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SERVICE TO POLICYHOLDERS
The Motto of Every Insurance Agent
Life Representative

LIFE INSURANCE
With Profits

LIFE INSURANCE
Without Profits

90% with Profits

"The improvement in mortality will go to increase the surplus of the companies, thus making possible larger returns to the policyholders, of whom approximately 90% are insured on the 'with profits' plan."

Mr. G. D. Fiddes, Dominion Government Superintendent of Insurance, in Toronto Globe Financial Survey, January 1st, 1925.

The above statement referring to the combined business of all companies doing business in Canada, made with authority by the Dominion Government Superintendent of Insurance, would indicate that Canadian policyholders prefer the with-profits plan of insurance. There must be a reason.

They buy what experience teaches them is best in the long run

The Confederation Life Association issues policies "with profits" and "without profits" and also with Guaranteed Dividend.

Good profits on policies are earned, because risks are selected with care; because the Company's investments are carefully made and yield good interest returns; and because the Company is efficiently managed.

On these three counts the Confederation Life Association has a 51-year record of success.

Write for particulars of Profit Paying Policies or ask for a representative to call.

CONFEDERATION LIFE ASSOCIATION

Tear off this Coupon and Mail Now

Please send me, without obligation on my part, particulars of your Profit Paying Policies.

Name.....Age.....

Address.....

Dugald Munn & Ernest Fox
Muir Bldg.—Water St.
ST. JOHN'S Nfld.

Rummer's Release "Aggrieves" U.S.

Federal Authorities Appeal Boston Court Decision—Interesting Angle.

Boston, March 3.—(Star Special.)—United States Attorney Harold P. Williams, by Assistant United States Attorney Laurence Curtis 2d, has filed in the Federal Court here an appeal in the Supreme Court from Judge Morton's recent decision dismissing the Government's libels against the British rum ship Marjorie E. Bachman, and her cargo. Attorneys William H. Lewis and Matthew L. McGrath, represent the vessel's owners. The petition for appeal says the United States feels "aggrieved" by Judge Morton's decree.

The Bachman was seized more than 20 miles at sea last October, under a pre-arranged plan, by the revenue cutter Tampa, after a sea-sled, capable of 40 knots speed, had made a trip to the vessel and purchased liquor for purposes of entrapment under the provisions of the British treaty, in which the speed of the purchasing vessels is the controlling factor under which seizures of rum-runners may be made.

Judge Morton found that the sea-sled expedition was not within the intent of the treaty makers, and he ruled that the expedition was in intent and accomplishment an entrapment. The vessel was illegally seized, he ruled. He criticized the treatment of the Bachman's captive crew as outrageous and declared that members of the crew of the Tampa misadventured themselves while on board the Bachman as a prize crew.

The Bachman and her cargo are held in Federal custody at the Army base, where they have been kept since October. Attorneys Lewis and McGrath have made claim upon the Government for \$25,000 for demurrage, compensation for articles alleged to have been stolen, 250 cases of champagne and liquors alleged to have been stolen, and other items. The demurrage claim will increase at the rate of \$200 daily as long as the boat is held. If the Government finally loses its case, the defense bill will be a huge one it is predicted by the vessel's counsel.

DON'T BE AN EASTER SILLY!

DON'T SPEND ALL YOUR MONEY ON PERSONAL FINERY. REMEMBER!
YOUR ROOF IS LEAKY.

Buy a 5-pound pail of LASTY-GUM and plug the holes in your roof. LASTY-GUM won't run like tar, nor will it crack like cement. It is made to stop leaks and costs only \$1.50.

Afterwards give your roof a new coating. We can sell you a can of Roof Coating for \$2.00. One can may do your roof; 2 cans will certainly do it.

If your roof wants a new Coating, we can sell you

Vulcanite Roofing

in half size rolls, 18 inches wide, complete with Nails and Cement, at \$2.25 per roll. Two of these half size rolls equal one full size roll.

Dux Bak Roofing

in full size rolls (same size as a roll of 3 ply felt). Guaranteed heavy weight, first class, 3 ply quality, with Nails and Cement, \$3.50 per roll.

Tomahawk Roofing

in full size rolls, 2 ply quality, \$2.75 per roll, complete with Nails and Cement. We can also supply Sanded Roofing and Asphalt Shingles.

Houses covered with either of the above roofings, pay less for Fire Insurance than roofs covered with felt. Above roofings are known as Patent or Rubberized Roofings. Dux Bak sheds water, like a duck's back.

Don't wait until your roof leaks. "Prevention is better than cure." "A stitch in time saves nine." Do your roof soon. If its good, keep it good.

Colin Campbell, Ltd.

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Marvel of the Telephone

PROBLEM SOLVED BY AN ACCIDENT.

Today either from your own home or from a public call office you can get up any one of about 1,200 subscribers to the telephone service and have a conversation with him even though he may be hundreds of miles away. Millions upon millions of wire subscribers upon millions of wire exchanges over junction boxes and trunk systems.

The whole of this vast system has grown up in the short space of forty years. It was in 1877 that Alexander Graham Bell brought to this country the first pair of practical talking telephones. The wonderful work of the telephone is told by F. G. Baldwin in "The History of the Telephone in the United Kingdom."

Problem Solved by Accident.

But, though he did the greater part of his work in America, was a Scotchman. His father devoted his life to study of the elements of speech. Young Bell began to carry on his experiments by experimenting in the production of voice sounds by mechanical means. In 1872 the idea of the telephone came to him, and for the next years he was engaged in ceaseless trials and experiments.

One time it seemed that his quest was hopeless. Then quite suddenly a stroke of fortune showed him the way. Two instruments were in use in his room about sixty feet apart. Between the two rooms Bell and his assistant endeavored to establish communication. The sending instrument contained springs which had to be pressed.

But, engaged in this business the instrument broke one of the springs in the sending part of the instrument. In 1878 David Hughes, an Englishman, invented the microphone; but realizing the importance of the discovery he did not patent it. The inventors saw that here was solution of the greatest of telephone difficulties, and they, not alone, patented various forms of the telephone, an instrument now used all telephone sets.

Bell's invention was demonstrated Queen Victoria, connection being made between Osborne House in the Isle of Wight and various places on the mainland. The invention was offered to the Post Office, whose chief officer reported against it.

In 1879 the Bell Telephone Company opened its first exchange in London. It had seven or eight subscribers. These were large numbers compared with those of the Nottingham exchange, which opened two years later with only two. A little later a company was launched.

The First Automatic Exchange.

Some Facts Concerning Capital

"Capital in this country is much more concentrated than income, and much more concentrated than it is in any other country. This concentration is connected with the fact that agriculture and other economic activities in which small-scale enterprise predominates is a smaller part of the country's economic activity than it is anywhere else," said Professor Henry Clay in his presidential address to the members of the Statistical Society, reported in the Manchester Guardian.

"Moreover, this country is unique, I think, in having the tenant-farmer rather than the owner-occupier as the predominant class in agriculture. Ireland in this respect is Continental in character rather than British."

"The wage-earning proletariat, which is much the largest economic class in the country, has little capital, although its standard of life is high compared with that of most Continental wage-earners and peasant proprietors. It has some accumulations of capital; these are mainly in the form of mutual insurance funds. If I were a capitalist, I should feel a little insecure about my capital, since a capital levy on all estates over £1,000 would leave 95 per cent. of the electorate untouched."

"I must not, however, be understood as advocating such a levy. I had no contemporary problems of party politics in mind when I selected this investigation for my presidential address to you; my sole purpose was to discover how far in this country we had forgotten the principle that Bacon expressed in a pithy phrase: 'Property is liked muck; it is good only if it be spread.' My figures suggest that we have completely forgotten that principle."

Baby Carriages and Sulkies at POPE'S Furniture Show Rooms. Come in and see them. april 11, 31

Used By Millions Of Mothers



For Croup and Colds

Over 95 million jars of Vicks Vapo-Rub have been used in the past five years. This means the unbroken confidence of a vast army of mothers. They like Vicks because it solves a great problem—how to treat croup and colds without that continual dosing, which is so harmful to delicate little stomachs.

Being applied externally Vicks does not disturb the digestion. It can be freely used without the slightest harmful effect.

Vicks brings prompt relief from croup and often checks even the worst cold overnight.

There is nothing to swallow. You just rub it on.

VICKS VAPORUB

OVER 17 MILLION JARS USED YEARLY

The Way to Test Seeds

PRECAUTIONS TO PROTECT OUR CROPS.

England was the last of the seed-growing countries to install a Government seed-testing station. Yet of all the branches of agriculture, surely none is more important than that dealing with the proper testing of seed.

Some years ago an attempt was made to ascertain the quality of seeds sold in market towns where irresponsible dealers were known to carry on

WOMEN!

When you buy Lantic Sugar in packages you get your full weight of cleanest, whitest, purest, sweetest, granulated sugar. Lantic Sugar in packages is safe from contamination through germ-bearing dust and flies, which are invariably disease carriers. april 11, eod, f

their business. More than sixty per cent. of the seed was proved to be worthless. Some was dead—that is, would not germinate at all; much was foul and damaged.

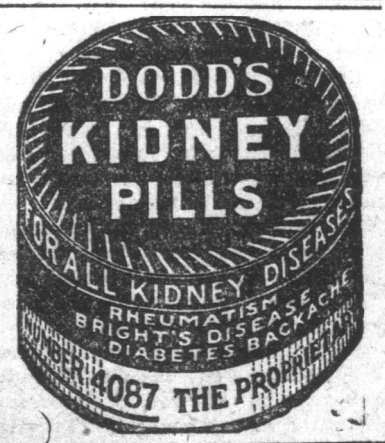
The first step in seed testing is simple enough. You take, say, a hundred seeds from the packet to be tested; soak them, lay them out on a piece of blotting paper kept at a certain degree of moisture and warmth, and note how many sprout. That gives you germination percentage, but it does not disclose the real quality of the seed itself.

Marvels of Rapid Growth.

Sugar-beet seed will usually show high germination; but that is no guarantee that the root, when grown, will contain a high percentage of sugar. In order to make sure of this, it is necessary to grow plants from the seed in question and test the roots later. The collection of sugar-beet seed is an arduous task. The roots of great numbers of growing beet are tested with an instrument like a small cheese scoop, and only roots which show the highest percentage of sugar

are allowed to grow on and become parents of the coming crop.

It is interesting to watch the behaviour of different seeds under test. Lettuce and mustard and cress spring into life with amazing rapidity. The seed of the flower known as portulaca will show germs of life within two or three hours. Peas and beans, if well soaked previously, begin to sprout at the end of forty-eight hours.



Mining for Soap

Most people have seen crosses or other ornaments carved out of bog-oak. The stuff is black as coral and almost as hard as stone, but is actually oak timber dug out of peat bogs in the North of Ireland.

There is more than one place in the world where timber-mining goes on. One is a swamp near Chicago, where white oak logs are dug up. Seven or eight thousand years ago a terrible storm flattened out a whole forest, and in course of centuries the timber was buried but preserved by some chemical agent in the soil. While the outer layers are decayed, the timber is very hard and of an exquisite colour. It is worked up into hair-brush backs and ornaments which fetch very high prices.

At Charlotte Plains, in Australia, a deposit of timber has been found in the hidden bed of an ancient river, and the strange thing is that some of the logs, which were originally found by gold diggers, have every appearance of having been cut and shaped

by man. The trunks are those of the tree known as the she-oak.

In New Zealand many men make a living by digging for kawri-gum, an amber-like substance used for making fine varnish. In North Germany and Jutland there are pits sunk solely for the purpose of finding amber, which is, of course, merely a fossilized gum.

Ashcroft, in British Columbia, has a soap mine. How Nature made it is a mystery, but it is a mixture of borax with some fatty substance.

Sore Throat and Colds

Instantly relieved by

Radway's Ready Relief

35¢ All druggists

Use shredded coconut in place of currants when making bread and butter pudding.

—By Bud Fisher

JOE SPIVIS IS DOPING OUT A CROSS WORD PUZZLE.

