers, who will so far as possible enlist their sympathy and hearty co-operation in the interest of the prim-ary union. On the date appointed an informal meeting will be calfed at which the subject will be further discussed, and if thought best an organ-ization will be effected.

That was a good thought of the chairman of the executive sending a letter of fraternal greetings from the Sunday School association to the Christian Endeavor convention. It was heartily reciprocated by a well worded resolution introduced by Rev. F. W. Murray and carried unanimously. Truly these two societies in a sense are two branches of one great movement.

The international executive of the

week meeting at Chautauqua, where began in 1873 the great educational movement represented today by our Sunday school normal courses. New Brunswick hoped to have its member of that executive go, but at the last he was prevented. Its report was forwarded, and the chairman writes: "We are deeply interested in your progress."

A WINUNA LIAD!

Saved From a Life of Torture.

The work of the programme committee for provincial convention in October is well advanced. A great convention of practical workers will then essemble in this city.

Westmorland county Sunday school convention, held last week in Shediac, was strongly educative to those present. Among the reports of work wa included the house to house visits sociation; 1,469 families were visited, including 7,054 persons. On this visitation and its discoveries of conditions further S. S. work will be de-

Last Sunday in Centenary church Rev. Dr. Smith Baker of Boston ad-dressed a large audience on Twenty Ways of Teaching the Bible. It was a very eloquent and helpful address.

BRITISH LUMBER MARKET.

Public Sale of Spruce Deals—Farn worth & Jardine's Circular. (Timber Trades Journal, Aug. 7.)

(Timber Trades Journal, Aug. 7.)
For the first time for about 3 1-2
years we have had a public sale of
spruce deals in Liverpool. A. F. &
D. Mackay appear to have been hung
up in their efforts to place the cargo
per Mab (s), from Hopewell Cape,
N. B., by private treaty, and were
compelled to resort to auction. This
was probably brought about largely
by the fact that a previous shipment
from that port did not prove satisfactory, and buyers were unwilling to
run any risk. Several buyers from
the country were amongst those whose
names were written in the catalogue.
It will be seen there were some remarkable fluctuations in the prices,
for instance, the first five lots of 12
to 15 feet 3 x 7 brought 26 12s. 6d.,
then after a sale at 26 10s. tailed off
to 26 2s. 6d. per standard, much to
the disgust, we should imagine, of the
earlier purchasers. The outside sizes
sold well. The cargo realized 26 5s.
per standard, not a bad price considering the difficulties surrounding the soid well. The cargit restands 25 is, yer standard, not a bad price considering the difficulties surrounding the transaction. The parcel of 700 logs of St. John, N. B., birch timber, now landing ex Palentino (s), averaging about 17 in. calliper square, brought out a bid of 12d. per foot. This being promptly declined was improved by the same bidder offering 12 1-2d. and subsequently 131, all of which were refused, and after the parcel had been put up in detail and no satisfactory bid forthcoming it was withdrawn.

While the Belfast steamship H, M. Pollook was entering the Bristal Channel laden with deals, from St. John, N. B., for Sharpness, she was twice in collision, and sustained very serious damage. On Monday night the captain alleges a Norwegian steamer ran into the vessei on the starboard bow, and next day, while still lying off the road, a Norwegian bark collided with the steamer's port quarter, breaking the rolls and dozen utner damage.

the steamer's port quarter, breaking the rails and doing other damage. There seems a very general idea that shipmen's of spruce are being made too freely to Bris'ol channel. There

seem at most of the Bristol channel ports to be very large stocks, that at Cardiff being from all accounts exceptionally large, and great caution must be exercised if a downfall in

prices is not to take place.
Imports of deals at Glasgow con tinue on a large scale; four full steamer cargoes of New Brunswick deals, representing about 4,300 St. Petersburg standards, have arrived during the past week, comprising con-signments of spruce and pine deals. Since the opening of the season, to-wards the end of May last, there have been landed here of deals, from Que-bec and other St. Lawrence ports, about 13,000 St. Petersburg standards; and from N. B. and N. S. ports about 9,800 standards, exclusive of birch plank, of which there have been about 1,660 standards. These totals of deals are const-levably larger than the figures for the corresponding period last year, and resources here for the reception and storage of cargoes have proved ill-fitted to meet requirements, especially so in the case of full

(Farnworth & Jardine's Circular.) Liverpool, Aug. 5, 1897 .- The arrivals from British North America during the past month have been 58 vesels, years 1835, 1296 and 1897 has been 201,334, 272,296, and 288,708 tons respectively. Business during the month has generally been dull; imports have been on too extensive a scale, although the deliveries have been for the scale and the scale although the deliveries have been for the scale although the deliveries have been scale although the deliveries have been scale although the scale al tocks have accumulated and in many stances are much too heavy; values ome articles a considerable decline

has to be recorded.

New Brunswick and Nova Scotia Spruce and Pine Deals .- Of spruce deals the import during the past month has been one of the heavies on record, and the stock is now exces-Sales have been most difficult to effect and prices have had a de-

The figures showing the stock in the table below do not include a large quantity which has gone up the ester canal and unsold, estimated at about 10,000 standards. Pine deals are only seasonable at very low

Birch.-The imports of logs has been large, the bulk of which being forced off at auxion sales at extremely low prices; this has had the effect of increasing the deliveries, but the stock is quite ample, and shipments should be reduced. Birch planks are more enquired for, but prices continue very

# A WINONA LADY

Paine's Celery Compound Conquers After Years of Failures With Other Medicines.

Mrs. J. H. Parker of Winona, Ont., ld and young in Canada. During her long years of agony she had the ser-vices of some of the best medical men, and consumed any quantity of pa-tent medicines, but all failed to drive off the tyrant that was making life a burden. At last she was persuaded to test the power and virtue of Paine's

scribed in the following letter:
"I have been a great sufferer from neuralgia for nearly eighteen years; these sufferings at times were so bad that words would fail to describe them. After having tried every known remedy and different physicians, and receiving no help, I was persuaded to try your Paine's Celery Compound, which I have been using for the past four months. I am happy to say that I am now a different woman and com-Paine's Celery Compound to ail my friends, for it has been worth hun-dreds of dollars to me."

(Woodstock Press.)

The will of the late Justus Ebbett was probated before Judge Fisher, Tuesday, 10th instant. The real estate was proven at \$1,500 and the personal property at \$8,000. He leaves \$2,000 to each of his three surviving brothers, James H. Ebbett of Queensbury, and George W. and Frederick Ebbett of Fredericton, and J. R. Murphy, Wood-stock.

SOUND ADVICE. (Galt Reporter.) Saw wood and make your Klondyke just where you are.

# CASTORIA

For Infants and Children.

### INSURANCE CO. WIN.

Mr. Justice Barker's Judgment Delivered on Tuesday

In the Suit of The Mutual Life Insurance Co. v. Jonah and McCann, to Set Aside a Life Insurance Policyon

object and character to the one against An lerson just disposed of. The facts are, however, different in many important particulars. On the 2nd of May, 1893, the defendant, Jonah, signed an application to the plaintiffs an insurance on his life for \$5,000. A policy issued dated May 8, 1893, the annual premium on which was \$132. The policy was assigned to the defendant McCann, May 50, 1893. He paid the first premium. He also paid Jonah \$5 for the assignment. I am relieved in this case from all considerations of the evidence as to the fraudulent misrepresentations made to this company by the defendant Jonah for the purpose of procuring this insurance, for at the hearing, Mr. Gregory, who appeared as counsel for both the defendants, frankly admitted that the policy could not possibly be upheld.

Before discussing the merits of the case involvel in the other points, I shall refer to the question which shall refer to the question which arises as to the admissibility of evidngurances and their assignment McCann for the purpose of proving a this Jonah one. Taylor at page 351 lays down the rule that in cases where the intent of the party is a material fact, evidence of occurrences which took place both before and after the principal case, but which have a bearing on it is admissible, through apparently collateral and for eign to the main subject. In Blake v. The Albion Life Ass. Co., 3 C. P. D., 94, Grove J., in speaking of this rule says: "I think that when a person is alleged to be guilty of an which per se cannot be brought home to him by proving his mere act with object in doing it, the law permits evidence of other acts done by the same person to be given for the purif the collateral cases of alleged fraud are not proved to have been actually missible, becomes immaterial, as it fails in proving the fact for which it was offered. In my opinion where, as in this case, a defendant is charged with a fraudulent intent in procuring an insurance on the life of some on else for his own benefit, it is good evidence as bearing upon that intent, that in other cases, before as well as after, he had engaged in other transactions of a like character with the same fraudulent intent. This present case is, I think, capable of being determined on its own facts without outside aid. The conclusion at which I have arrived has been reached without reference to tife McDougal or Anderson cases, or the circumstances connected with them.

nah was 21 years of age when ant Jonan was 21 years of age when he made his application in May, 1893; that at that time he weighed 105 lbs.; that he had never been able to do anything like hard work; that for to frequent expectorations indicative of pulmonary or catarrhal affection of some kind, and that of late years these expectorations had become more frequent and more offensive. At the the then weighed 85 lbs. From his manner and appearance at that time I should think a less likely subect for life insurance could scarcely be found out of bed. The defendant McCann had known Jonah all his life; Graves Settlement, in Kings Co., not far from Petitcodiac, and beyond all self in his application as a carpenter, the evidence shows that he knew nothing more about that trade than any young man of his age would pick up in the ordinary mending and repair-ing going on about a farm house and premises. And as to his ability, prepremises. And as to his ability, present or future, for paying the \$132 premium, much less keeping the policy alive afterwards, he seemingly had nore. He was then in an uncertain employment in Moncton at a salary of \$50 a year, trying to learn carriage of \$50 a year, trying to learn carriage building, an experiment which he abandoned in six weeks. I should say from the evidence that he never earned \$132 in his lifetime. The carriage builder with whom Jonah engaged in 1893 occupied premises adjoining, or say near to McCann's office. Jonah had applied to McCann to procure him employment and as a result he secured this position. Within forty-eight hours of his arrival the soliciting agent, McAipine, was introduced by McCann to Jonah. He was taken out of the yard where he was at work into McCann's office, a small room about 12 x 14 feet in size, and there said that he was not able to carry s hing to be examined, and if the ctor passed him, all right, and that doctor passed him, all right, and that if he could not carry it he could get if he could not carry it he could get some one to carry it till he was able to carry it himself; and he then, in reply to McAlpine's question if he would let him fill up an application said that he did not think it would be of any use. McAlpine then said: "You can let the doctor decide that." Jonah

then said: "If there is anyone who would help me carry it for a year or

ly two years after he had parted with all his interest to McCann. Jonah was examined by Dr. Ross, recom-mended by him as a good risk, the policy issued and was sent to Mc-Alpine for delivery and collection of first premium. New it was the first premium. Now it must be re-collected that all this conversation which led up to Jonah making this aplication, his own statement that the doctor would not pass him, and that he was unable to pay the pre-miums, which were only some \$25 a year, as he thought; all that took place in McCann's office and in his presence, and except one or two minor matters, he does not venture to deny that he hearl and knew all that was said and done there at that time. The next thing we find is that Jonah is brought e Moneton by McCann to sign the nment on the 30th May, 1893, at which time he paid Jonah There does not seem to have been any negotiation as to this \$5. No agreeent about the amount, according to

ne took it and signed the transfer, and far as he was concerned says he did not The further about it. thing which took place, occurred January, 1894. During the interven period of eight months nothing done—the original premium was paid—the policy remained under control of the plaintiffs' agent, l Alpine. As the sixty days elapsed from the date of policy, the plaintiffs required evidence of health. Accordngly McCann again brings Jonah Moncton, takes him to home to dinner, and then to Dr. Ross, where he is again examined, or at least the doctor so certifies, and Jonah himthen, on the 22nd of January, 1894, in order to give this contract vitality and make it binding, gives an untrue certificate of his realth, and did it knowingly for that purpose. At this time Jonah had no interest in this incomplete contract. He had assigned that to McCann

months before. It was done as a necessary act in order to enable Mc-Cann by paying the premiums, as he had, according to Jonah's account, originally agreed to do, to render op-erative this insurance contract, and which enured entirely to his benefit without further act or consent Jonah. I think there is no do that McCann did agree, or at least gave all parties to understand that he would pay the original premlums. He may not have expected but whatever it was he no doubt was to be the paymaster. Everybody knew that Jonah could not pay, in fact, he gave himself no concern about the matter. McAlpine, by his arrangement with the plaintiffs, got some 50 or 60 per cent. of their first premiums for obtaining the insurance. He is quite too sharp not to have known where

McCann was speculating in this kind of securities, and that within a short time afterwards he had secured and held for his own benefit \$4,000 more in-surance on this young man's life, it is shrewdness as a business man to come to the conclusion that he did not know that this insurance was for the benefit of any one but McCann. I can only

was using him, I think, as a mere in-strument for carrying out his own speculations. Jonah was not requiring money as Anderson was when he in-sured. He had no means of paying the premiums and can really have had no expectation of having any. His tuilding was a mere farce, or else his health was so bad that he could not erdure the work. I think this case is entirely within the exceptions put by the Chief Justice in Vezina v. the New York Life 6 S. C. R., at page 44, and by Strong, J., in the North American Life Ass. Co. v. Cragin, 13 S. C. R., at

See also the Aetna Life Ins. Co. v. France, 94 A. S. 561, and Cannach v. Lewis, 15 Wallaze, 643.

There will be a decree setting aside this policy, the plaintiffs accounting for the premiums and interest at 5 per cent. The plaintiffs must have their cests against both defendants, and the premium and interest will go in payment of the costs.

See also the Aetna Life Ins. Co. v.

### Two Perfect Colors Found Only in Diamond Dyes

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The lovely pink produced by the Diamond Dyes is a discovery that has gladdened the hearts of thousands. This Diamond Dye Fast Pink for Wood is clear, pure, brilliant and fast as a rock. One package gives a magnificent shade of pink on two pounds of goods—silk or wool; a medium shade on three pounds; or a light and delicate shade on four pounds.

The cover of the work is beautifully printed in red and gold, the gold showing one of the author's nuggets as nearly as it is possible to reproduce it on paper.

Coupon for "Klondyke Nuggets."

Cut out this coupon and bring it with you as evidence that you are a reader of THH BUNN, and Ten cents in cash and a copy of "Klondyke Nuggets,"

cate shade on four pounds.
Attention is also called to the Diamond Dye Fast Light Blue for Wool.
This is a dye that gives a color far surpassing the light blues produced by European dyers.

two, till I learn my trade, then I could carry it." McAlpine then said: "Per-haps McCann would," and McCann turned round and said he would. Then McAlpine sat down and filled up the Ladies having soiled white or cream dresses made from cashmere, nun's cloth or serge can have them dyed in application in presence of Mc-Cann. Though the application is for a \$5,000 policy, Jonah thought he was applying only for \$1,000; in fact, he rich shades of pink or light blue and fitted for evening wear. This making of new dresses out of soiled, faded and cast-off garments means a great saving in dollars to thousands of families never knew to the contrary until January, 1895, when Johnston went up to investigate the matter, and near-

# The Land of \*

# Golden Nuggets

the new Bonanza King of the Klondyke Gold Regions, gives the facts. His book reads like "The Arabian Nights." BUT Joseph Ladue KNOWS whereof he writes. He was the first man on the spot when the first gold was discovered last August, 1896. He located one rich claim, and immediately purchased twelve others at a low price before their value was known. He has refused \$100,000 for any ONE of these claims, as they are rich with virgin gold nuggets beyond the dreams of avarice. Joseph Ladue then

## **Established Dawson City**

at the mouth of the Klondyke and Yukon Rivers, by erecting the first house in the region in September, one month after the gold was first discovered. He bought 178 acres from the government on the city site where his town lots, I50 x 50, are now selling for \$5,000 each.

Mr. Ladue was fortunate enough to be successful in his trading post investments to have on hand ample capital to carry out his plans, and there is no man living who is better posted on Alaska and the great North West Territories than Mr. Joseph Ladue. He has just returned from that country to his old home in Schuyler Falls, N. Y., where he passed a large portion of his boyhood and early manhood. Mr. Ladue left his home nearly twenty years ago to seek his fortune in the West, going first to the Black Hills, where he was successful in gold mining, thence to Arizona and the Pacific Coast, and finally located in Alaska and the North West, where he has covered almost the entire country since 1882. Mr. Ladue is a typical pioneer : strong, hearty, and resolute-a man of iron as one must needs to be to go too sharp not to have known where the money was coming from, and Mc-Cann was the only one to supply it. More than this, McCann knew the amount of the policy to be \$5,000 in May, 1893, when it came to him, and before the assignment was made, so he then knew what the premiums amounted to, and it seems incredible that he would pay the \$5, small as it was, unless he had made up his mind to carry the policies along for his own benefit When you take all these circumstances into account and remember that through the hardships he has and come out with a constitution un-

country it was naturally concluded that it was at least half exaggeration. That any such amount of gold could be taken in so short a time from a country like that under the most unfavorable conditions was held to be incredible. But when the great bags of virgin gold began to be poured out upon the mint counters in San Francisco under the eves of the whole world (for modern journalism does this, annihilating time and space), people began to wonder, and the wonder grew day by day as the real facts were disclosed, and now people who are well informed as to the facts declare that half the truth has not been

old of the golden treasures of the Yukon Valley. As we have already said, there is no man to-day alive who knows more about this wonderful country than does Mr. Ladue. What makes his talk of it specially interesting and reliable is the fact that his knowledge of it is practical. It has not been gained from hearsay nor from desultory visits made now and then at certain favorable seasons of the year, but from steady living there through the long summer days and the long winter nights year in year out for 15 years, where he now owns the best mining claims on the Klondyke and its tributaries.

In presenting his book to the public we do so knowing that it is by an authority on the subject of which he writes. His

## "Klondyke Nuggets"

is a brief description of the new gold regions, and anyone desiring authentic information should not fail to avail themselves of our

## NOMINAL OFFER,

which places the facts in the possession of our customers. REMEMBER, that our office is the sole distributing point for this locality, having closed exclusive arrangements with Mr. Ladue's publishers.

The cover of the work is beautifully printed in red and gold,

**NUCCETS.** 

Cut out the

Cut out this coupon and bring it with you as evidence that you are a reader of THHSUN, and Ten cents in cash and a copy of "Klondyke Nuggets," by Joseph Ladue, the Bonanza King of the new gold regions, will be handed to you.

Cut out this coupon and send it together with 12c. in stamps for clerical work and mailing expenses, and we will send a copy of "Klondyke Nuggets" to your address Write very clearly and give your name and address in full Remember, you should not delay as you will be unable to secure this valuable work on the gold region in any other

Address, The SUN PRINTING COMPANY,

A ST. JOH

The Messrs, Co

If the City Corpora

A member of talk on the 17th B. Cusning of the ing & Co., regard to start a pulp m to their large lu

Our proposition council, said Mr. the reporter's or in effect that if water from Spruc plant and the ma tons per day cap near our presen and would furni ment to say 150 \$60,000 a year. Would the cli

expense in prov water you requi Nothing whate the revenue St. derive from the a great industry supply on the we bor is totally in eral requirement must soon be int the source of su stand all the dra on it for water, proposed mill wo additional cost of complying with cessitate, need r The new water enough to cover future manufact Carleton; indeed preliminary to su the situation nerisk starting a kind on the wes light people experience, if yo the existing sur Why should ti industries?

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> expending over on the west s net result w hundred