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ST. JOHN, N. B., FRIDAY, JANUARY 26, 1912.

ANNUITIES AND OLD AGE PENSIONS.

Much useful information on the subject of annuities and old age pensions was brought out during the recent debate in the House of Commons on the motion by Mr. J. H. Burnham of West Peterborough, for a special committee to report on the question of establishing an old age pension system for Canada. A prominent participant in the debate was Mr. White, the Finance Minister, who showed that despite his onerous duties he had found time to obtain a clear and comprehensive grasp of the subject. Mr. White was favorable to the suggestion that a committee should be appointed as a means of securing the necessary information, but expressed the view, which will generally be concurred in, that public opinion was not yet ripe for the introduction of the system. He also took occasion to draw attention to the Dominion Annuities system, which passed under the control of the Post Office Department on January 1, and was regarded by its sponsors as the late Government as to some extent an alternative to old age pensions.

Mr. White is a firm believer in the benefits of the annuity system if properly advertised and brought to the attention of the public, a course which the Federal Government failed to adopt, with the natural result that so far the system has only been taken advantage of to a very limited extent. During the three or four years the law has been actively in existence only 340 persons have purchased immediate annuities, and 213 have purchased deferred annuities. There is every reason to hope now that the annuities branch has been transferred to the Post Office, with some 1300 postmasters throughout the Dominion in a position to bring the benefits of the system to the notice of the public, that the results will be more satisfactory.

While on this subject of annuities Mr. White gave the House and the country some instructive illustrations showing, as he pointed out, at how low a cost a Dominion annuity can be provided for a man of 65 or 70 years of age. On this point he said:

"There are two plans and under the first plan, which is called plan 'A,' in the event of death before the first payment of the annuity falls due, the total amount which the annuitant has paid in, with 3 per cent. compound interest, will be repaid to his legal representatives. Now, the way it works out is this: A man beginning at 20 years of age and paying 25 cents a week—that is \$13 a year—until he is 60, will receive at 60, a life annuity of \$129.51. A man beginning at 25 and paying 25 cents a week, which is \$13 a year until he is 60, will receive at 60 a life annuity of \$99.34. A man beginning at 30, and paying 25 cents a week until he is 60, will receive at 60, a life annuity of \$74.73, and so on beginning at 35, 40 and 50 years of age. Under plan 'B,' where the same annuity is obtainable for smaller payments and where there is no return in the event of death before the annuity comes due, a man beginning at 20 years of age, and paying 25 cents a week, which is \$13 a year, until he is 60, will receive, at 60, a life annuity of \$176.38. A man beginning at 25 and paying 25 cents a week until he is 60, will receive, at 60, a life annuity of \$132.35. A man beginning at 30—I hardly think he is likely to begin at 20—and paying 25 cents a week until he is 60 will receive a life annuity of \$97.35. Take it in another way, first under plan 'A,' which I have mentioned, and then under plan 'B.' In order to produce an annuity of \$65 at the age of 65, which is equivalent to \$12.50 a week, or to the five shillings legislation of Great Britain, a man would have to pay, starting at the age of 25, \$5.40 per annum. Let us say that \$65 in this country is not nearly sufficient to support mere existence, let us multiply it by three in order to give an annuity of \$195 per annum. Beginning at the age of 25 he would have to pay \$16.20 per annum, at 30, \$21.27 per annum, and at 35, \$28.41 per annum in order to produce an annuity at 65 of \$195.00. I merely call attention to this to show, under our present legislation, the means whereby those who are reasonably thrifty and provident may provide against the necessities of old age."

A system of old age pensions, of course, would differ widely from the present annuity system, and as Mr. White was careful to point out, has never been the subject of any widespread movement in Canada. The people of the Dominion are thriving and prosperous, and in the event of sickness or accident depriving a wage earner of his power to work, or old age interfering with his efficiency, the need is supplied by provincial or municipal charity or by the filial piety of the sons and daughters of Canadians. With reasonable thrift it is possible for any industrious, sober artisan to raise his family and provide something for his old age.

Social and economic conditions have led to the establishment of old age pensions in Great Britain and elsewhere within the Empire, but in Canada, which is one of the most prosperous countries in the world, there is happily no demand for such legislation. In Great Britain the number of pensioners last year was 907,461, or two per cent. of the population. There were also about 200,000 over seventy years of age who were not on the pension list, but received relief from the rates. Of the pensioners \$47,614 or, say, 93 per cent., received the maximum allowance of \$63 a year. This would be regarded as a rather mean pension in Canada if the system were adopted, but if two per cent. of the population received even that sum it would call for some \$9,000,000 a year. Whatever the future may have in store there is no movement in this direction today. "It is a credit to the sons and daughters of Canada," as Mr. White expressed it, "that they are so ready to take care of their parents and to take care of them well."

THE NEWMARKET CANAL.

The recent decision to discontinue work on the Newmarket canal is a clear indication that the Government has no intention of throwing good money after bad. There is now every prospect that the uncompleted canal will remain a monument to what was probably the most outrageous political job ever perpetrated in Canada. It is wholly unlikely that any future Government, either Liberal or Conservative, will re-embark upon a project that has been universally condemned and has been a laughing-stock from one end of Canada to the other.

The Newmarket canal was designed to run from Cooks Bay on Lake Simcoe to the town of Newmarket. The late Government gave no figures of the tonnage that was likely to make use of the canal, and there was little pretence that it could ever, even under the most favorable circumstances, be of substantial public benefit. It was obvious that a canal from Cooks Bay to Newmarket could never be of importance as a means of transportation, and there were other circumstances in connection with the

work that made the job that was being perpetrated particularly impudent and obnoxious.

The canal as an engineering work was from the beginning doomed to failure. Lack of water made it impossible that the channel could be used for the purpose for which it was ostensibly intended, and although a pretence was made that by some peculiar system of storage a supply of water might be kept that would float boats, the claim was regarded with derision. A table of gaugings submitted to Parliament by the Minister of Railways shows that at Newmarket the flow of water in August was 313 cubic feet a minute, equal to the capacity of a couple of water wagons. It was to be a dry canal.

The project was palpably a vote catching device intended to provide jobs for the free and independent electors of North York and to strengthen the hold of the late Minister of Justice upon his constituency. For this partisan purpose the Liberal Government spent up the entire of February of last year nearly half a million dollars and Hon. George P. Graham estimated that the entire work would swallow up a million dollars of public money. Vote catching considerations of this kind seem to have no weight with the present Government. They entail a sacrifice of the public interests. Mr. Cochrane's decision to abandon the undertaking has met with general approval.

RACE AND CREED IN QUEBEC.

The Liberal Government of Quebec Province will shortly go to the constituencies, and according to the Quebec Chronicle it will appeal to racial and religious hatred. It is said that Hon. Charles Devlin, a member of that Government, in the late Federal election campaigned for Sir Wilfrid Laurier with "no English Protestant" as his slogan. Mr. Devlin spoke in the Legislature the other day, and in reporting the utterance, Le Soleil, the Gouin Government organ, said: "The Minister of Colonization raised a veritable tempest of applause when he cried out: 'It will not be the Orangemen of Toronto who will settle the question this time, but the electors of Quebec. It will be neither the Ne Temere decree nor the nationality of Sir Wilfrid that will be discussed. It is not the voice of Toronto that will speak, but the voice of Quebec.'"

"To be sure," comments the Chronicle, "when Sir Wilfrid, the 'great unifier of the races,' save the mark, has given the lead, his henchmen must follow. The vicious art of making racial and sectarian appeals is Sir Wilfrid's forte. It was his trump card in 1896, and it sustained him in office for fifteen years. Now he would galvanize it afresh with the mistaken notion that the country, as a whole, will stand for this kind of thing again. Ever since the bitterness of the September election, he has never missed a single opportunity of raising race and creed cries. He pursued that vicious course at the opening of the parliamentary session by his speech on the question of the Speakership. He continued in the same strain throughout the session, and his conduct at Montreal recently was no exception to the general rule."

Current Comment

(Montreal Herald.)

The appointment of a new Bishop of Sodor and Man has suggested the inquiry in some English newspapers as to the whereabouts of Sodor. It seems that Sodor is simply the Norse for South, and was the name given at the forming of the diocese in 1154 to the Hebrides and other islands to the West of Scotland to distinguish them from the northern isles of Orkney and Shetland. The cathedral of the diocese stood on St. Patrick's Isle at Peel, and when Man was separated from the Scottish islands in 1234, it retained both the name and the cathedral of Sodor. It was not until the 17th century that legal draughtsmen began adding "and Man" and gave the present title of Sodor and Man.

(Victoria Colonist.)

If ever you should have occasion to mesmerize a lobster, that is, the edible beast of that name, you will be interested to know that, according to an English authority the way to do it is to stroke its head and neck for a minute. Just why anyone should want to mesmerize a lobster is not self-evident; but perhaps it is useful to know that the trick can be done.

(Hamilton Herald.)

If Mr. Lancaster's bill were enacted into law, and if it were afterwards decided in the courts that the new law is not in harmony with the B. N. A. act, and therefore unconstitutional, an awkward situation would be developed. It is better to have the question of jurisdiction settled before the Dominion Parliament undertakes to deal with the conditions created by the Ne Temere decree.

(Chicago Inter-Ocean.)

In North Carolina a man shot another man in the breast and was tried for murder. The indictment, however, recited that the victim was shot in the "breast." Consequently the murderer went free. This simplified spelling movement seems to have its weak points.

(Norfolk Virginia Pilot.)

A Michigan judge rules that a man has a right to throw his mother-in-law out of his house if she refuses to go quietly when he demands it. It is a safe wager that he is either a bachelor or a widower, or if married that his wife is an orphan.

(Hamilton Spectator.)

An empty whiskey bottle beside the body of some poor wretch dead of exposure, and the sight is comparatively frequent throughout the land, furnishes one of the tersest and saddest temperance lectures in the world.

(Edmonton Journal.)

Minnesota flour men are in a panic over the activity of Canada looking towards the handling of her own products. Cheer up, Minnesota, the worst is yet to come. Canada has only just begun.

(St. Joseph, Mo., Gazette.)

Col. Donovan concluded with a story of a bath taken by a friend of his while in Sweden. Covers for the delightful occasion were laid by Mrs. Patton, Mrs. L. V. Baxter and others.

(Cleveland Plain Dealer.)

A New York woman has married a man whom she rescued from the slums. The new idea is the better one—don't marry a man to reform him; reform a man to marry him.

(Ottawa Free Press, Liberal.)

The Laurier Government made a blunder in refusing investigations asked for by the Conservatives and the Liberal party now recognize the mistake.

(Winnipeg Tribune.)

The most colossal railway blunder in the world's history was the Grand Trunk Pacific Railway, viewed from the people's standpoint.

(Buffalo News.)

No 'urnases, no water pipes, no Christmas bills, no alarm clocks. Grab it from us: China has no troubles!

(Stanford Chaparral.)

Consider the ways of the little green cucumber, which never does its best fighting till it's down.

POSSIBILITIES OF MEDICINE REGION

Woodstock, Jan. 25.—The contemplated building of the St. John Valley Railway by the Flemming government, which act will render it inevitable from Grand Falls to St. John, has started a boom along the river. Woodstock and Meductic in particular, have taken the initiative in this district in making known the merits of these two towns to the intending immigrant and prospective manufacturing industries.

As is well known Meductic is an historical spot. Here are the beautiful flats which were cultivated by the Indians over 300 years ago and are very valuable to the owners now. The fishing and hunting privileges enjoyed in those early days are still a great attraction for tourists. The historical spot is in the background. Two miles above is where the battle of Meductic was fought between the Indians and whites many years ago. Here is where the pirates took to the woods when chased up the river by the settlers in log canoes, in the early days. Near here is Betts' Rapids and a little below is the beautiful scenery at the Pokok gulch.

Meductic, however, is not depending on its historic past to enable it to have a brilliant future. There are thousands of acres of land in and around Meductic for a good class of immigrants. There are also thousands of acres of hard and soft woods which furnish great opportunities for manufacturing. Cheap power can be secured from the proposed Pel River Light and Power Company. The soil is excellent for any kind of agriculture, but especially so for fruit growing. The best of spring water abounds. Schools and churches are numerous. It is hoped that within a year trains will be running from Centerville, through Woodstock and Meductic, to Fredericton, as part of the great L. C. R. system.

FOR MR. COPP.

(Sackville Post.)

A correspondent of the St. John Globe, Liberal, writes that paper in a strain that would indicate that the party in St. John are not satisfied with the recent choice of a leader. This correspondent says in part: "The choice of a leader for the Liberals locally was an incident of the situation here at this time, but it cannot be looked upon as permanent or as likely to be successful. We will want very soon indeed we want now—a man in whose judgment we can have confidence and whose reasonableness will attract the active support of others."

The Globe in an editorial reference to the letter accuses that "it is of importance to have a leader in whose judgment and capacity there can be placed great reliance." The Globe correspondent urges that A. P. Barnhill of that city be nominated as leader of the party, and the Globe's editor seems also to favor the idea.

This from a Liberal newspaper should furnish serious food for thought for a friend, Mr. Copp, the newly selected leader.

BODIES OF MEN ARE EXHUMED FROM WRECK IN SHAFT OF MINE

Mount Carmel, Pa., Jan. 25.—Three mine workers were killed in the Alaska shaft of the Philadelphia and Reading Coal and Iron Company near here while at work late last night. The men were caught in a cave-in and their bodies were found today after about 50 tons of rock and dirt had been removed.

POWDER MAGAZINE EXPLODES AND MANY PEOPLE ARE KILLED

Kuldja, Chinese Turkistan, Jan. 25.—A large number of people were killed today and several hundred houses destroyed by a terrific explosion at the powder magazine in the old city of Suidun which lies to the north of new Kuldja.



MABLE WAS SEWING RAPIDLY ON THE MACHINE WHEN SHE SUDDENLY STOPPED TO ASK HER MOTHER "WAS 'WOLN'T THE CELLAR STAIR IF IT KNEW WHAT THE BASEMENT?"

A GLASS OF WATER QUICK AND LET HER LIE DOWN.



You'll like the flavor

It may cost slightly more to make pastry with PURITY FLOUR

But there's a DIFFERENCE in pastry

YES, madam, we know there is an impression amongst some people here in the East that Western hard wheat flour is not good for pastry. Some people even actually think that good pastry can only be made with a soft Ontario wheat flour, or a blend of hard and soft wheat flours.

If such were the case, the West would be starved for pie, for hard wheat flour is used there almost exclusively. But nowhere in the world are home-cooks more famed for the deliciousness of

their pastry. Visitors to the West almost invariably remark about the creaminess and flakiness of the pies and the lightness and delicacy of the



cakes. They return home converted to the use of hard wheat flour for pastry. So you see, madam, that

the prejudice against using hard wheat flour for pastry is not founded on facts. It is directly opposite to the truth, for the truth is this:

You can make more delicious, more flaky pastry with PURITY FLOUR than you've ever before seen or enjoyed.

Such pastry will cost you slightly more, for PURITY FLOUR costs a trifle more per pound. And on account of its extra strength and extra quality, more shortening is required than when using the weaker soft or blended flours.

The extra deliciousness of the pies and cakes you will make from PURITY FLOUR will more than make up for the slight extra cost. And remember:

PURITY FLOUR MAKES

"More Bread and Better Bread"

It takes more water because it is a strong, thirsty flour. It goes farther in the baking. Get a pencil and add PURITY FLOUR to your grocery list right now.

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For twenty years we have been handling "balky" timekeepers. We know their tricks. We have learned all their nasty little ways. We know, too, just how to handle them. Let us look over that watch you can't depend upon any more. If it's worn out we'll tell you so. If it isn't, we'll make it right—or your money back.

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GREAT INTEREST SHOWN IN FRENCH NAVAL PROGRAMME

Paris, Jan. 25.—The cabinet has decided to ask the chamber of deputies to discuss the French naval programme at an early date. Great interest is manifested not only in Paris, but throughout France in the nature of the proposals which will be placed before the deputies by Theophile Delcasse, minister of marine, who on Nov. 14, during a speech in the chamber, declared that the battleships Jean D'Arc and Courbet, which displace 23,000 tons each were the forerunners of a new and stronger fleet. The ministerial declaration made by the new cabinet on Jan. 18 also hinted that the strength of the navy would receive special attention.

After Du Maurier.
A little work, a little play—
To keep us going, and so—
Good day.
A little joy, a little sorrow,
Of each day's sowing, and so—
Good morning.
A little coin, a little light,
A time for blowing—and so—
Good night.

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THE CHIEF OFFENDER.

The ice man now reaps his harvest. And stores it away by the ton. Where sometime next July or August, it will fatten his pockets with "mun."

At this time he'll say there's a short age. The price must go up a few "beans." And you? Why you'll simply "holer" And die away down in your jeans.



Last year we thanked the public for the best year we had ever had. This year we give most hearty thanks for a very much better one.

Our new term will begin Tuesday, January 2nd. Send for Catalogue.

S. KERR, Principal.