

VISITING CARDS

The Mail has secured a large stock of ladies and gents visiting cards by way of a slant and is prepared to turn them over to the public at a low figure. On Monday and Tuesday of each week until further notice the price with your name neatly printed thereon either in script or old English type will be from fifty to seventy-five cents per package according to quality. On all other days the minimum price will be one dollar per package. Send in your orders at once and state the kind of type wanted. In the case of mail orders add five cents to cover postage.

TRAP NESTS

Keep a record of your laying hens and cull out the slackers. I will make you a set of wooden trap nests of the same type as used at the Fredericton Experimental station.

WRITE FOR PRICES.

FRED LYONS
260 Aberdeen Street.

Eggs for Hatching

I am prepared to supply during the present season a limited number of settings of Barred Plymouth Rock Eggs for Hatching. I breed from yearling hens with trap nest records ranging from 175 to 267, and my pen is headed by a cockerel whose dam made a record of 247 eggs in ten months in the New Brunswick egg laying contest in 1921. Already this season, eggs from this pen have shown a fertility of ninety per cent.

All orders will be filled in the order received.

West End Poultry Yards

Fred H. Ferguson Prop.
Cor. Brunswick and Northumberland Streets

CLIP AND MAIL
BRYANT BROTHERS
Limited
STOCK BROKERS

84-90 St. Francois Xavier St., Montreal
I have checked off the securities on which I would like you to send me latest information.

- []—HOLLINGER
- []—DOME MINES
- []—GENERAL MOTORS
- []—TECK-HUGHES
- []—INTERNATIONAL NICKEL
- []—INTERNATIONAL PAPER

I understand my request is no obligation to order.

Name
Address

CLASSIFIED ADS.

Rates: Not More Than 25 Words
25cts. per insertion, \$1 per
Week, \$3 per Month.

TO LET

TO LET—The premises over Lawlor & Cain's store, opposite the post office, suitable for offices or dwelling. Apply 564 Queen St., or Telephone 145-21.

TO LET—A suit of nicely appointed and conveniently located offices in the Searle & Lamson building, 83 York Street. Apply to C. B. Morgan.

TO LET—In the building opposite the Officer's Square, apartments suited for any purpose. Best situation in the city. Apply 564 Queen St., or Tel. 145-21.

WANTED

SALESMEN—We pay weekly and offer steady employment selling our complete and exclusive lines of whole root fresh-dug-to-order trees and plants. Best stock and service. We teach and equip you free. A money making opportunity. Luke Brothers Nurseries, Montreal.

FOR SALE

FOR SALE—One pen of young Indian Cornish, consisting of a cockerel and four pullets, also one Barred Plymouth Rock Cockerel of high laying strain. Apply to West End Poultry Yards, Brunswick Street, City.

FOR SALE—White Wyandotte hatching eggs of high laying strain. Hens have trap nested records ranging from 175 to 253 eggs. Price \$3 and \$5 per setting of 15. Also duck eggs at \$1 per setting of 10. Apply to Mrs. George Dabby, North Devon.

MILLIONS OF INSURANCE
CARRIED BY MANY PEOPLE

S. S. Kresge of Detroit, got his curious name in most of the American papers a short time ago, when he applied for \$5,000,000 life insurance. He and the company of which he is president operate 212 five and ten cent stores, and the reason the insurance was applied for, we suppose, was the protection of the shareholders, who felt that their investment would be injuriously affected by his death. His application has not yet been accepted because he desires to place the insurance through a personal friend who is not regularly in the business and who would profit to the extent of almost \$200,000 in commission. Although Mr. Kresge is 56 years old, it is likely that he will get the insurance eventually. His policy will be issued by one company, but the death loss will be paid by more than forty, for it is hardly necessary to say that the strongest company in the world would never think of writing a \$5,000,000 life policy if it could not reinsure.

The Company's Limit.

As a rule the most that a company will carry on a single life is \$300,000 for even the richest company might find it extremely inconvenient to pay out a claim for a million or more, and even this \$300,000 risk would only be taken if the insured were the very best hazards from the point of view of health, age, morals, and finance. A man more than 45 years old could not get this insurance. One of the largest companies in the United States will not write more than \$100,000 in any one year on a single life after the age of 46. It will not carry more than \$290,000 on a man of 46 and with each additional year in the age of the applicant there is a reduction in both the limit to be written in any one year and the limit of the entire amount carried by that individual. Moreover, to obtain these maximums the applicant must show that his occupation is not hazardous, that he is not likely to travel in dangerous and unhealthy zones and in wartime would not be liable for military service. That is to say when a man reaches middle age, the insurance companies become less and less inclined to gamble with him, notwithstanding the increased premium.

To Protect Estates.

Of late years there has been a marked increase in the number of large insurance policies issued. This has been almost entirely due to the general adoption by all Governments of the death duties policy. These dues must be paid within a certain time after death and of course they must be paid in cash. Most men who die rich do not have their wealth in shape of deposits in a bank, or even in securities that are swiftly negotiable. Generally it is invested in business and however sound the business may be, it often would be seriously injured if it had to provide a sum of perhaps a million or two millions in cash. Moreover, to raise the money would often entail selling at a sacrifice, the executors being obliged to offer bargains in order to satisfy the Government. This happened not long ago in the case of the Woolworth stores. He left a gross estate of about \$30,000,000 and this shrank to nearly \$20,000,000 due to taxes and administration expenses.

To Protect Business Partners.

If there is insurance it is payable in cash practically on proof of death. This can be handed over to the Gov-

ernment and the rest of the estate liquidated to the best advantage, a process which may take years, or the various businesses may be carried on in the usual way without any disturbance. Practically all the great insurance policies are taken either with a view of providing ready cash to protect an estate, or to protect partners, or shareholders in a business which would be seriously injured by the death of the person insured. Not long ago a jewelry business furnished an illustration of the latter. The head of the firm died. He had been receiving \$20,000 a year, but the experts who were consulted found he was actually worth \$150,000 to the business for the firm's business sank immediately after his death for the simple reason that he could not be replaced. When insurance is taken for the purpose of protecting business firms, the rule is for the firms to pay the premiums.

Insured for Millions.

It is reported that one American millionaire applied for \$10,000,000 life insurance, but was refused. Nevertheless the \$10,000,000 policy is likely enough to be written some day. Two policies for \$5,000,000 have been issued to Jules Lasky and Adolph Zukor, and they are intended to protect the surviving partner in the movie business. Rodman Wamaker of New York has insurance for \$4,500,000, designed no doubt to protect his heirs. A score or more of people, some of them living in relatively small communities, are insured for a million dollars or more among them being, Mary Pickford, Doug Fairbanks and Charlie Chaplin, these, we assume, being insured by those associated with them in business. Du Pont, the powder magnate carries \$4,000,000 and James C. Peasey and Percy A. Rockefeller have \$3,000,000. J. P. Morgan, is one of the three Americans whose estate will receive \$2,500,000 on his decease. Francis X. Bushman, who we believe is in our midst, is mentioned as being insured for \$950,000.

COAST GUARD
RACERS ARE
VALUABLE

New York, May 8—Inquiries have been made of ship builders, it was learned as to the cost of small craft having a guaranteed speed sufficient to overtake the fast vessels used by bootleggers in transferring liquor supplies to shore from the rum fleet off Ambrose Channel.

It was found that such vessels could be turned out by the shipyards at an expense of from \$40,000 to \$50,000 each. A strong demand for motor craft suitable for making fast runs has been created since rum running became a profitable business and the one great essential of the boats has been speed.

20 Knots an Hour

Some turned out have been guaranteed to make 20 knots an hour under ideal condition for perhaps one trip of six hours in a week. A guaranteed speed of 22 knots, to be maintained day and night indefinitely is an altogether different proposition, it was said, and is only to be had at expenditure for power equipment far in excess of anything that has been contemplated. At least a dozen such craft would be necessary to stop the rum running off the Atlantic highlands, it is felt, and inasmuch as no such sum is available for the purpose the prospect of a prohibition fleet adequate for the emergency is considered remote.

The futility of expecting the coast guard service to meet the situation with its present resources was emphasized by revelations concerning the construction of fast motor boats. In the whole coast guard service there are only four vessels, oil burning cutters, that are capable under the best conditions of making 16 knots an hour. Of these two are now off the Newfoundland banks and the other two on the Pacific coast.

Cutters Kept Busy

Two sea-going cutters are stationed here, but their patrol extends from Nantucket to the Delaware breakwater and they are fully occupied with the demands made upon them in connection with wrecks and vessels in distress at sea. When they are in harbor it usually is for repairs or for giving crews shore leave.

The smaller vessels stationed here are all engaged in anchorage and other duties in the harbor, and these vessels are said to be poorly adapted from the standpoint of hunting violators of the prohibition law, although having been used on some occasions.

Modesty is the citadel of beauty and of virtue.

Must be it's here at last. Dad is looking over his fishing tackle.

Most of Them Far Ahead.

Alice—Gladys is right up with the times.
Virginia—Is she that far behind?

NO MATERIALIST.

"Don't you think Angelica looks spirituelle in that evening gown?"
"Well I must admit there's not much of the material about her."

WHY HE KISSED HER.

He kissed her,
Not because he loved her
Not because she owned a roadster
Not because she paid the bills—
But that girl wore the sweetest
Rouge!—Norte Dame Juggler.

A sensible man judges the present by past events.

The wise man carries wealth within himself.



On that day when you're all fagged out and wilting around the collar, try some Capital Ice Cream. Its pure, rich, thick cream frozen to suit your taste. Eat more of it—it's healthy.

FARMERS' CO-OPERATIVE
DAIRY CO., LTD.
King St., — Fredericton, N. B.

TOWN OF DEVON

Notice to Water Consumers

Your Water and Sewerage Rates are now due and payable at the office of the Town Treasurer. If not paid within thirty days there will be no discount.

WM. JAFFREY,
Town Treasurer.
Devon, April 30, 1923.

WE GET THE
TWO

When you want the stock call on us.
When you want the class we got that too.

Always best prices paid for all kinds of Second Hand Goods.

Uncle Sam's Exchange

Phone 183-21
339 King Street Above York.

SAY IT WITH
FLOWERS

Easter tide—the time of flowers for dear ones and friends, here or far away.
We have a magnificent display of POTTED PLANTS. Greater than ever this year.
Easter Lilies, Spireas, Azeleas, Daffodils, Hyacinths, Tulips, Cyclamens, Palms, Ferns, Primulas, Polyanthus, Red Lavender and Yellow.
CUT FLOWERS ALL VARIETIES
Carnations, Roses, Violets, Lilies, Snapdragon. Call and see our display.
Telephone or telegraph orders receive prompt attention.
Floral Designs and Wedding Bouquets are our specialties. Prices reasonable.
LETTUCE — PARSLEY

Ada M. Schleyer

326 CHARLOTTE STREET
Phone 217

PUBLIC NOTICE

In view of the threatened disorganization of water supply plants and arrangements in towns and villages and other places consequent upon flood conditions, the public is cautioned against using water for domestic and drinking purposes unless it be boiled where such disorganization has taken place.

GEO. G. MELVIN,
Chief Medical Officer.

CASTORIA

For Infants and Children
In Use For Over 30 Years
Always bears the
Signature of *Dr. J. C. H. H. H.*



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Is On
The
Move !!

SPRING is here and we are all thinking about cleaning up and stocking up.

When you clean up your office let us stock you up in printing supplies. We can print anything from a business card to a large catalogue. Yes---and do it in such a way as to please your taste and pocket book.

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ON YOU, OR CALL AT

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'Phone 67