INSURE YOUR LIFE.

When you begin to think about insuring your life the question is not as to whether you can afford it, but whether your families can afford to do without the insurance in the event of your death. Death comes to the cottage and to the palace, claiming, all times and seasons as his own; striking down the strong man as well as the weak man, and the wise man will make provision. He will insure.

After all, what does a man live lion dollars would not buy his weakest or most helpless child. Shall he not consider what their destiny is after he is dead and gone? Who is to take care of them when he ceases to labor, or who will help them to at helping themselves?

Life insurance helps. It helps at When the once the right time. strong arm lies stiff and cold, the life insurance money comes like a benediction. It keeps up the fire on the hearth on a cold winter night, buysthe barrel of flour, pays the rent, clothes the children. More than \$30,000,000 are paid every year by life insurance companies to families that need the money. Why should not your family, or some one you hold dear to you, have a share of it in case you are taken from them? It is for you to say whether they shall

Some one will perhaps try to discourage you by telling you that you will have to die to win. Very likely; the soldier on the field of battle, fighting for liberty, dies to win. The man who loses his life in trying to save another from drowning, dies to win. The noble fellow who the other day leaped in front of a locomotive to save his child, and who did save it but lost his own life, died to win. The man who steered the burning steamer ashore and saved a hundred lives, perishing himself in the flames, died to win. And what glorious dying it was, too! How the whole world honors the men who have died to

ence on your dying; unless it be that you will live the longer for it Whatever gives peace of mind, other things being equal, adds to one's days. Many men declare that life insurance is worth all it costs them in the comfort they derive from it in knowing that their families are provided for.

You are young, you are strong, you have no thoughts of dying, but common prudence requires if you have any friends or relations that are dear to you, or any that are depending upon you, that you should not leave them, in case of your sudden decease, without some provision for their care.

In these days when beneficient societies are so numerous it is not wery big puddle. difficult to obtain this security for the future at very little cost, merely a nominal sum, and such that even with the smallest salary, it will not come heavy on an individual.

We point with pride and satisfaction to our own benefit society, the National Sons of Temperance Mutual standing dread of every mother. Relief Society, which gives relief to the members from \$500 to \$3,500, at the actual cost of insurance.

For instance a member of the Order who is, say 25 years old, can get a certificate for \$1000, which will cost him only about 50 cents per month or \$500 for 25 cents per

When the small cost is considered, and when it is remembered that it is just the same as investing money in real estate, and better, it is a great surprise that every member of the Order does not participate in the insurance feature of the Order, even if only for \$500.

Do not procrastinate, you can have say \$500 or \$1000 insurance, without the least difficulty, if you are a member of the Order, and at the lowest possible costs. You can have your own family physician examine you, and do not require any

large outlay or difficult proceedure. Just sit right down now, while you have the thought in your mind, and write the editor of this paper, addressing H. H. Pitts, Box 325, Fredericton, for blank applications and instructions, and you may have yourself and family protected to the sum of from \$500 to \$3,500, inside of a week. Do it; and see how relieved you will feel, if you have no insur-

ance now. brother or sister, between the ages of 18 and 60 can participate in these advantages.

Talks by the Way.

CRANKS, ETC.

I view with satisfaction, Cornelius, the promptness with which you are around. Now-a-days most everything depends upon promptness my boy, nothing waits for you without extra charge. for if it is not for his family. A mil- Behind hand, on a note means so much for notice of dishonor; at dinner, means cold wittals; at the train means half a day gone; on a job means a custo mer lost;

I thought of saying a few words to you ready money so they may get a start | my son, on the falicitous subject of cranks. A good deal has been said, Cornelius, about cranks, a good deal that is humorous, a good deal that is true, and a mighty sight more that is lies, any man or woman that has ever amounted to anything my boy, has been more or less of a crank or rather people have called them such. You aspire my boy to be known as a crank. It is an indication that you are going to be something different from the great hum-drum, follow their leader host that inhabits this great round world of ours. You be, as a writer has said, a black bean in a bushel of white ones, rather than be a white bean and lose your identity in the measure. Yes, Cornelius, don't be afraid to be designated as a crank; if it were not for the cranks, my boy, the rum-sellers, lawyers and politicians would have a mighty sight easier time in gulling the great unwhitewashed. But being a crank has its draw-backs my boy-many of them. Financially, there is no money in it; politically it has its disadvantages -socially, it is apt to get you frequently into hot-water, and physically, it is trying on the constitution, but morally Cornelius, it makes life worth living. It is a great mistake, my boy, to think that being a crank, means always to be finding But your insurance has no influ- fault with something or some one, or making yourself obnoxious generally, of course there are times when it appears necessary, to give some one a settler, to let them see how the world sees them, but Cornelius, there is no excuse, positively no excuse for finding fault. If you don't like a thing-or the way it's done, take hold and do it better yourself. Such is the language of Ald. Gilman, chairman of the Road Committee, my boy, and he's authority on cranks and roads. And now to close with a little piece of advice. Remember the old proverb, my son, that it is better to be a wery big toad in a wery small puddle, than a wery small toad in a

What the Liquor Business Is.

It is a business which every merchant and business man hates.

It is a business which is the

It is a business which is the constant fear of every father.

It is a business which is the terror of every wife.

It is a business which makes ninety per cent of the business of the criminal courts.

It is a business which makes ninety per cent of the pauperism for which G the tax payer has to pay.

It is a business which keeps employed an army of policemen in the

It is a business which puts out the fire on the hearth, and condemns

wives to hunger and rags. It is a business which fosters vice for profit, and educates in wickedness for gain.

Drunkenness sows the seed of other vices. It is the dictionary of vice, for it includes every vice.

Drunkenness means peculation, theft, arson, forgery, murder -- for it tends to all these crimes. -Ex.

Publicans Grow Rich By Impoverishing Their Customers.

No man engages in the drink traffic save from the love of gain. He wants money, and must have it,

Any member either and when he has once obtained it he seems to take a special delight in GS, Thomas E Curd, Palmyra. flaunting the tokens of his success in the faces of his victims. Thus, GWP, HF Smart, Concord, NH. the drink-seller's wife may have a GS, DF Swain, Concord, NH. piano in her parlour to entertain her friends, and on winter days she usually wears a seal-skin jacket to protect her from the cold; while the wives of her husband's customers, impoverished by the traffic which pays for those luxuries, have to stand at the wash-tub, making music on the scrubbing-board, and when cold weather comes, they and their unfortunate children shiver half-clad in the wintry blast.

Every luxury enjoyed by the publican and his family comes out of those who patronise his bar; hence, while he takes his comfort napping in his easy-chair, or riding in his gig, drawn by a spirited horse with gold-mounted harness, his customers make music with their wood-saws, or trudge along on foot, with bare toes sticking out of their worn-out boots or shoes. Of the two, however, other things being equal, the poor

The Cleveland, Ohio, Catholic Universe, writes the following vivid paragraph: "We see no way for a well-formed Catholic conscience to keep a saloon. We wish to God that every Catholic would quit the business. Look around. Take a generation or two. Where does the money made in liquor go? It is better to leave your children without a cent. For there is blood on that Saloon money—the heart's blood of insulted, undeservedly despised, neglected and heartbroken fathers, mothers, wives and sisters. The guardian angels of the poor dejected orphans have cursed that money, and the broken-down drunkard has breathed upon it the hell-fire of his own despair.".

TEMPERANCE DIRECTORY.

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GS, SN Fogg, 600 W 12th Street, Wilmington.

WEST VIRGINIA,

G W P, Rev. J Edgar, Wilson, Union Monroe Co. G S, J Henry Overholt, Frankford, Green-

brier Co., W Virg.

Place of Meeting, Divisions, Numbers Night of Meeting, and name of Deputies.

St. Stephen; Howard, 1; Friday; S. Webber; Milltown, St Stephen; Wilberforce, 3; Monday. H. McAllister.

Gagetown; Queens, 21; Saturday; H. J. DeVeber.

Shediac, Shediac, No. 28, Thursday, John Mc- Tattagouche, Gloucester Co; Forest Home, Fadgen.

day; John Kinney.

Hillsboro, Albert Co.; Albert, 39; Wednesday;
John I Steeves
Sackville, West. Co.; Sackville, 40; Tuesday

Upper Woodstock, Jubilee 335, Wednesday,

day; Robert N Beers.

Newcastle; Newcastle, 45; Thursday; Jas. Presque Isle, Connell P. Carleton Co; Falconer.

Dawn of Hope No. 337 Tuesday; John N.

Point de Bute, West. Co. Westmorland, 50;
Thursday; Jas. W. Colpitts.
Hopewell Hill, Albert Co; Golden Rule, 51
Tuesday; L, R. Moore,
enfield, Charlotte Co.; afeguard, 58; Saturday; H C Trynor.

Cambridge, Quee 1's Co., ohnston, 62; Satur day; George S. Wilson Dalhousie; Dalhouse, 64; Monday; G. Haddow 342; Saturday; Sanford Parkin.
Baie Verte; Baie Vert 65; Wednesday; R. Moncton, Bulmer, No. 343, Saturday; James Goodwin. West. Co.; ver. 70; Saturday;

Dover, West. Co. Alfred E. Steeves. Carleton, St. John; Granite Rock, 77; Tuesday; John C. Thomas. Derby, North. Co.; Nelson. Monday; J. Betts 99 Douglastown, North. Co.; Caledonia, 126; Tue-

day; J. Henderson. Collina Corner, Kings Co.; Collina, 129; Thurs day: Jacob I. Keirstead. Upper Gagetown, Queens Co.; Oxford, 130; Saturday; Warren Coy. Benton, Carleton Co.; Garibaldi, 151; A. F

Campbell. New Brunswick.
G S, Hry B Howell, Trenton.
G MAR YLAND ND D C.
G W P, Prof DeWitt C, Ingle, Milersville, Md.
RT Smith, 102 West Fayette Street,
Baltimore.

REPRINCY VANIA

Campbell.
St. Martins St. John Co, St. Martins, 164,
Tuesday; Frank L. Mosher.
Moncton; Moncton, 183; Monday; F. W. Steeves
Douglas, York Co.; Bumphy's W. O. Farmers
190; Saturday; Arthur W Ross.
Salisbury, West Co, Crystal Stream, 191
Monday A Sherwood.

Monday: A Sherwood.

South Bay, St. John Co. Lime Rock, 207

Monday; Wm. Roxborough

Vye Settlement, North. Co., New Era, No.215,
Tuesday, John P. Burchill.

Milford, St. John Co.; Everett, 238; Tuesday

Geo. H. Waring.

More ton: Untercolonial 243: Friday: W.H.

Mill Clevester Co., Sacida No. 356

Saturday Alex Fleet.

G S, Harry C Jones, 118 S 7th Street, Philadelphia:

CONNECTICUT.

Geo. H. Waring.

Milford, St. John Co.; Everett, 238; Tuesday
Geo. H. Waring.

Mor ton; Intercolonial 243; Friday: WH
Price.

Youghall, Gloucester Co, Tracadie, Morday

Alex Fleet.

Noughall, Gloucester Co, Seaside, No 357

Tuesday, Richard Willis.

Mor ton; Intercolonial 243; Friday: WH
Price.

Youghall, Gloucester Co, Seaside, No 357

Tuesday, Richard Willis.

Mor ton; Intercolonial 243; Friday: WH
Price.

Youghall, Gloucester Co, Seaside, No 357

Tuesday, Richard Willis.

Mor ton; Intercolonial 243; Friday: WH
Price.

Youghall, Gloucester Co, Seaside, No 357

Tuesday, Richard Willis.

St Andrews, Co., St Andrews, 358, Monday

Monday, Benj. Forsyth.

Lower Prince William, Y Co., Redbank, North. Co., Re

G W P, Mrs A M Nixon, 92 Berkley Street, 30 Ston.

G S. C E Dennett, 36 Bromfield St., Boston MAINE.

G W P, Frederick Steeves, Cumberland Mills.

G S. Patrick Hayes, Box 36, Chelsea.

H. Wathen.

Portland; Valley, 250; Tuesday; J. Fewler.

Butternut Ridge, King's Co.; Havelock 251

Friday; E. Keith.

Petiteodiac, West. Co.; Petiteodiac, 252

day D. A. Jonah.

Lewis Mountain, West. Co.; Sunnyside, 253

Saturday; John Lounsbury.

Saturday; John Lounsbury.

Millstream, Kings Co. Britannia, 255; Saturday C. W. Weyman.
Little Ridge, Char. Co.; Spreading Oak, 256; Tuesday; A. F. Matheson.

Fredericton; Lansdowne, 257; Thursday; H. H.

W D Richards, 805, Ohno St, Jolie D Forrest, 25 Walnut St. Chicago.

RHODE ISLAND,

NRev. Benj N Lane, Valley Falls, R
Bowers, 9 Searle St., Providence, R

River Charlo, Rest. Co.; Charlo, 259; Thursday J. H. Galbraith.

Steves' Mountain, West. C. Mountain Saturday; R. Lutz; Sr.

Lawrence Station, Char. Co.; Lawrence ville, No. 261 Saturday, Thos. Skidmore.

Hamp'on, King's Co.; Spring, 262 Monday: O Birnes
Pomroy Ridge, Char. Co.; Mayflower 263
Thursday; W. Moulton.
Scotch Ridg Char. Co.; Iona, 264; Wednes.

Oak Hill, Char Co.; Oak, 265; Thursday; All Tower Hill, Char. Co.; Wills, 266; Saturday S. S. Smith. Gl - John C Lunn, 729 Villa St., Rachine 2d Falls, St. George Chur. Co.; Stewart, 269

2d Falls, St. George, Char. Co.; Red Granite, 270; Satur day; Tho. Magowen

GWP, WB Wadman, Los Angles.
GS, BC Duffy, 997 Market, cor. Sixth,
San Francisco.

VIRGINIA

GWP, Landon B Edwards, Richmond.
GS, RH Watson, Fortress Monroe.

TENNESSEE.

GWP,
GWP,
GWP,
GS, EB Caldwell, Athens.

Aday; Tho. Magowen
Penobsquis, King's Co.; Cardwell, 271; Wed
nesday; Oscar Stevens.
Hampton Village, King's Co.; Cardwell, 271; Wed
No. 275; Monday; Robert Maxwell.
Eagle Settlement West'd Co.; Twillight 276
Salisbury, Westmoreland Co.; Middleton, 277
Friday; Jas. Henry.
Healthland, Charlotte Co.; Rising Sun, 278
Goshen Control of Honor

Goshen Charac, Alores Jr.; Star of Hops, 279 Saturday; H. D. Stevens: 2 G W P, Gabriel Height, 616 N Spring St. Mary's Kent Co.; Rosefield, 280; Saturday, W. Vincent Elgin, Albe Co.; Elgin, 281; Saturday; w

P. Robinson.
Whites Cove, Grand Lake; Grand Lake; 283
Friday; H. E. White.
Stonehaven, Gloucester Co.; Gloucester Division 284; Tuesday; N. R. Ritchie.

Lewisville, Moncton; Lewisville, 285; Tuesday;
A. McN. Russell
Port Elgin, West Co.; Fort Moncton, 286; Tuesday; C H Goodwin.

Centreville, Kings Co.; Centreville, 287; Satur day; C.R. Folkins. Waterford, K. C.; Essex Division 288; Satur.

Dubec, Carleton Co.; Centenary, 289; Thursday Wm. V. Benn. Wm. V. Benn.
Waterville, Carleton Co.; Waterville, 293
Saturday; J. T. Fletcher.
Bath Carleton Co.; Ray of Hope, 294; Friday,

W. D. Keith. Lower Coverdale, Albert Co.: Coverdale 295 Tuesday; F. A. Steeves.

Canterbury, York Co.; Dufferin, 296; Saturday

John W Scott

G W P, Mrs. Amanda Gunnison, North Lake.
G S, Joseph Falk, Ypsilanti.

MINNESOTA.

G W P, E W Stevens, M D, 2221 29th
Auenue So, Minneapolis.

G S J P, Bonnall Cor Central Ave. and Campbellton.

G S J P, Bonnall Cor Central Ave. and Campbellton.

G S J P, Bonnall Cor Central Ave. and Campbellton.

G S J P, Bonnall Cor Central Ave. and Campbellton.

G S, J P Bonnell, Cor. Central Ave. and Campbellton, Restigouche Co. Campbellton, 6th St. E D. Minneapolis. Dundee, Restigouche Co.; Dundee, 302 Tues-

day; Jas. Malcolm.

Morcambe, P.O. Kings Co.; Rising Star, 303

Wednesday; Martin Freeze. Scotch Settlement, Westmorland Co.; McCarthy 304; Wednesday; David H. Murray. Upper Millstream, Kings Co.; Millstream, 305 Menday; Zebulon Gaunce Gibson, York Co.; Gibson. 306; Friday; J. H Hamilton. Case Settlement, Kings Co.; Snowflake, 307. Monday, C. E. Black.

Portland, N. B.; Silver, 308; Friday Rev. J. Spencer. Old Ridge, Char. Co.; Brunswick Division No. Old Ridge, Char. Co., Brunswick Division No 309; Monday; R W Dinsmore Waterside, Parish of Harvey, Albert Co Gladstone No. 311; Friday; Rev. S. O

Moore.

Moore.
Poquiock, York Co, Poquiock 312, Wednesday, Edw. Prue.
Kingsclear, York Co.; Kingsclear, 315; Saturday; Isaac Kilburn, Deputy.
Buctouche, Kent Co; Buctouche, No. 317
Tuesday; Wm. Wry.
Mount Middleton, Kings Co.; Mount Middleton, 318; Friday: Joseph Chapman

leton, 318; Friday; Joseph Chapman. McKenzie Corner, Carleton Co., McKenzie Corner Division 319 Friday; Jas. Forest. Stylesville, Westmorland Co.; Mapleville, 320

Saturday; John Crandall.
Bayfield, Westmorland Co.; Bayfield, 321
Monday; A. W. Bent. Clark's Corner, Queens Co; Clark's Corner, 325 Thursday; Isaac H. Carle. Fredericton, No. 2 Gordon, No. 326; Wednes

H. McAllister.

Market Building, St. John; Gurney, 5; Thurs day; David Bradley, Jr.

Orange Hall Portland; Portland, 7; MonOrange Hall Portland; Portland, 7; MonOrange Hall Portland; Portland, 7; Monday; David Bradley, Jr.
Orange Hall Portland; Portland, 7; Monday; A. Y. Paterson.
Market Building, St. John; Albion, 14; WednesMarket Building, St. John; Market Building, Market Bui

Wednesday; Wm. Tait. 331; Thursday, Richard Bell. Chatham; Northumberland, 37; Friday; G.
Stothart.
St. John; Mariners and Mechanics, 38; Tuesday; John Kinney.

St. John Kinney.

St. John Kinney.

St. John Kinney.

St. John Kinney.

Black Brook, North. Co; Silver Stream, 330;

J. C. Harper.
Richibucto, Kent Co.; Richibucto, 42; Wednes-Napan, North Co., Napan, No. 336 Thursday

Perry.

Bloomfield Corner, Carleson Co; Unity No 338 Saturday, T. D. Stokoe. Mapleton, Albert Co., Mapleton, No 339, Tues day. Alcert W Stiles. Boiestown, North. Co. Boiestown, No. 341, Wednesday; Rev Thos. Allen. Little River, Albert Co.; Princes Louise, No 342; Saturday; Sanford Parkin.

M. Murray, deputy.
Caraquet, Gloucester Co., Caraquet, No. 344
Saturday, J W Young Ludlow, Northumberland Co., Pine Grove, No

345, Thursday, Frederick Price. St. John, Excessior, No. 346, Friday, Robert Bamford Settlement, North Co., Blissfield, N. 347, Saturday, David Bamford, Deputy. Carleton, St. John, Tilley, No. 348, Monday

Carleton, St. John, Thiey, No. 349;
Elijah Ross.
Marysville, Vork Co., Marysville, No. 349;
Friday, A S Morissey.
Sunnie Brea, West. Co., Fairview, No 350
Monday, A R Blake.
Springfield (White's Corner) King's Co, Sun
beam, No. 351, Tuesday, Oscar Davis.
River View, Albert Co, River View! No
352, Monday, Azor Jonah.
St. John, Si George Division, No. 353, Wed-St. John, St. George Division, No. 353, Wednesday, James Kelly.

Rev. J. D Murray.

Middle Southampton, York Co.; Golden Grove
362; Saturday, Gordon A. Grant.
Lakeville, Car. Co.: Livingstone, 363; night
of meeting Saturday Colin King.
Victoria Corner Can Co.: Prince of Wales Victoria Corner, Car. Co.; Prince of Wales
364; J B Gallupe, Thursday.
Hartland, Car. Co.; Incoriate's Friend, 365;
Tuesday, H. H. Boyer.

onney River, Char. Co., Granville, 366; Sat onney River, Char. Co., Granville, 300, Por-urday; James Bowden.

Moores Mills, Char. Co., Orient, No. 367; Frie day, Wm. Douglas, M. P. P. Oak Bay, Char. Co., Oak Bay, 368; Saturde, Thos Cottrell.

Tabusintac, North Co., Happy Retreat, No. 369; John Robertson.