

The Carleton Sentinel

A Weekly Newspaper, printed and published by The Carleton Sentinel Publishing Co. Ltd.

F. B. CARVELL, President.

FRIDAY, MARCH 12th, 1909.

The Government Scheme for Annuities.

Considerable interest is now being taken in the scheme for providing annuities in old age. The different Postmasters have been furnished with complete material so that all the necessary information may be had by any person who may be sufficiently interested in the matter to make inquiry. A small pamphlet has been issued containing information and explanation of the different propositions the Government has for the people. A study of this pamphlet will show that the object is the encouragement of thrift among the ordinary wage earners. The man earning a large salary or the business man with a comfortable income can by the different means of investment at hand secure for himself a protection for old age. But the man who is earning a small wage and subject to broken time so that he may not be able to make regular payments on any particular investment, and who feels the danger of losing what he has been able to pay into an investment scheme through inability to keep up his payments, is the man who shall particularly profit by the Annuity scheme.

An examination of the proposition outlined in the pamphlet shows that for an investment of 25 cents a week, or 13 dollars a year, beginning at the age of 20, a man can begin, and after his sixtieth birthday, to draw a yearly allowance of \$129.91, or if he continued paying until he was 65 years of age he could then have an assured income of \$203.52. When one considers that it will take an investment of \$4000.00 at 5 per cent to give one an income of \$200.00 per year, one can readily see the advantage of this scheme. For a payment of \$20.02 per year from the age of 20 until one reaches sixty, or a total payment in all of \$800.80, will yield an annuity of \$200.00 per year.

The manner of making payments is also a consideration. One can pay weekly or in lump sums of ten, fifteen or twenty dollars at a time. There are no lapses. If you have paid for a time and then for some reason are unable to pay you may have an annuity up to amount the sum paid in, will purchase or may draw your money with interest at 3 per cent. Or if one should die all money paid in will be returned to one's heirs with interest at 3 per cent.

A study of the scheme would lead one to feel that it is a proposition holding great benefit to the working man who cannot save much but who is desirous of making provision for the "rainy day." Any postmaster will supply the pamphlet referred to above and we are sure it is worth the attention of our farmers and working men.

The Board of Trade Meeting.

To Editor of the Carleton Sentinel.
DEAR SIR,—We notice that the Press, in its issue of this week, when giving its report of the meeting held by the local Board of Trade to meet the delegation from the Fredericton Board of Trade, did not give very much space to the remarks made thereat by our Local member Mr Munro. For some unaccountable reason the Hon Mr Flemming found it impossible to be present, but, as there is to be a meeting in Centreville on Friday evening, we have no

doubt he will be there to give his views.

We are printing below a verbatim report of what our other two local members said at the meeting, as nearly as we can give it.

Mr Munro said that a railroad down the St John Valley would greatly assist the people living in that section, but that the day had gone by in which Government subsidized railroads. He had no doubt in his mind that if the St John Valley railroad could be shown to be a good financial proposition to the Government that they would be willing to guarantee the bonds to a certain extent of a good reliable Company who would build the road, and that it would be necessary for us to show to the Government that such was the case. On looking over the route from Woodstock to Grand Falls via Centreville we find that this route intervenes between two lines of railroad a distance of only seven miles, which with the C P R on the one side and the B & A on the other goes to show that the local freight would not be very much because the people living in that section would take advantage of the shortest haul and, in a good many instances, the route via Centreville would only have two or three miles in width to gather freight.

Then again, when we consider that near the Grand Falls this road would be in competition with two large Trunk lines, the G T P and the C P R, which roads would naturally carry all though freight from the West to St John on their own roads, there would be little left for the St John Valley route, and thus, considering the prevailing situation we have rather a poor financial proposition to place before the Government. It is true, as has been stated here that the Government of the Province of Albert has gridironed that Province with railroads but when their project is completed it will be found that they will have some twenty seven or twenty eight millions of dollars of a debt to face.

Mr George W Upham said that he was not a member of the Board of Trade, but had come there on the invitation of Mr J T A Dibblee the President but he wished to give his support to the Board of Trade of the Town of Woodstock and the city of Fredericton to help them impress upon the Local Government the necessity of a railroad down the St John Valley, which route now has a subsidy of Sixty four hundred dollars per mile from the Dominion Government and is only awaiting the further assistance from the Local Government and a reliable Company to take the matter in hand. He was not familiar with the exact route mentioned by the Board, but felt confident that a railroad through a fertile Country like the St John Valley, from Westfield up the River, through Fredericton and to Woodstock in the Valley, and thence to Lakeville through Centreville and on up the river to St Leonards and touching Grand Falls, would greatly improve the agricultural interests of the people along that route in that it would give them good transportation facilities.

This route would also go through the best farming section of Carleton County, and from Centreville could tap the B & A by a short branch and could connect with the G T P above Grand Falls.

When we take into consideration the large amount of freight which would accrue along this route in the way of lumber, hay, oats and general farm produce, and the large amount of sawed lumber which would be manufactured on the upper end of the route and the through freight coming from the West to St

John and intermediate points, and the large passenger traffic, surely it will make this road, if built, a good financial enterprise to any good reliable Company whose bonds the Government may see fit to guarantee.

He would support the guaranteeing of the bonds by the Provincial Government for this route, because he felt the people needed it, and the Government would not sustain any very serious loss by so doing. He would also be at the service of the several Boards of Trade and would assist them in presenting their petitions to the Government or in presenting any resolutions before the Legislature during the coming Session. ONE INTERESTED

County L O A Meeting.

The Carleton Co L O A met in annual convention in the Orange Hall, Woodstock, Saturday Feb 6th after having been twice postponed on account of rough weather and the almost impossible state of the roads. Under the weather conditions a small delegation got together on this occasion. Waterville No 95, Woodstock No 38, Richmond No 109 and Kirkland No were represented at this meeting.

The retiring C Master, J Henry Hay in the course of a short verbal address touched on several points of general interest to the association. The Co Sec, C M Shaw in a comprehensive resume of the work in the County emphasized the weak points in the local work and advanced several suggestions for improvement along this line. In referring to the observance of "Orange Decoration Day" the Sec reported that all lodges had followed the spirit of the circular issued by him on this subject, and after a discussion on this subject taken it was decided to make the use of small Union Jacks, the ground work of the mode of decoration leaving to the option of the lodges any addition that they might choose to make in the way of flowers, ribbons, etc.

This "Decoration Day" was first inaugurated during this last year, the last Saturday in June each year being the day selected, and as the lodges so unanimously took the matter up, it was decided at this Co meeting to place the work on a uniform basis and make it an annual affair. Financially and numerically this jurisdiction is in better shape than for several years past. The small attendance at the Co meeting being no index to the state of things in Orange circles in the County, but being entirely due to the uncertain state of the weather at this time.

The subject of a delegate to Grand Lodge was considered, and no doubt Carleton Co will be out with a good strong representation at this session of the Provincial Grand Lodge meeting, as it does in the capital city, Fredericton, on Tuesday, March 16th, just about the time the Legislature opens. The Secretary in the course of his report recommended more attention to the Scarlet and Black branches of the order. Arrangements are now being made for a big degree meeting in Orange Hall, Woodstock, on Thursday, 18th, on the return of the delegates from Grand Lodge.

A strong delegation of Black Knights from Victoria Co will be present on this occasion, when their Pilgrims from that County will be initiated into the mysteries of the Royal Black degree of the Royal Black Knights of Ireland. Any candidate wanting to go through with this bunch will do well to be on hand at the hall on above date.

The election for county officers closed the 63rd session and resulted as follows:—

A E Plummer, No 95, W Co M; J T Montgomery, No 109, D Co M; J A Forrest, No 109, Co Chap; W R McCready, No 38, Co Rec Sec; A F Lockhart, No 38, Co Fin Sec; T H McKinney, No 38, Co Treas; H M DeWitt, No 95, Co D Cer; Harry Bailey, No 95, Co Lect; H Thomas, No 120, C W Lewin, No 66, Dep Co Lect.

It was unanimously decided to meet in semi-annual session with Alexandra, No 120, Bloomfield, at a date in June to be fixed by the Co executive. —CRIMSON ARROW

Florenceville Consolidated School.

The following made an average of 80 per cent and over on the January examination arranged in order of merit.

GRADE XI—Edna Giberson, Lena Ritchie, Della Saunders, Bertie Wolterton, Edith McCain, Della Sisson, Fred Ross, Delilah Campbell.

GRADE X—Percy Smith, Sands Gillespie, Inez Gray, Harry Shaw, Jennie Chapman, Ellen Ebbett, Harley Boyer, Rose McSheffrey.

GRADE IX—Fred Carle, Grace Bell, Ada Saunders.

GRADE VIII—Roland Fiske.

GRADE VII—Ida Birmingham, Ernest Saunders.

GRADE VI—Lyn Stickney, Beatrice Kilpatrick, Carrie Carle, Ella McKay, Amy Perry, Mable Smith, Hazel McCormick, Eugenia Kilpatrick.

GRADE V—Byron Ross, Barry Banks.

GRADE IV—Jennie Nicholson, Hugh Kearney, Pauline Moores, Jamie Davis, Laura Banks, Vera Gillispie.

GRADE III—Eva Gillespie, Hazel Kilpatrick, Viola Hartley, Lizzie McKay, Ned Perkins, Clifford Hunter, Willie Stiles.

GRADE II—Thomas Hunter, George McMullin, Vaughan Trafford, Katie Haughe, Jasper Schriver, Wiley Day.

GRADE I—George Hartley, Eldon Hunter, Sam Boyer.

OBITUARY

JOHN GRASS.

John Grass, a well known and prosperous farmer, died of typhoid fever at his home in Hartford, Carleton County, on Monday, morning, in the 47th year of his age. He is survived by a widow, who was a Miss Wilson, daughter of the late William Wilson, one son, William, and three daughters, Maud, Edith and Estella, at home. The funeral took place on Tuesday, the services were conducted by Rev H G Alder. The burial took place at Jacksonville the following being the pall bearers: John and James McBride, Frank and Harry Briggs.

Mr Grass was one of the strongest Liberals of the county.

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