

## THE GOVERNMENT PROPOSITION FOR INSURING RETURNED MEN

The Scheme Which Has Been Adopted by Which a Returned Soldier May Take Out Insurance Without a Medical Examination—Benefits Payable on the Annuity Plan.

Under the Returned Soldiers' Insurance Act, passed at the last session of Parliament, any person who became a member of the Canadian forces in the war, whether naval, military or air forces, may be insured by the Dominion of Canada without medical examination for an amount varying from \$500 to \$5,000, provided that at the date of application for the policy he is domiciled and resident in Canada. Persons who served in the forces of Allied or Associated Powers and now domiciled and resident in Canada are also eligible for the insurance. The widow of a returned soldier who became a widow by the death of her husband, after retirement or discharge from service, is also eligible as well as the widow of a returned soldier dying before September 1st, 1921.

The insurance money is payable only in the event of death or on the occurrence of total and permanent disability. Entitlement insurance is not issued. The cash payment on the death of the insured may not exceed one-fifth the amount of the insurance. The remainder is converted into an annuity to the beneficiary. Various options are given in the choice of this annuity. It may be an annuity certain covering a period of 5, 10, 15 or 20 years, or guaranteed for such a term but payable thereafter as long as the beneficiary may live, or it may be an annuity for life. The following will illustrate the benefits payable under an insurance of \$5,000 assuming the beneficiary to be age 25:

- 1) A life annuity to be beneficiary of \$246, or
- 2) An annuity guarantee for 5 years of \$235, or guaranteed for 10 years of \$235, or guaranteed for 15 years of \$229, or guaranteed for 20 years of \$225, and payable thereafter as long as the beneficiary may live, or
- 3) An annuity certain for 5 years of \$267, or for 10 years of \$249, or for 15 years of \$234, or for 20 years of \$224.

Whatever form of annuity is chosen the actual present value at death of the insured is the face of the policy and the options are automatically equal.

In the event of the insured becoming totally and permanently disabled from causes other than service the premiums payable will cease and the face of the policy will be payable in twenty equal instalments. The insurance is primarily for the benefit of the wife or children, or both, of the insured, and in the case of married men the beneficiary named must be from these classes. Unmarried men are required to name as beneficiary "the future wife" or "the future wife and children." If the insured dies leaving no wife or children the insurance may be paid to the executor, sister or grandchild of the insured.

The premiums payable for the insurance are based on a standard mortality table and a 4 per cent interest. There is no loading for expenses of administration, these being borne by the Government. The premiums may be made payable for life, for 10, 15 or 20 years, or until age 65. The insurance may also be purchased by a single premium. Specimen premiums are given below:

Age at issue of insurance, payable for	Life	10 yrs.	15 yrs.	20 yrs.
25	\$1.24	\$2.86	\$2.10	\$1.48
30	1.70	3.38	2.58	1.86
35	2.48	4.84	3.52	2.30
40	3.90	6.10	4.82	3.26

These premiums are as a rule slightly below non-participating premiums in use by insurance companies. The insurance money is unassignable and cannot be attached by creditors of the insured or of the beneficiary. The object of the insurance is purely protection.

As the scheme is intended to be supplementary to the Pension Act, there is a provision that if on the death of the insured a pension becomes payable to his dependents under the Pension Act, the present value of such pension or pensions will be deducted from the amount of the insurance and the protection of the premiums paid represented by the amount of the said deduction will be returned to the beneficiaries with interest at 4 per cent per annum. If for instance, on the death of a policyholder insured for \$5,000 his child becomes entitled to a pension under the Pension Act, the present value of

**DODD'S KIDNEY PILLS**  
SPECIAL KIDNEY DIET  
BRIGHT'S DISEASE  
DIABETES  
MOST THE PREVENTIVE

**LANTIC**  
Brown Sugar

The very ideal I'm astonished—indignant. Why, the luscious child can sense the difference! Nothing less than luscious LANTIC can satisfy that craving. It's got to be LANTIC—it's got to be luscious, and it must have peace in the house. Oh, Master Dealer Man, make it LANTIC Brown—without reservations.

**if it isn't luscious! it isn't Lantic Brown Sugar**

## Police Court Cases Yesterday

Week-End Arrests Were Dealt With in the Afternoon, They Numbered Five and With Others Were Remanded.

The week-end arrests were brought before the police magistrate until yesterday afternoon. They numbered five. James Levine was charged with wandering about and not being able to give a satisfactory account of himself. The arrest was made by Detective Saunders, who gave evidence. The accused was remanded. Margaret Thomas, known to the police as "Moncton Mag," was charged with keeping a disorderly house. Mary Dobson and John Lane were charged with being inmates. The arrest was made by Detective Biddecomb. They were remanded for sentence.

Later in the day three more prisoners were before the police magistrate, but were further remanded as the witnesses did not appear. The prisoners were Elijah Vail, who pleaded guilty to having a loaded revolver in his possession, and also while

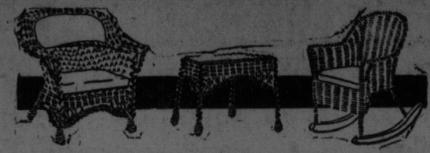
wearing a mask pointing a revolver at Charles Paul and ordering him to throw up his hands. Alward Cheseman and Murland McLaughlin were charged with breaking and entering the garage of John J. Sullivan, Main street, and stealing a motor car, the property of John J. Sullivan. They pleaded not guilty.

**BORN.**  
BISHOP—On August 2nd, to Mr. and Mrs. A. Griffiths Bishop, 77 Mechlenburg street, a son.

**DIED.**  
TITUS—At Lakeside, Kings County, August 1st, 1920, Jonathan M. Titus, aged 82 years, leaving a wife, one brother, James G. of Sussex and one sister, Mrs. James W. Titus, Alton, New Hampshire. Funeral at 1.30 p. m. on Wednesday, August 4. Interment at Titusville.

**Everything About Cuticura Soap Suggests Efficiency**  
Cuts, Chaps, Itchings, Eczema, Scalds, Burns, Eruptions, Etc., Etc. Sold Everywhere. Free Leaflet, Lyman, Montreal, St. Paul St., Montreal.

## SATISFY YOUR TASTES



Expensiveness is not necessarily a guarantee of good taste. You do not have to spend an enormous sum of money to have a tastefully furnished home. This we are demonstrating to hundreds of people every day. See how wonderfully well you can do at MARCUS.

OUR WINDOWS DISPLAY GOOD TASTE IN FURNITURE.  
**J. MARCUS, 30-36 Dock St.**

# PLAYER'S

## NAVY CUT CIGARETTES

The Highest Quality Ever Attained in a Virginia Cigarette



No wonder Player's are the most popular cigarette in the Old Country—as they are here!

Among discriminating smokers it is universally agreed that Player's are unequalled for their smoothness and delightful aroma.

18c. per package Two for 35 cents



"OFF TO LONDON"

## "CHEER UP AND GET TOGETHER," SAYS PREMIER

Hon. Arthur Meighen in an Address to His Home Folks Tells How to Eliminate Differences.

**APPEALS FOR BETTER UNDERSTANDING**  
Between English - Canadians and French - Canadians — Right Thinking People Must Crush Demagogues.

(Continued from Page 1)  
"We should be quick to remedy injustice wherever injustice appears. We cannot all agree as to where injustice does appear, but one person honestly thinks is right, another person honestly thinks is wrong. But we should be more alert than ever to examine, both as citizens and as governments, every grievance that has any real foundation. We should do so in a liberal and generous spirit and not be too selfish about class rights. Remember that one class or group is just about as sincere as the other, and every class has the advantage. That is the distemper of the age. The imperative duty of the hour is to vigilantly seek out and redress all just causes of complaint and whenever in the framing and enforcing of laws there is doubt as to where the line of justice lies, give the benefit to the side behind."

**Another Destructionist.**  
"But experience has taught us that the removal of injustice is not itself enough. The idealist may talk as he pleases, but you cannot get rid of the enemies order by the mere force of equitable laws. Make your laws as fair and just as human wisdom can devise, enforce them as impartially as you will and the state may still be in danger. The demagogues and destructionist can keep within the law and still do their work. By misrepresentation, by misinformation, by the arts of language, by the guile of words, they poison and inflame the mind. In nearly every case they first convince themselves. Then they go on with increasing enthusiasm to set whole populations on edge. The tension of the last years has been the great opportunity. Against this force there must be set the united moral force of right thinking people. I firmly believe that the right-thinking people who desire the law and order, those who desire the security of property, those who desire the world demand that they stand together."

"There can be no compromise with what is fundamentally wrong. We cannot tolerate what is merely selfish and destructive. The common sense of the country must take warning in time and stand irrevocably against it. The fortification of law and order must remain impregnable."  
"On the other hand there can be no curtailment of the rights of the people at the hands of commercial power or any other power. The bonds of freedom never can contract—they must progressively expand. But the liberty we seek is ordered liberty; it is liberty under the laws; it is described best of all as British liberty. The government of the nation must take its stand between the enemies of order and the enemies of liberty."

"This is a grand country—we understand better every year what a wonderful land it is. In the richness of its soil, in the tonic and vitality of its climate, in the wealth of its waters, in the abundance of its minerals—in everything that makes for the prosperity and virility of a nation we have the best and the biggest of the untaken areas of earth. Our trade has expanded; our wealth has multiplied. In the rate of increase we have surpassed, I think, every country in the world save one. Our population is growing; the achievements of our people in every field of human enterprise, in peace and war, have astonished even ourselves. The distribution of our wealth, though far from ideal, has undoubtedly improved. There is a country in the world where there is less poverty than in Canada. I don't know where it is. This is true not of one class alone, but of all. Permit me to suggest this thought, and I do so without any reference to party—we may in the past have gone wrong on lines of

## UNVEIL TABLET AT

In Memory of C. His Life at V. of Anglican

Fredericton Junction Anglican church heretofore almost capacity last memorial tablet was laid down his life. Vimy Ridge. The young men, and the performed in the attachment of returned form, the proper grant being said by Mr. Halston, and closing with the Na. The inscription

"To the glory of memory of George Smith, Tenth Car killed in action France, on Easter 1917, aged 24 years. Rev. Mr. Halston's preservative sermon for the future life, and the if him, even length and ever," saying, soldiers' sacrifice w on their part of the to the will of God. unveiled was that of faithful unto God strengthen our belief the future life, and those who did not strive, something be life in store. Throughout the E orials are being tre the parish church shown here that niorials will be sil future generations follow the example parted. The latter recognized or not, t teach that Honor ar precious than life. Surely one lesson war was that of the city of human bro all stand shoulder working for the goly. And let us re vice without sacrific it ends with oursel national importance who was honored ar This service shoul in the life beyond forget that parted hands of God and a speaker) was convin chosen the slain her to a higher and w for God never worr poss.

Concluding, Rev quoted aptly poems, that a short long time; that it is that all the whole or failure.

**MAJ.-GEN. SE**  
VIS  
Montreal, Aug. 2— day from an authori Maj-General, the R Sealey, will be a some time in Se Sealey was British for War from 1912 manted the Canada from 1915 to 1918. H President of the Bri

policy, but we neve wrong, or we wou are today. Remembe civilization moves movs very slowly. "What Canadians cheer up and get to

**167 DIB**  
in New York City  
may trouble last ye yourself to becom Guard against tro  
**GOLD M**  
**MADE**  
CAPSULE  
The world's standard liver, bladder and Holland's national r All druggists, 50c. Look for the name G box and accept

There is nothing you can give your children, in a material way, which will do them more lifelong good than a savings account in an institution like the Bank of Montreal. By encouraging them to save, you teach them the habit of thrift and provide a foundation for their future.

A savings account may be opened with \$1.00. Interest is paid at the highest current rates.

**BANK OF MONTREAL**  
Established over 100 years.  
Total Assets in Excess of \$500,000,000.  
Head Office: MONTREAL  
Branches in all Important Centres in Canada—Savings Departments