

GOVT HAS ARRANGED FOR VETS. INSURANCE AT LOWEST RATES

This No Matter What May be the Physical Condition of the Men—Most Generous Insurance Act in Force in Any Country.

(By a Great War Veteran.) The Canadian Government has made provision by which returned soldiers may obtain insurance at low rates whatever their physical condition may be. This is the most generous insurance act in force in any country. The act became effective Sept. 1, 1920, and up to the end of August, 1921, insurance had been placed amounting to \$1,377,600; death claims had been received amounting to \$370,000. The liberal nature of the Soldiers' Insurance scheme may be shown by the fact that in ordinary insurance practically no death claims are to be met during the first few years because only those in the best of health and with a long expectation of life are eligible. The purpose of the act is to protect the families of men who returned from the front with health impaired and who could not qualify in an ordinary insurance company.

The outstanding feature of the scheme is that no medical examination is required. All that is necessary is to complete a simple application form and forward it to the commission handling the scheme with the amount of the first premium and the policy will be prepared and forwarded to the applicant. This insurance scheme is part of the government's programme for re-establishing those who served in civil life and is designed to give the man whose physical condition, by reason of war service, prevents him from obtaining regular insurance, an opportunity to protect his dependents. The favorable rates, however, are available to all who qualify and may be the state of their health. In order to appreciate the difference between Soldiers' Insurance and ordinary insurance it should be understood that ordinary insurance rates charged by insurance companies represent the amount which experience has shown to be necessary to carry the risk of a person in normal health plus the cost of administration. Insurance companies therefore require all persons applying for insurance to go through a medical examination and to give a medical history of their families. If the applicant is not in good health or has a history of some injury due to an accident that may tend to shorten his life, he is either rejected entirely or charged an extra premium. Many returned men cannot pass such an examination and it is for the particular benefit of those in this class that the Government offers insurance that may be obtained without medical examination so that persons whose health is impaired may insure at exactly the same rates as though they were in perfect physical condition. The Government does not add a cent to the rates charged to cover the additional risk of insuring persons who are not in good health. The expense of the Returned Soldiers' Insurance Department. In order to make it as easy as possible for the insured to pay for his insurance, provision is made in the act for the payment of premiums monthly without additional charge. The Canadian Pension Act provides that the dependents of returned soldiers whose deaths are caused by their military services, the Returned Soldiers' Insurance Act furnishes the protection necessary to the dependents of all men whose deaths subsequent to discharge do not come within this category. There is, therefore, a claim for the insurance Act which provides that when a person is awarded as a result of death of a person insured under the

Triple Collision On Charlotte St.

Two Automobiles and a Street Car Got Mixed Up—No Serious Damage.

Although the city is fast becoming accustomed to an epidemic of street collisions which have involved almost every type of self propelled vehicle, from street cars and motor buses, down to mere Ford delivery cars and coupes, something new was staged at the corner of South Market, and Charlotte streets at about ten to six last evening, when a triple collision occurred between auto No. 9,250, driven by J. H. Fairweather, auto car 12,128 driven by Kenneth Raymond, and street car No. 123 driven by Motorman Fred Dunham. There was no serious damage done to any of the cars. According to a bystander, the street car was to blame for the collision, the driver of the Raymond car, misjudged the speed of the car, ran across the front of the street car and allowed the other car to run into the side of the Fairweather car which was slightly bent.

KING TALKS IN CATCH PHRASES, SAYS PREMIER

In Campbellford Speech Prime Minister Riddles Charges of Crear et al.

Campbellford, Ont., Nov. 2.—Premier Melchior expressed a cordial welcome when he reached Campbellford today. The rink in which he spoke held an audience of about two thousand people. Mayor Myers welcomed the Premier on behalf of the town of Campbellford. On the platform with Mr. Melchior were Hon. J. A. Stewart, minister of railways and canals, and J. A. S. Smith, government candidate in East Peterborough. Mr. Melchior opened with a tribute to Hon. S. F. Tolmie, minister of agriculture, who was doing most valuable work for the farming community. He combated a statement in a farming periodical to the effect that only five out of five hundred million dollars was spent on agriculture, although the fact was that forty per cent of the population. The expenditure on agriculture was greater now than ever before, he said. Riddles Charge. "Mr. Crear charges that mergers and fortunes are made under the tariff at the expense of the farmer and common people," said the Premier. "Mr. King is simply talking in catch phrases to attract votes, he said. The Premier declared that two-thirds of the population of Canada had taken place under the Laurier Government and many of them when Mr. King was a member of that Government. He was an unrelenting interrupter from the rear of the hall but with the remark that "there's some one here who is evidently paid to interrupt, and who has no nose and no brains at his command." "There were cries of 'put him out' from the crowd and presumably the interrupter was ejected, as he was heard no more.

"JAP" LEADERS ARRIVE FOR CONFERENCE

Japanese Representation at Washington Now Complete—Fight Shy of Pacific Question.

Washington, Nov. 2.—The principal Japanese delegation to the Armament Conference arrived here late today from the Pacific Coast by special train. The party included Admiral T. Kato, Minister of Marine; Prince Hiroshi Tokugawa, president of the House of Peers, and a party of advisers and experts. The delegation was met by Secretary of State Hughes and third assistant secretary Bliss, representing the State Department. Secretary Denby and assistant-secretary Roosevelt of the Navy Department and a number of other officials also met the delegation. The Japanese delegation to the Conference is now complete, the first of any country to be completed by arrival here. The Japanese delegation arrived here, according to its leaders with the desire and hope of discussing first at the Conference the question of limitation of armament and not far eastern problems. The Japanese viewpoint it was explained, was that Pacific and Far Eastern questions might prove full of difficulties and it was up first the progress of the negotiations might be delayed.

PERSONALS

William Ripper, Superintendent of C. N. R. Transportation, of Montreal, was in the city yesterday. George E. McCoy, Master Car builder, C. N. R. of Montreal, was in the city yesterday. Mrs. C. S. Hanington returned yesterday from an extended trip to Hamilton and Toronto. F. R. Taylor, K. C., returned yesterday afternoon from Montreal. J. V. Bliss left yesterday afternoon on his return trip to Yakima, Washington. E. W. Appleby arrived from New York yesterday afternoon. Dr. H. L. Sewell, who was removed to the hospital last Friday, was returned home by a slight illness yesterday morning. His many friends will be glad to learn that his condition is regarded as favorable. S. E. Wetmore, director of administration for the machine province unit of the D. S. C. R., was in the city yesterday on departmental business. Mrs. J. L. McAvity and Miss Viola McAvity, Miss passengers on last evening's train to Montreal. Mr. and Mrs. Harold de Vere Partridge who have been spending the summer at Woodman's Point have returned to their home in Montreal. Mr. W. W. Appley, who has been wintering at the Lansdowne House, King Square. Mrs. Alfred Morley, who was a delegate to the Anglican Women's Auxiliary Triennial at Montreal returned home on Tuesday. Friends of D. J. Seely, Paddock street, will regret that he is confined to his home by a slight illness and will wish him a speedy recovery. Ottawa Citizen: Miss de Soyas, Montreal, a member of the staff of Maclean's Magazine spent a few days in town recently on her way to Toronto, and was the guest of Mrs. R. L. Carphoy. Halifax Herald: James P. McIndraws, of John, arrived in Halifax on Saturday to take over the looking after of the interests of the Great Eastern advertising and publicity business. Sackville Post: Mrs. D. W. Baird, arrived recently from Vancouver. She was met in Montreal by her husband. They will spend the winter at Middle Sackville. Mr. Fudman, the new manager of the Royal Bank, has arrived in Sackville with his family. Miss Mary Wright, of Montreal, who has been visiting her brother Reginald Wright, 1 Mount Pleasant Court, left on Wednesday to visit relatives in Woodstock before returning to Montreal. Miss Wright is on the Victoria Street at Montreal. Mr. Noel McLoughlin, former student of the Kings College Law school who studied in the Hon. J. B. M. Chertsey's office while attending the college, was in the city yesterday. Mr. McLoughlin was obliged to discontinue his studies because of ill health but is now much improved. Mr. and Mrs. Schofield left for Montreal last evening. AROOSTOOK JCT. Aroostook Junction, N. B., Nov. 2.—Mr. and Mrs. G. F. Seely, who have moved to their new home at Harland, on Thursday, Oct. 27th, a surprise party was given by a number of friends and a nice chair was presented to Mrs. Seely. Mrs. L. Rivers making the presentation with a few well chosen remarks expressing the regret of Aroostook friends at losing a family who have resided here so long. Mr. and Mrs. J. E. D. White and Mr. and Mrs. Kelly and Maud Stewart Kelly have returned from their hunting trip on the Forks of the Tobique. Mr. White shot a fine deer, and Maud Stewart Kelly shot several partridges. Mrs. Claud Tabor has returned from a trip to Eastport, Me. Mr. Kenneth McInnis has been visiting Mr. and Mrs. B. F. Blewett. Railway business has been brisk at the Junction during the past week, many train loads of potatoes having gone South from points in the State of Maine.

Russian Gov't Makes Wise Move, Says Curzon

By Assuming Debts of Old Russia Takes Only Means of Becoming Nation.

London, Nov. 2.—Lord Curzon, Secretary for Foreign Affairs, on Tuesday made a note to Leonid Krassin, the Russian Minister of Trade and Commerce, concerning the recent note of the British Government to the Soviet Minister, offering conditionally to assume the debts of old Russia up to 1914. Lord Curzon expressed it as the feeling of the British Government that the Russian Government, by proposing to recognize the debts, "have set their feet upon the only path by which they can attain to the goal they profess to desire, namely, economic co-operation with other nations." It is stated that Mr. Lloyd George has expressed a desire to consult with M. Krassin on the subject of the debts, and that a conference is likely to be held within a few days.

Chinaman Found In Possession of Barred Drugs

Montreal, Nov. 2.—Judge Cusson this afternoon sentenced Charlie Wing, a Chinaman, to pay a fine of \$1,000 and costs or go to jail for six months for having been found illegally in the possession of cocaine and opium. Wing was convicted by default after the court had been informed that his whereabouts were unknown. He has been released some time ago on \$50 bail.

Died

CAMPBELL—On November 2, 1921, at the home of her daughter, Mrs. Tenyson Currie, Morris street, Fairville, Mrs. Agnes Campbell, widow of the late Andrew Campbell, leaving six sons and four daughters. Funeral notice later.

PROTEST STRIKE OF SOFT COAL MINERS STARTED YESTERDAY CLOSING 200 INDIANA MINES

Officials of United Mine Workers of America Hope to Stop Its Spread—Further Developments Await Discontinuance by Operators of the Union "Check Off" of Dues.

Indianapolis, Ind., Nov. 2.—Delay in the spread of the "protest" strike of soft coal miners, started today by walk-outs of 25,000 union workers from the Pennsylvania mines in Indiana, was anticipated tonight by officials of the United Mine Workers of America, who said developments awaited the discontinuance by operators of the Union "check-off" of dues from miners' wages as directed by a Federal Court injunction. Indications were that union officials would not call on the men scattered throughout the soft fields of the country, until collection of the "check-off" was actually stopped by the operators. First official reports of action by operators, elsewhere than in Indiana, reached Union headquarters here tonight coming from the Pennsylvania bituminous district, centering around the Circuit Court of Appeals at Chicago. The message from Robert R. Gibbons, President of the district, said the "check-off" would be stopped within the next few days, the date of which was not given, but which indicated a probable delay in any strike order affecting 40,000 workers in that field. Didn't Wait Notice. Indiana workers, however, did not withhold their strike to await a formal notice from the operators, whose notice stopping the "check-off" has been drafted by counsel for their association. None of the important mines in the state worked today and reports to both headquarters of operators and the Union said that only sixteen mines were in operation. The only court action today was the approval by Judge Anderson of a bond filed by the Boardman Coal Corporation, complainant in the injunction suit. The court action, followed by service of the writ on union men and operators, made the injunction of force. Plans for hastening the appeal of the injunction decision to the Circuit Court of Appeals at Chicago also were made by counsel for the Union and the operators but preparation of the numerous documents in the case delayed the presentation of their appeal to Judge Anderson.

C. P. R. Road Master Held On Charge of Manslaughter

Alleged He Did Not Take Proper Precautions to Protect Life at Crossing.

Montreal, Nov. 2.—Otis Kirkland, road master terminal at Montreal, was held on a charge of manslaughter in connection with the death of George Robert Woodburn, of Westmount, who was killed Monday last when his automobile was struck by a train at the St. Hubert St. crossing. Kirkland pleaded not guilty and was allowed bail in \$1,000 personal bond. This morning Kirkland appeared before a coroner's jury. Evidence submitted was taken to show that Kirkland had not observed all possible precautions to protect human life at the crossing. A man with a green flag was on duty at the time of the fatality and the coroner's jury was of opinion that this did not constitute a sufficient safeguard, more especially as the man had only one eye. Paw Knows Everything. While—Paw, what does flattery mean? Flattery is when some lar tells you the nice things you have always thought about yourself, my son.

Sir George Foster Addresses Crowd At New Glasgow

New Glasgow, N. S., Nov. 2.—Sir George Foster, ex-Minister of Trade and Commerce, Colonel Thomas Cantlay, National Liberal and Conservative Candidate in Pictou County, and Senator John McCormick addressed a crowded meeting here tonight in the Pitt Theatre. On His Dignity. Foreman—What is all that arguing down the road? Laborer (indignantly)—"Why, the man running the steam-roller wants us to call him a chauffeur."

Sydney Miners Expect Injunction Proceedings

District 26 Outside U. S. Courts—Canadian Imitators May Start Something.

Sydney, N. S., Nov. 2.—I am rather surprised that they took the trouble to issue District 26," declared J. R. McLaughlin tonight, discussing the Anderson injunction against the United Mine Workers of America "check-off" system. "They can't do anything up here because we are entirely outside the jurisdiction of any American court," continued the Secretary Treasurer of District 26, which includes the 12,000 coal miners of the Maritime Provinces. Mr. McLaughlin admitted a possibility that if the injunction proceedings were successful in the United States, some Canadian imitator might make a similar move against the Canadian districts of the United Mine Workers of America in the Courts of the Dominion. The announcement of the proposed move was made tonight by the Workers' Defense Union, the Italian Committee for Defense of Political Asylum, the American Labor Alliance and other organizations, after a forenoon which was held at 201 V. Thirteenth street. The conference, which was called by the Labor Alliance, a new political organ which advocates the overthrow of the present form of government and the establishment of a soviet workers' republic, drafted a plan of campaign, in which it was proposed for a protest, equalling those were held in Paris, Rome and other cities, causing great disorders. The announcement of the proposed demonstrations said that the climax of the campaign will come November 20, when meetings will be held, probably in Madison Square Garden and similar centers in other parts of the country. Frank P. Walsh has been invited to address the Madison Square Garden meeting. It was stated as well as speakers of all nationalities.

Opposition To Ban On Canadian Cattle Voiced

Action of Royal Agricultural Society of England Regarded as Unnecessary.

London, Nov. 2.—The Council of the Royal Agricultural Society of England at their meeting today discussed the report of the Royal Commission on the importation of store cattle from Canada, and expressed decided opposition to the findings of the commission. Lord Northbrook proposed and Lord Strathclyde seconded a resolution which was adopted, expressing the council's grave concern at the findings of the commission and recording that the council was more than ever convinced that any alteration in the disease of Animals Act of 1910 would eventually be detrimental to the production of home-grown cattle and consequently to the fresh meat supply of this country.

Winnipeg Civic Elections Will Be Held Nov. 25

Winnipeg, Nov. 2.—Winnipeg civic elections will be held November 25, with nomination day November 11. Mayor Edward Parnell will be a candidate for a second term and it is not expected that anyone will run against him. Sixteen candidates, including six members of the present council, already are in the field for the nine aldermanic seats that are to be filled. Yarmouth, N. S., Nov. 2.—Burglars early this morning entered the clothing store of William Starr, purloined quantities of drygoods, and started a fire beneath the counter. The fire burned itself out without spreading.

COMMUNISTS IN U. S. PLEAD FOR CONVICED

Mass Meetings in All Part of Country to Reach Climax on November 20th.

New York, Nov. 1.—Mass demonstrations in all parts of the United States, similar to those held in the Italian cities, to express indignation of the workers at the impending trial of Nicola Sacco and Bartolomeo Vanzetti, the two Italian labor organizers whose murder appeal will be decided by the Appeals Court of Massachusetts December 1st, are being planned by Communists and other radical organizations with headquarters in Italy. Announcement of the proposed move was made tonight by the Workers' Defense Union, the Italian Committee for Defense of Political Asylum, the American Labor Alliance and other organizations, after a forenoon which was held at 201 V. Thirteenth street. The conference, which was called by the Labor Alliance, a new political organ which advocates the overthrow of the present form of government and the establishment of a soviet workers' republic, drafted a plan of campaign, in which it was proposed for a protest, equalling those were held in Paris, Rome and other cities, causing great disorders. The announcement of the proposed demonstrations said that the climax of the campaign will come November 20, when meetings will be held, probably in Madison Square Garden and similar centers in other parts of the country. Frank P. Walsh has been invited to address the Madison Square Garden meeting. It was stated as well as speakers of all nationalities. The committee in charge of the demonstration programme said special invitations are being extended to the American Federation of Labor and independent union bodies in the Italian Chamber of Labor, the Industrial Workers of the World, the Socialist Party, to participate in the demonstration. "This fight," said Sacco Vanzetti is one of the most urgent tasks before the organized labor movement," said Art Shields, at Workers' Defense Union. "The Sacco and Vanzetti case is not only put American justice on trial, it represents the struggle between the Labor movement and the part of labor. The papers that are crying for their execution say very little about the evidence against them, but harp on the fact that they are radicals. We know that their case rests on appeals to anti-racial prejudice. It was the same way in the Moore trial. The hostile newspapers emphasized Mooney's radicalism, fought shy of the evidence. Sacco and Vanzetti are innocent of the crime. The Italian Chamber of Labor of the Preparatory Day was held at San Francisco. "The organizers participating in this drive are hopeful that a new trial will be granted as a result of the mass demonstrations of sympathy and solidarity."

HISTORIC "DOUBLES"

The recent coincidences of the death of King Edward's "double" and the discovery in France of a double to President Millerand recalls the old theory that every man has his physical counterpart, remarks the Manchester Guardian in discussing the "doubles" of European nobles. "It is a theory believed by many," says the Guardian, "although there may be no scientific basis for it, in spite of all the many situations it has provided for novelists and dramatists. It seems to be the fact, however, that apart from twins, those resemblances are not dependent on any relationship, nor always on a common nationality. Gladstone's double was a certain Austrian statesman who was once mistaken for Gladstone by a person in the town of Dartington. This person was a great admirer of Gladstone and attempted to express to him the admiration he felt. His overtures were rejected with marked rudeness, and when someone who had watched the scene remonstrated with the Austrian (who did not love Gladstone) he replied, with some satisfaction, 'I hope I have deprived Mr. Gladstone of one admirer.' "King Edward had more than one double in his time, and there used to be, in a village near London, a master glazier with a striking resemblance to King George in his Duke of York days. Lord Westralie suffered at the hands of an infatuated suitor on account of a likeness to Mr. Asquith.

Obituary

Mrs. Agnes Campbell A well-beloved and respected resident of the West Side and Fairville, Mrs. Agnes Campbell, widow of the late Andrew Campbell, died yesterday at the home of her daughter, Mrs. Tenyson H. Currie, Morris street, Fairville. She leaves six sons and four daughters. The sons are: Mr. M. Duncan C. Robert D. W. Murray, Martin A. and Andrew, all of St. John. The daughters are: Mrs. James McCracken, Fredericton; Mrs. William John Gordon, Boston, Mass.; Mrs. William Cornfield and Mrs. T. H. Currie of St. John.

Dissatisfaction Expressed By Smuts Natural

London, Nov. 2.—The Glasgow Herald says it thinks the dissatisfaction expressed by Premier Smuts, of South Africa, and by several extreme upholders of the autonomy school in Canada at the failure of the British Government to secure separate Dominion representation at the Washington conference is perfectly natural. Inclusion of Canadian and Australian statesmen would mean a voice for Imperial Britain, according to the Herald. It is not merely that the Mother Country alone will be heard, but from the point of view of the status of the Dominions, which means much to South Africa in the struggle with the Nationalists, there is an immediate retrospective on the position stated at the International Conference at Paris.

Dominions Should Have Separate Representation at Arms Conference

America, with her devotion to legal forms, the Herald further says, does not understand the British Empire at all. "Unpleasant as it is the fact, the Dominion must be content to leave to the statesmen of the 'development,' the Herald contended, "the full international acceptance of their position, which assuredly will come in time."

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10 for 18¢
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And in tins of 50 & 100

Superb Quality
Finest Workmanship
Greatest Value
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CONSTIPATION BAD HEADACHES FAINT, DIZZY SPELL

Constipation is one of the commonest ills of mankind, and one too often allowed to go unlooked after until some serious complication sets in. A free motion of the bowels daily should be the rule of everyone; there will be no constipation, sick bilious, spots, dizziness, heartburn, coated tongue, foul breath, sour stomach, floating specks before the eyes, jaundice, water brash, etc. Keep the bowels properly regulated by the use of MILBURN'S LAXA-LIVER PILLS and you will enjoy the best of health. Mrs. Frank Wiest, R.R. 3, Belmont, Ont., writes:—"I have been troubled with constipation for nearly two years. I had bad headaches, faint and dizzy spells, and would beat terribly. I was nearly discouraged for I had tried so many things that gave me no relief. My mother got me a trial of MILBURN'S Laxa-Liver Pills and told me to give them a fair trial. After I had taken one I felt much better and continued them. Now I have no faint and dizzy spells and am gaining weight. I would not be without MILBURN'S Laxa-Liver Pills for the world." Price 25c a trial at all dealers. A limited receipt of prices to the T. Milburn Co., Limited, Toronto, Ont.