

### Compensation Board Succeeds In Supreme Court

Seven judgments were handed down by the Appeal Division, Supreme Court Friday morning, Chief Justice Sir J. D. Hazen and Mr. Justice Grimmer sitting.

The important case was that of Workmen's Compensation Board vs Bathurst Company Limited in which the company appealed from an order of Mr. Justice Barry of the King's Bench Division, for the payment of \$37,000. The court dismissed the appeal with costs.

### SUNNY CORNER

Sunny Corner, Feb. 22—Mr. Allan Nolan who left for Minto on Thursday with Messrs Wm. Stewart, S. McDonald and W. Porter, was taken ill with appendicitis in Fredericton and had to be brought home on Saturday and he is now a patient in the Miramichi Hospital. His many friends wish him a speedy recovery.

Misses Janie and Hazel Tozer were visitors at Mrs. Jas McDonald's one evening last week.

Mrs. Sofia Nolan was in Sevgie the former part of last week attending the funeral of her Uncle Mr. Fitzgerald.

Miss Hannah Hogan is suffering from a broken arm, caused by a fall on the ice while coming from Mass one morning during the week.

Quite a number of young people gathered at the home of Mr. and Mrs. Perley Tozer on Pan Cake night and had a merry time, enjoying games and music.

Mr. M. Rae of Strathadam was a visitor at the Corner the former part of the week.

Miss Martha Hill is visiting her sister at the Corner.

Mrs. James Power was the guest of Mrs. Mike Hogan on the evening of the 21st.

Miss Lottie Stewart who has been in Toronto, Ont., for the past six months has arrived home for a vacation.

Mr. and Mrs. Walter O'Neil have moved to Red Bank and are now occupying their house which Mr. O'Neil has recently purchased from Mr. Bryenton.

Miss B. Johnston has gone to Blackville to teach the remainder of the term.

Miss Margaret McDonald was hostess at a Birthday Party on Monday evening. Seventeen little girls and as many little boys had a wonderful time and everyone hopes that Margaret will live to have many more Birthday Parties.

Mrs. Charles Mullin was in Boom Road on Wednesday, the guest of Mrs. Thos. Allison.

### A TWENTY PAY POLICY?

#### A Few Simple Explanations Of Policies Commonly Sold and Frequently Confused

An endowment policy in life insurance is a policy that guarantees you the return to the face value of the policy at the end of ten, fifteen, twenty years, or for whatever term the policy runs. If it is a participating policy, or as the insurance men call it, an endowment, par, it will return to you the amount you are insured for along with the profits. If it is a non participating or "non par" as termed in insurance circles, it will return you at the end of the premium paying period, the full amount that you have been protected for. It not infrequently happens that a person who is insured thinks that he had a twenty year endowment when in reality he has a twenty pay life policy. He is not conversant enough with insurance to know what he really has.

A twenty pay life, which is very largely sold, is a policy which protects the individual insured for a thousand dollars but does not guarantee the return of a thousand dollars in twenty years. It is called "twenty pay" because at the end of the premium paying period—twenty years—the insured has, among other things, the privilege of taking a paid-up policy for a thousand dollars without any further premiums being required. If it is a policy that participates in profits, these can be drawn at the end of the twenty years and at the same time a paid up policy for the original amount insured received.

There are times when this form of

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insurance is confused with an ordinary life twenty year settlement policy.

An ordinary life twenty year settlement policy can be purchased at a much lower price than a twenty pay life. It protects the insured for one thousand dollars but does not guarantee a paid up policy for the face value at the end of the premium paying period. It is an ordinary life form of policy. But, contrary to the opinion held by many, the insured does not have to pay during his lifetime. He can get a settlement at the end of twenty years. The ordinary life form of insurance affords protection at the lowest possible cost with a cash return. It affords protection at a much lower cost than either of the above mentioned forms and consequently does not give as good a return per dollar expended as the other forms. It carries with it the prime idea of protection with a fair return on the money outlay. This plan of insurance is much in demand by business men.

### CANADA'S FISH EXPORTS TO STATES

Fish exported to the United States from Canada during the month of January reached a value of \$818,575 as compared with \$1,157,650 in Jan. of last year.

Fish exports to the United Kingdom during January were valued at \$184,089, as compared with \$325,132 for the same month last year.

Canada's total fish exports for the month were \$1,712,044, as compared with \$2,556,672 for January 1922.

### MAY HAVE AN AMBASSADOR IN U.S. CAPITAL

Montreal, Feb. 21—There is only one obstacle to Canada's being invited to membership in the Pan-American Union, according to John Barrett, general counsel and adviser of this organization today. And the obstacle is that Canada has no minister plenipotentiary at Washington. The constitution of the Union requires that its governing board shall consist of ministers of each member nation now functioning at the American capital. When he pointed this out to the Prime Minister, Mr. Barrett said in an interview today, Mr. Mackenzie King "indicated that this obstacle would be wiped out in future" forshadowing, according to Mr. Barrett, the establishment of a Canadian ambassador at Washington.

### Lumber Prices Advance And Stocks Being Held

A well-known business man of St. John, who has been travelling over every part of the province since the first of the year in connection with his affairs says: that the prices of lumber in the American market had advanced very considerably. Material which was bringing about \$31.00 last year is now selling for \$45.00 per thousand, and the supply is very meagre indeed. Mr. Blanchard of the Blanchard Lumber Co., of Boston, which buys very extensively in this section, stated that it was almost impossible to get the quantities or the dimensions demanded by the trade. He spoke of the increased price as not being, in his opinion, a mere flurry, but that while it might not keep up at the present high figure, the prices for the cut of 1922 would be very much greater than those of 1922.

The lumbermen, however, are not anxious apparently to sell the new cut in advance. It would almost seem as if such favorable contracting terms would invite them to close for the sale of whatever quantities they expected to have, but this is not so. Instead, they name prices as ranging from \$34. to \$45. for different sizes, lengths and qualities of lumber, but even then, they do not care to sell at the present time. Taken as a whole, it is thought by those who have observed the situation closely, that lumbermen are inclined to gamble with the situation and hold out for prices which may be unrealized.

### HARRY K. THAW HEARD FROM

#### His Health Requires Change of Air

Pittsburg, Feb. 22—Harry K. Thaw has arrived here for a stay of ten days at the home of his mother. He was brought from the Pennsylvania Hospital for mental and nervous diseases, near Philadelphia, where he had been for several years.

A court order issued yesterday permitted him to leave the institution. Doctors had advised that a change of air and scenery were essential to his health.

### Replaces Gargles For Sore Throat

#### So Declares Mrs. Melbourne of Ottawa Concerning Vicks

Mrs. Melbourne of 84 Fulton Ave., Ottawa, Ont., writes: "I had a very bad cold on my chest, when I received the sample of your Vicks Vapo-Rub and after two or three applications, I found great relief and before the jar was finished I was completely cured. I also used it on my little boy for a sore throat and found it very satisfactory where gargles had failed to give relief."

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