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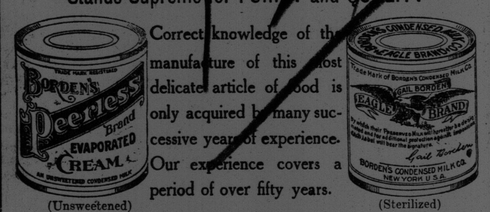

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CANADIAN COAL CORPORATION

PROPOSES A SCHEME FOR STATE LIFE INSURANCE

Editor Times-Star:—

The welfare of the people should be the first care of governments. The prosperity of the people, in old age, and their representatives, after death, would build up a young nation like Canada, more effectually than any other means, especially if the people themselves had to contribute a small amount during their younger days toward attaining such an end.

Three million acres have already been set aside for the foundation of an university. If public lands can be so allocated for the education of the youth, why cannot they, in a similar manner, be set aside for the benefit of the same individuals in the evening of their lives. Life Insurance and old age pensions are important matters. Is there any reason why the public lands, which belong to the people should not be disposed of, in part, to form nucleus of a state of life insurance fund and also an old age pension fund.

The following system of state life insurance was laid before the Royal Commission by the writer. Any person in Canada should be able to walk into the post office and take out an insurance policy for a reasonable amount. Immediate payment of the monthly premium could be made by affixing a special insurance stamp to a card obtainable at the post office. On each card would be printed twelve squares:—one for each month. The card would be of different colors; one for each class of insurance. The insurer would obtain a stamp every month and after affixing it to the card, hand it to the postmaster, who would cancel the insurance stamp with the ordinary date stamp used daily for letters. At the end of the year this card would be put in the mail and be delivered to the room in the public building at Ottawa, corresponding with its color and with that particular class of insurance would be dealt with. The clerk, after receiving the card, would refer to the number of which he would have previously been notified by a duplicate of the card when issued, and which was then set apart for the insurance of this individual. In the Government book there would be a number of squares on each page, each square being for one year. When the clerk had satisfied himself that the necessary stamps had been attached to the card, which would be twelve, he would initial the square for the year indicating, that the premium had been paid for that year. He would mail a new card, bearing the same number and color, to the insurer. It would be sufficient receipt, it would be stated thereon that the previous premiums due to date, had been paid.

The cost of administration would be very small. No collectors would be required, there would not be any canvassers. Commissions would not be paid. The people of Canada would receive the full benefit, not only for the money paid as premiums, but a portion of the interest which the Government would be able to pay for the use of the money. They would also have absolute security. There would not be any lapsed policies. If an insurer discontinued to pay for stamps, the money already paid would remain to his credit, and his representatives would receive an amount equivalent to more than would be the ordinary surrender value of policies in the best life insurance companies.

There would be other matters to consider in the development of the proposed scheme, but broadly the above lines would be adhered to as strictly as possible, and there is no reason why such a system of insurance should not be established. Recently a widow in New Zealand was notified by the Government that there was due to her a thousand dollars, which had been put to the credit of an old policy taken out by her husband many years before.

He was behind in his payments and had given the matter up as lost and destroyed the papers, but the department had put to the credit of the deceased, the surrender value of his policy with interest added.

The large sums paid by Canadians, to the wealthy American Companies would be retained in Canada, instead of supporting many men in luxury in New York and other large cities. The whole amount paid would be properly applied by giving the largest possible insurance with small premiums, within the means of the poorest person in the country.

Yours,
FRANK RICHARDS,
F. I. A. S. J. P.

Vancouver, B. C.

Dr. Martel's Female Pills
SEVENTEEN YEARS THE STANDARD
Prescribed and recommended for women's ailments, a scientifically prepared remedy of proven worth. The results from their use is quick and permanent. For sale at all drug stores.

Your Liver is Clogged up
That's Why You're Tired—Out of Sorts—Have No Appetite.
CARTER'S LITTLE LIVER PILLS
will put you right in a few days.
They do their duty.
Cure Constipation, Biliousness, Indigestion, and Sick Headache.
SMALL PILL, SMALL DOSE, SMALL PRICE
Genuine must bear Signature
Brent Good

HIGH COURT I. O. F. MEETS IN CHATHAM

(Chatham Commercial).

Announcement has been made that the annual meeting of the High Court, I. O. F., will be held here on August 30th and 31st. Supreme Chief-ranger Elliott G. Stephenson, of Toronto, will be present. A parade will be held on August 30th after which a public meeting will be held. Special arrangements have been made for the bringing of delegates from others parts of the province. The entertainment of the visitors will include a trip down the river on a steamer, probably the Alexandra.

The following members of the High Court executive will be present: High chief Ranger, Geo. W. Mersereau, Past H. C. R., H. W. Woods, M.P.P., Welsford, High-Vice C. R., F. A. Friers of Moncton; High-sec'y, F. W. Emmerson, Moncton; High-treas., James V. Russell, of St. John; High-physician, Dr. B. M. Mullin, St. Mary's; High-Councillor, A. A. Wilson, K.C., St. John.

The meetings will be held in the town-hall. The first will open at 3 p.m. on August 30th. It is expected that at least 250 delegates will be present from all parts of the province. On Tuesday evening the parade, headed by a band, will march from the town hall, via Water, Duke and Wellington streets, to the Opera House, where the entertainment will be held. The principal speaker will be Supreme Chief Ranger Stevenson.

CURED OF CONSTIPATON

Mr. Andrews praises Dr. Morse's Indian Root Pills.

Mr. George Andrews of Halifax, N.S., writes:

"For many years I have been troubled with chronic Constipation. This ailment never comes single-handed and I have been a victim to the many illnesses that constipation brings in its train. Medicine after medicine I have taken in order to find relief, but in vain, and all left me in the same hopeless condition. It seemed that nothing would relieve from me the one ailment that caused so much trouble, yet at last I read about these Indian Root Pills.

That was indeed a lucky day for me, for I was so impressed with the statements made that I determined to give them a fair trial.

They have regulated my stomach and bowels. I am cured of constipation, and I claim they have no equal as a medicine."

For over half a century Dr. Morse's Indian Root Pills have been curing constipation and clogged, inactive kidneys, with all the ailments which result from them. They cleanse the whole system and purify the blood. Sold everywhere at 25c. a box. 2

Shackelton Boosts Canada

Sir Ernest Shackleton has returned to London from his Canadian tour, highly enthusiastic over the Dominion. To a representative of Canada, he remarked that he could hardly find words adequate to express the more than favorable character of his impression. "It is one of the great countries of the immediate future, he declared; "I do not think the people of the Mother Country realize its immensity, its greatness, and its possibilities.

"I have been pretty well all over the world," he proceeded, "but nothing has struck me more than the immense resources Canada possesses. And, remember, it is only a little bit of Canada that has been touched compared with what remains to be opened up. Canada, more than any other of our oversea states, gives us an idea of what an advantage it would be to us to have Imperial preferences."

Sir Ernest was struck with the optimism which he came across everywhere. "That optimism," he said, "is in every way justifiable. The Dominion is going ahead all along the line. As a field of emigration for a young and active man, Canada is ideal, but it is a place where people must work. Canada, as a young country, needs British capital, and those who put British capital into a country like Canada, with men at the helm such as she has, are putting it into a safe thing."

SPLIT, BRITTLE, DULL HAIR

All Come From Dandruff, Which is Caused by a Germ

Split hair, hard hair, lustreless hair, brittle hair, falling hair, all have their origin to dandruff, which is caused by a measly little microbe that burrows into the scalp, throwing up the cuticle into dandruff scales and sapping the vitality of the hair at the roots, causing the several diseased conditions of the hair till it finally falls out. Modern science has discovered a remedy to destroy the dandruff microbe, which is combined in Newbro's Herpicide, the delightful hair dressing. Allays itching instantly and makes hair soft as silk. Take no substitute; nothing "just as good." Sold by leading druggists. Send 10c. in stamps for sample to The Herpicide Co., Detroit, Mich.

One dollar bottles guaranteed. E. Clinton Brown, Special Agent.

The Public Utilities Commission met yesterday afternoon in the rooms of the local government, Church street. After the meeting G. O. D. Otty and F. P. Robinson, the secretary, said that only routine business had been transacted.

Crop Conditions Fair

R. F. Macfarlane has returned to Montreal from his annual trip through the Canadian West in connection with the passenger business of the White Star-Dominion Lines, and while he says there are many areas in which the crops look promising there are still others where the plough is busy turning up the soil which was planted in the past spring.

"Around Edmonton I saw about the best grain fields of the West," Mr. Macfarlane said. "It looks there as though the crop would be well up to the ordinary."

Miss Grace W. Leavitt, treasurer of the Local Council of Women, acknowledges with thanks $10 from Mrs. G. L. Lovett, and $10 from Miss L. Archibald, for the Campbellton fire sufferers' fund.

FAMOUS GEMS OF PROSE

IRELAND A NATION

By Henry Grattan

From a speech upon the reception, by the Irish parliament, of a message direct from King George III, and exhorting that body to take into consideration the discontents of the Irish people, in the Irish house of commons, April 16, 1782.

I FOUND Ireland on her knees, I watched over her with an eternal solicitude; I have traced her progress from injuries to arms, and from arms to liberty. Spirit of Swift! Spirit of Molyneux! your genius has prevailed! Ireland is now a nation! In that new character I hail her! and bowing to her august presence, I say, Esto perpetua!

She is no longer a wretched colony, returning thanks to her governor for his rapine, and to her king for his oppression; nor is she now a squabbling, fretful sectary, perplexing her little wits, and firing her furious statutes with bigotry, sophistry, disabilities and death, to transmit to posterity insignificance and war. Look to the rest of Europe, and contemplate yourself, and be satisfied.

You, with difficulties innumerable, with dangers not a few, have done what your ancestors wished, but could not accomplish, and what your posterity may preserve, but will never equal; you have molded the jarring elements of your country into a nation, and have rivalled those great and ancient commonwealths, whom you were taught to admire, and among whom you are now to be recorded; in this proceeding you had not the advantages which were common to other great countries; no monuments, no trophies, none of those outward and visible signs of greatness, such as inspire mankind and connect the ambition of the age which is coming on with the example of that going off, and forms the descent and concatenation of glory: no, you have not had any great act recorded among all your misfortunes, nor have you one public tomb to assemble the crowd, and speak to the living the language of integrity and freedom.

Your historians did not supply the want of monuments; on the contrary, these narrators of your misfortunes, who should have felt for your wrongs, and have punished your oppressors with oppressions, natural scourges, the moral indignation of history, compromised with public villainy and trembled; they excited your violence, they suppressed your provocation and wrote in the chain which entrammelled their country. I am come to break that chain, and I congratulate my country, who, without any of the advantages I speak of, going forth, as it were, with nothing but a stone and a sling, and what oppression could not take away, the favor of heaven, accomplished her own redemption, and left you nothing to add and everything to admire.

You want no trophy now; the records of parliament are the evidence of your glory. I beg to observe that the deliverance of Ireland has proceeded from her own right hand; I rejoice at it, for had the great requisition of your freedom proceeded from the bounty of England that great work would have been defective both in renown and security; it was necessary that the soul of the country should have been exalted by the act of her own redemption, and that England should withdraw her claim by operation of treaty, and not of mere grace and condescension; a gratuitous act of parliament, however express, would have been revocable, but the repeal of her claim under operation of treaty is not; in that case, the legislature is put in covenant, and bound by the law of nations, the only law that can legally bind parliament. Never did this country stand so high; England and Ireland treat ex aequo. Ireland transmits to the king her claim of right, and requires of the parliament of England the repeal of her claim of power, which repeal the English parliament is to make under the force of a treaty which depends on the law of nations—a law which cannot be repealed by the parliament of England. I rejoice that the people are a party to this treaty, because they are bound to preserve it. There is not a man of forty shillings' freehold that is not associated in this our claim of right, and bound to die in its defence—cities, counties, associations, Protestants and Catholics; its seems as if the people had joined in one great national sacrament; a flame has descended from heaven on the intellect of Ireland, plays round her head, an encompasses her understanding with a consecrated glory.

Plays and Players

CHATTY NEWS OF THE GREEN ROOM

MISS EMMA CARUS AND MR. EDDIE FOY IN "UP AND DOWN BROADWAY."

Miss Emma Carus and Eddie Foy, who are amusing New York theatre goers in a new musical comedy, "Up and Down Broadway," which opened at the Casino Theatre, New York.

Eugene Powers, who was seen here with Harkins, will open his season in August with the Payson Stock Company, as leading man in Toledo, O.

Miss Julia Mills, who is now appearing in "Girlies" at the New Amsterdam Theatre, New York, but who has been dancing for a livelihood for several seasons in many productions, began two years ago, largely as a matter of curiosity, to register by means of a pedometer just how far she danced. It registered 1,285 miles. During the two years she has been in excellent health, losing very few days from the stage, and she declares that she has noticed that she is far freer from nervousness than other actresses she has known who simply sing or act.

Adelina Raffetto, one of the ladies in W. S. Harkins' company, several years ago, was recently married at Oakland, Cal., to Otto J. Crossfield.

Madame Melba is to return to the Metropolitan Opera House, New York, this winter for a consideration of $4,000 a night. Although both Melba and Patti have received more than this for single evenings, no one has ever equalled this price for a general engagement.

Young Daphne Pollard, of the Lilliputian Opera Company formerly, is now playing in a sketch in vaudeville, entitled "The Corner Grocery." She was in Seattle last week.

Margaret Illington's first appearance on the stage since her marriage to Edward Bowes, of Los Angeles, will be in an adapted translation of Jusqu's a l'Eternite. Years ago Clara Morris used an English version of this same play under the title Miss Multon. The present adaptation, Until Eternity, is the work of Edward Elsner, one of Miss Illington's company. Lilla Vane, sister of W. S. Harkins, will appear in the cast.

Camille D'Arcy, who played here in the Daley Stock Company, and later with Sheeley-Young, is now in Chicago playing in "The Lady with the Kimona," in which Dorothy Maynard is starring.

Henry Crosby, and his wife, Miss Mabel Dillingham, who were here with Kirk Brown, are now spending their vacation at Saco, Me., at their summer cottage, "Ad Lib."

Harry English, remembered as having been lead with Harkins for several seasons, is playing Keith and Proctor time in a sketch called The Devil, The Servant, and The Man.

James A. Gilbert, an old operatic favorite, is now assistant manager at Wonderland, Revere Beach, Boston.

Mary Garden, it is reported, has demanded $1,800 a performance from Mr. Dippel for fifty performances. Whether Mr. Dippel has yielded or not is still conjectural.

Virginia Harned made such a hit last week in "An American Widow," at Los Angeles that her opening in 'Frisco was delayed a week, she being kept over at the former town.

Fritzi Scheff has bought an estate of 150 acres in Kentucky, the native state of her husband, John Fox, Jr. On this tract of land, which adjoins the James B. Haggin property near Lexington, she intends to build a permanent American home. Mme. Scheff, having just finished her engagement as Yum-Yum in the all-star revival of The Mikado at the Casino, will motor to Kentucky in company with her husband. In the autumn she will return to star in a Shubert musical production.

The big emotional drama, Madame X, which made a great hit in the states last season, will be seen at the Opera House during the exhibition, under the management of Henry W. Savage. There are forty people in the cast.

George H. Bubb, who has many friends in this city, is now acting as manager of the Knickerbocker building, New York. He will present A Royal Slave next season.

Pauline the hypnotist toured to Detroit by automobile and was an interested attendant at the Elks' convention last week.

Robert B. Mantell and his wife, Miss Marie Booth Russell, have arrived at London after a month's absence, during which time they visited relatives in Holland and Mr. Mantell's birthplace in Scotland. They will spend the summer at their home in the Atlantic Highlands, N. J. In September Mr. Mantell will appear in Canada, and in October in Buffalo. He will play in London next winter.

Carl Blythe, who played here with the Colonial Stock Co., is now in the Dorner Stock Co., at Newark, N. J.

Mrs. Leslie Carter will open her season in Cleveland, Ohio, October 3, in a new play by Rupert Hughes, and will take it to New York late that month according to an announcement by John Cort.

A tour of 12,000 miles, south and west, has been arranged for Miss Billie Burke in "Mrs. Dot" during the coming season. After this, Mr. Frohman intends to send her to London as one of his attractions during Coronation week.

The Merry Widow which will be seen in the Opera House next week is one of the best productions which St. John theatre goers will have a chance to witness here this year, and they should not be slow with their patronage.

With the arrival from London of A. E. Matthews, one of England's foremost light comedians, it has become known whom Charles Frohman has selected for the principal part in "Love Among The Lions," the farcical romance in four acts by Winchell Smith, author of "The Fortune Hunter."

Kate Blancke, an actress who will be favorably recalled in this city, has recovered from her recent illness, so far that she has been able to leave the hospital in which she was resting.

By way of breaking down some impressions of chorus women, the members of "The Follies of 1910" company have started an anti-kissing league. Not only do they wish the principles of the league to affect themselves, but they have issued an appeal to the mothers of America, signed by Miss Marie Pendleton, the president. It begs mothers not to allow their children to kiss one another or to "swap" half eaten apples or candy. It also tells about the use of tooth brushes and other things that have to do with making a neat and wholesome child. The full name of the organization is The Anti-Kissing and Hygienic League of America.

Mrs. Wiggs of the Cabbage Patch and Phillock's comedians will be two of the attractions at the Opera House during exhibition time. The Alaskan, which was the attraction at the Winnipeg fair, will be seen in St. John later.

The Percy Haswell players are still drawing large crowds to the Alexandra theatre, Toronto. They are presenting the very latest plays.

Nat Goodwin in The Captain, a farce by George Broadhurst, is announced for the New Amsterdam Theatre in October. The author and the actor are now in conference at Mr. Broadhurst's home in Los Angeles, where Mr. Goodwin is visiting after his trip to Reno. The actor will also revive Rip Van Winkle, Lend Me Five Shillings and The Rivals.

Aunt Mary is to be rejuvenated at Terry's theatre, London, by May Robson, on August 22. She and her company, the same which played here, left on Saturday last for the old country. Jack Storye, and Paul Decker, are still with the company, and George F. Hall is also in the cast.

Mis Pauline Chase arrived in New York this week from Europe to prepare for her appearance in the leading role of "Our Miss Gibbs." She has made a request that she be allowed to be a "Pink Pajama" girl, just as she was in "The Liberty Belles," the play in which she so suddenly attained fame. So the musical comedy in which she will appear has been altered so that she can appear in her famous sleeping habiliments, and she will also have a Pink Pajama song.

Harry Folker, who appeared here in The Christian and who later played leads with Margaret Anglin, appeared in the first American performance of The Great Name, in New York recently.

The Chicago Stock Company will be seen in the Opera House again this coming season. Helen Grayce Co., The Time, The Place, and The Girl, and the Red Mill will also be included in the productions to be seen.

William A. Brady will star Burr McIntosh this season. This past season Mr. McIntosh played Senator Langdon in A Gentleman from Mississippi, the part played by Thomas Wise in the No. 1 company.

Speaking of a former Pictou, (N. S.) girl, who has many friends in St. John, the New York Mirror has the following: "One of our new stars announced for next season is the dainty little opera singer, Christie MacDonald. At present Miss MacDonald is recovering from a recent operation on her nose. She will go to Paris in a week or two to remain there in study with some well-known teacher of vocal music till November, when she will be back in New York to begin rehearsals of her new opera about Thanksgiving. Victor Herbert, it is almost certain, will write the music. The book and lyrics will be written by some well-known author, possibly by a combination of such writers. Miss MacDonald, the fondly remembered favorite of The Toreador, The Shogun, The Belle of Mayfair, Miss Hook of Holland and The Belle of Bohemia, is that plucky Boston girl who, though content with beginning at the very bottom of the ladder in the chorus, was not content with remaining there. Her dreams, which were not mere idle fancies but were prompted by ambition, have at last been realized. Werba and Luescher, the enterprising new firm who have undertaken the management of Miss MacDonald's first stellar attempt, have promised a production which will add to her Broadway favor." She will leave shortly for Paris to study.

If at first you don't succeed, try from some other direction.

Men's High-Class
Hand Tailored Suits
in Fancy Tweeds, Latest Shapes and Styles
$7.75 to $18.00
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196 Union St.

A Skin of Beauty is a Joy Forever.
DR. T. Felix Gouraud's Oriental Cream or Magical Beautifier.

Removes Tan, Pimples, Freckles, Moth Patches, Rash, and Skin Diseases, and every blemish on beauty, and defies detection. It has stood the test of 60 years, and is so harmless we taste it to be sure it is properly made. Accept no counterfeit of similar name. Dr. L. A. Sayre said to a lady of the haut-ton (a patient): "As you ladies will use them, I recommend 'Gouraud's Cream' as the least harmful of all the skin preparations." For sale by all druggists and Fancy Goods Dealers in the United States, Canada and Europe.

FERD. T. HOPKINS, Prop., 37 Great Jones Street, New York

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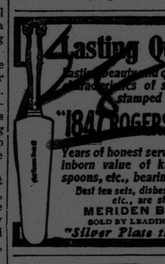
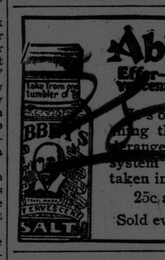


Lasting beauty and quality are characteristics of silverware stamped
"1847 ROGERS BROS."
Years of honest service prove the inborn value of knives, forks, spoons, etc., bearing this name.
Best tea sets, dishes, waiters, etc., are stamped
MERIDEN BRITA CO.
SOLD BY LEADING DEALERS
"Silver Plate that Wears"



Abbey's Effervescent Salt
It's often a little thing that puts a deranged digestive system right—if taken in time.
25c. and 60c.
Sold everywhere. 64

Radway's Pills
CLARIFY THE SKIN, PURIFY THE BLOOD AND REGULATE THE BOWELS.
The Best Family Remedy for all Diseases of the Stomach, Liver, Kidneys and Bowels. Constipation, Biliousness, Headache, Indigestion, Nervousness, Pimples, Blotches and all Skin Impurities.
When symptoms of anything wrong first show themselves, two Pills taken at once, and one each evening thereafter, will invariably correct the trouble.
Use Radway's and Take No Substitutes

The Times Daily Puzzle Picture

UP AND DOWN

It may be very hard to climb
Up in the world, but then,
It's blame sight harder on you when,
You're climbing down again.

Find another Down and Out,

ANSWER TO YESTERDAY'S PUZZLE

Left side down, nose at batter's back.