

YORK HOTEL

HOWARD YOUNG, - Proprietor.
Corner Westmorland and King Sts.
Good accommodation and service.
Coach and Auto Service to all trains
and boats. Stable in connection.

FOR SALE—An Eastman folding camera, 4x5, in good condition; will be sold at a bargain. Apply at the Mail Office.

NOW IS THE TIME

to write for particulars of courses,
etc., at

FREDERICTON
BUSINESS COLLEGE

FALL TERM commences on September 2nd. Address

W. J. OSBORNE, Principal
FREDERICTON, N. B.

Wholesale Dry Goods and Woolens

House Furnishings
For Everybody

Lace Curtains
Scrim Curtains
Curtain Muslin and Drap-
eries of all kinds
Cottons and Casement
Cloths
White Bed Spreads
Towels, Napkins and Ta-
ble Linens
Oilcloths and Linoleums
Carpets, Rugs and Squares

Prices Lowest Possible. Goods sold to the Trade only.

Vassie & Company, Ltd.

WHOLESALE DRY GOODS AND WOOLENS
ST. JOHN, N. B.

Our Motto: Promptness, Accuracy, Courtesy, Care.

Stevens

Single or
Double Guns

—Barrels and hogs drop-forged in
one piece.
—Bored by a method that insures
long range close shooting.
—Fore-ends that will not loosen and
will keep the barrel tight.

Ask to see one of the
guns that are building
reputation for Stevens.
Free catalog.



J. STEVENS ARMS COMPANY
Chicopee Falls, Mass., U. S. A.



MAIL CONTRACT

SEALED TENDERS addressed to the
Postmaster General will be received
at Ottawa until noon on FRIDAY,
the 5th September, 1919, for the con-
veyance of His Majesty's Mails, on a
proposed Contract for four years, 3
times per week, on the Chipman Rural
Route No. 1, commencing at the plea-
sure of the Postmaster General.

Printed notices containing further
information as to conditions of propo-
sed Contract, and blank forms of Ten-
der may be obtained at the post offices
of Chipman, Linton and Dogherty and
at the office of the Post Office Inspec-
tor.

H. W. WOODS,

Post Office Inspector.
Post Office Inspector's Office,
St. John, N. B., July 21st, 1919.

NAVIGABLE WATERS PRO-
TECTION ACT.

R. S. C. Chapter 115.

The Nashwaak Pulp & Paper Com-
pany, Limited, hereby gives notice that
it has, under section 7 of the said Act,
deposited with the Minister of Public
Works at Ottawa, and in the office of
the Registrar of Deeds in and for the
County of York, in the Province of
New Brunswick, a description of the
site and the plans of a dam proposed
to be built in the Nashwaak river at
Marysville, in the County of York,
nearly opposite Station 2623 plus 34
on the Newcastle-Fredricton Branch
of the Canadian National Railways.

And take notice that after the ex-
piration of one month from the date
of the first publication of this notice,
the said Nashwaak Pulp & Paper Com-
pany, Limited, will, under section 7 of
the said Act, apply to the Minister of
Public Works at his office in the City
of Ottawa for approval of the said site
and plans and for leave to construct
the said dam.

Dated at the Parish of Lancaster,
in the County of Saint John, this twelfth
day of August, A.D. 1919.

NASHWAAK PULP & PAPER
COMPANY, LIMITED.
Per N. M. JONES,
Manager.

NOTICE

I have taken out a truckman's li-
cense and now a prepared to give
prompt attention to all orders in that
line.
Call up 204-41.

CHARLES WELSH.

CASTORIA

For Infants and Children
In Use For Over 30 Years

Always bears
the
Signature of *Chas. H. Fletcher*

LIFE INSURANCE PAYMENTS
DURING THE PAST YEAR

The Total Disbursements Amounted to Upwards of a Billion
Dollars—The War and Influenza Epidemic Responsible
for Many Claims—Mortality in 1918 32 per Cent Greater
Than in 1917—Payments Made in Canada.

(Halifax Chronicle)

The annual review issued by the
Insurance Press of New York, giving
a summary of the life insurance dis-
tributions in 1918 by insurance or-
ganizations operating in the United
States and Canada is of widespread
interest as showing the vast propor-
tions which this beneficent business
has now reached. The grand total
disbursed, including the commuted
value of insurance claims awarded by
the United States Bureau of War
Risk Insurance, that is the Govern-
ment insurance of soldiers and sail-
ors, was \$1,115,810,000.

Last year the premium income of
legal reserve companies passed the
\$1,000,000,000 mark, and applications
for policies so far in 1919 have been
remarkable. During the first six
months of this year 64 companies
wrote nearly \$1,800,000,000 of new
insurance against about \$200,000,000
in the same period of 1918.

The rate of mortality the life in-
surance companies had to meet in
1918 was about 32 per cent greater
than in 1917 and 14 per cent greater
than the average death rate for a
score of years. This great advance
was due mainly to the influenza epi-
demic the ravages by which contin-
ued during several months of the cur-
rent year. Thirty-eight life insurance
companies reporting to the New York
Insurance Department were called
upon to pay for death claims and en-
dowments about \$93,000,000,000 more
than in 1917. The increase in death
losses paid by legal reserve compa-
nies was approximately \$123,000,000
in the United States and Canada—main-
ly due to the influenza on lives under
age of 50. To meet the exceptional
mortality the surplus funds of legal
reserve companies as they stood at
the end of 1917 were depleted more
than \$37,000,000. Normally the in-
crease of surplus should have been
about \$40,000,000, indicating a direct
draft on surplus of about \$77,000,000,
owing to the abnormal mortality. Fra-
ternal orders having limited surpluses
and small reserves suffered very se-
verely.

The reports of companies repre-
senting 90 per cent. or more of the
life insurance business show a dis-
bursement in 1918 of \$90,562,351.28 for
lapsed, surrendered and purchased
policies against \$95,357,686.45 in 1917
a difference of \$2,795,335.17. This de-
crease in the lapse ratio indicates
that for one reason or another policy-
holders as a whole, either found it
easier to meet their premium pay-
ments or were more determined to
hold on to their insurance. Also fewer
persons found it necessary to negoti-
ate loans on their policies, the amount
of outstanding loans having ad-
vanced only about \$1,700,000 over the
total outstanding at the end of 1917.

During 1917 the item of policy loans
increased more than \$18,000,000. This
shows a better average financial con-
dition last year among policyholders.
The largest payment on a single
life in 1918 was in the case of Rob-
ert A. Rowan of Los Angeles, Cal.
the amount being \$575,000. The sec-
ond was in the case of Rowland Gil-
son Hazard of Peace Dale, R. I., the
amount being \$494,400. The third was
in the case of Edward B. Smith of
Philadelphia, the amount being \$450,-
000. Fourth in rank of amount were
the cases of Frank C. Bosler of Car-
lisle, Pa., Seabury Davies of Balti-
more, and Raymond W. Tunnell of

Philadelphia, the amounts being \$400,-
000 each. The largest Canadian pay-
ment was that on the life of the late
William Joseph Poupore, the head of
the great contracting and dredging
firm of Montreal, whose insurance
amounted to \$238,549.

The influenza epidemic which be-
gan in the fall of 1918, is estimated
to have cost the legal-reserve life
insurance companies about \$100,000,-
000. An estimate of the amount the
United States Government Bureau of
War Risk Insurance will have to pay
on account of influenza deaths is
\$150,000,000. The epidemic moved
from east to west, starting in Boston
and taking about a month to reach the
Pacific seaboard. The American Public
Health Association has announced the
belief of the medical profession that
influenza will return next winter, and
a special session will be devoted to
the meeting of the association in New
Orleans in October to the develop-
ment of methods to control the disease.

A report by the Department of In-
surance of Canada gives \$9,803,000 as
the amount of influenza-pneumonia
claims incurred by Canadian and British
companies operating in Canada.

An inquiry conducted by the Con-
necticut Insurance Department indi-
cates that war claims, meaning all
deaths suffered by men in the service
not including influenza, was equiva-
lent to about a 6 per cent. increase on
normal mortality. Reports received by
The Insurance Press confirm this fig-
ure. On that basis the war losses by
life insurance companies of the United
States in 1918 amounted to about
\$23,000,000. War mortality, which did
not cease with the close of hostilities
will continue in a decreasing propor-
tion for perhaps from five to ten years.
Wounds received, diseases contracted
effect of poison gas, shell shock, etc.,
will result in many lives becoming im-
paired. An inquiry by the Department
of Insurance of Canada of Canadian
and British companies shows that war
claims incurred on Canadian policy-
holders in 1918 amounted to \$6,715,000
for the whole period of the war, to the
end of 1918, \$20,510,000.

The increasing demand for life in-
surance is explained by the Insurance
Press on the theory that an adequate
amount of life insurance seems now
to be considered a matter of course,
not only for the protection of families
but also for the protection and preser-
vation of business enterprises.

WHISKY TURNS
MAN INTO CAT

New York, Aug. 29—After imbib-
ing freely today of "Liberty whisky"
John Mehaskey, 46, a laborer of Perth
Amboy, N. J. became obsessed with
the idea that he is a cat. He "meowed"
and "purred" about the house and
finally ventured out into the street.

The pet fox terrier of a neighbor
frightened him and arching his back
and spitting, he climbed the nearest
tree. He sat in the branches crying
like a mountain lion or a wildcat until
his wife became alarmed and sent for
the police and firemen.

They tried to coax him down with
a saucer of milk and by calling "nice
pussy" and "come kitty, kitty, kitty,"
but to no avail. Finally a small boy
ran to his home and, getting a pet
mouse, brought it to the tree and, with
this coaxed him down. He was taken

WHY BEAUTY FADES.

A Condition Due Entirely to
Poor, Watery Blood.

The girl who returns home from
school or from work thoroughly tired
out will be fortunate if she escapes a
physical breakdown, because this get-
ting tired so easily is probably the
first warning symptom of a thinning
blood that must not be disregarded if
her health is to be preserved.

When the blood becomes thin and
impure the patient becomes thin, pale,
aggard and angular. She not only
tires out easily but suffers from head-
aches, palpitation of the heart, dizzy
spins and a loss of appetite. This
condition will go from bad to worse
until, perhaps fatal consumption sets
in, if prompt steps are not taken to
increase and enrich the blood supply.
To make the rich, red blood that
brings the glow of health, no medicine
yet discovered can equal Dr. Williams'
Pink Pills. If given a fair trial their
use brings rosy cheeks, bright eyes, a
good appetite and good spirits. Dr.
Williams' Pink Pills have made thou-
sands of pale, languid girls active and
strong. On the first sign of poor, thin
blood mothers should insist upon their
daughters taking a fair course of these
pills. They will not only restore
health, but will have further doctor
bills.

Dr. Williams' Pink Pills can be ob-
tained from any dealer in medicine or
by mail for 50 cents a box or six boxes
for \$2.50 from The Dr. Williams'
Medicine Co., Brockville, Ont.

'ADMIRAL SIMS'

PIE TEST

All the world, this half at any rate
knows that the British sense of hu-
mor is not—let us say—the same as
American. Rear Admiral William
S. Sims, fresh from two years of ser-
vice overseas, told the following story
which he used as a test on many Eng-
lish audiences—with the same lack
of result.

The travelling salesman in the pie
belt of New England, forced to eat
dinner in a small town, sat down at
the table. The waiter approached and
suggested the following menu: roast
beef, stew or baked beans; and for
dessert a choice of pumpkin pie, ras-
berry pie and apple pie.

"I will have roast beef, stew, and
baked beans, and pumpkin pie, and
raspberry pie," said the salesman.

"There's nothing the matter with
the apple pie, is there?" asked the
waiter.

"Now," said Admiral Sims to one of
the Englishmen present, "I'll bet you
can't tell me what was the matter
with that apple pie."

"I'll be blamed if I can," said the
Englishman.

HEAVY TRAVEL
ON C. N. R. LINES

Passenger travel is remarkably
heavy on all sections of Canadian Na-
tional Railway lines, and particularly
so in the Eastern section, where trains
between St. John, Halifax, Sydney and
Montreal are every day filled to cap-
acity. The popularity of the Maritime
Express and Ocean Limited is amply
demonstrated by the many applica-
tions for sleeping car reservations on
these well equipped through trains.

Requests for space are so numerous
that extra cars are being carried and
often trains run in two sections. With
the rush of travel from troop steamers
arriving at Halifax and Quebec, this
means considerable of a strain on the
railway for equipment.

Passenger business which has been
very brisk all summer, is likely to con-
tinue lively through the fall. 31

to his home, strapped to his bed and
placed under observation.

BUSINESS CHANGE

After a service of 16 years as local
manager for the Imperial Oil Company
in this city, we have this day resigned
our agency for that company, which is
putting on its own teams and salaried
agent.

We are now prepared to fill all or-
ders in the trucking business.

JOHN TONER & SONS.

BEDTIME STORIES

These Books are the ever popular Burgess Bedtime Story
Books, that all the Kiddies love to read or have read to them.

There are 18 Books in this series, thus giving a great var-
iety of Titles to select from.

Each Book in the series is devoted to the adventures of one
Animal, and tells of his pranks and his good times, his troubles
his enemies and his Friends.

See our Window Display.

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