

SOME OF THE SPECIAL FEATURES — OF THE — Policy Holders Mutual Life Insurance Co

1. It is classed by the Insurance Department as a Mutual Life Insurance Company with Auxiliary Joint Stock. It has therefore the advantages of the Mutual, with the guarantees of a joint stock company.

2. Premium rates are lower than for corresponding policies in other companies.

3. The basis of profit distribution is fixed by its act of incorporation; each policy holder sharing in proportion to the amount of the reserve to the credit of the policy.

4. Abstainers are placed in a separate class and receive in dividends the benefit of their superior mortality.

5. Policy holders and stock holders vote on an equal basis, the stock holder has one vote for each share of stock; the policy holder one vote for each thousand dollars of insurance. The policy holder has the further advantage and privilege of voting by mail, ballot papers being furnished him which may be forwarded to any general meeting.

6. Whenever a premium is due, the policy holder has the privilege without notice to the company, of paying it monthly, quarterly, semi-annually or annually, as best suits his convenience at the time.

7. Policy holders have the privilege of an annual medical examination to be made by the company's medical officer.

8. The Company has made arrangements with a leading accident company for the issuing of a supplementary policy at a nominal figure, by which if the assured should die from an accident, the amount of his insurance would be double that of the amount of his life policy.

All of these advantages are not to be obtained in any other one company. We make this statement over our signature.

THE POLICY HOLDERS' MUTUAL LIFE INSURANCE CO.

H. E. BEYEA, Provincial Manager, St. John, N. B.
HEAD OFFICE, - - 501-503 Temple Bldg., Toronto, Ont.
Local Representative—W. H. GRAY, Marysville, N. B.

THAT'S THE WAY.

Cook—What's happened?

Nurse—Why, the missus was singing a lullaby, and everybody went to sleep except the baby.

TRUE BLISS.

Bella—Aren't you worried because you don't know where your husband goes, when he is out late at night?

Donna—Not nearly so much as I would be if I knew.

After all the movies have done for us there wasn't either a personation of Charlie Chaplin or Mary Pickford in our Peace Day procession.

KISS BEFORE PARTING.

Mrs. Bridey—Jack, dear, do you remember that you didn't kiss me when I started out shopping this morning.

Husband—No, but I remembered to kiss my money good-bye.

The odd name hunters have discovered that Miss Mabel Cool is a stenographer for the B. V. D. Company in New York; and that Harry Chill holds down the same kind of a job for a shirtwaist company in New York also; that Mrs. O. B. Ruc is the chairman of the Fatherless Children of France committee and that William Rohl and Rena Bunn have been married recently in Illinois.

NOVA SCOTIANS PLAN AN OLD HOME SUMMER

Halifax, July 19.—Plans for the Old Home Summer for Nova Scotians in 1922 are being developed rapidly and a few weeks will see the work of organization well under way throughout the province. The idea originated with Capt. Horatio C. Crowell, a former Halifax journalist, who served at the front with the 38th Ottawa Battalion, and it has already received the hearty support and backing of the Halifax Board of Trade. A committee of energetic business men has been appointed to assist Capt. Crowell in the preliminary preparations. The co-operation of every board of trade, mayor and municipal council in Nova Scotia will be solicited and the expectation is that the entire province will unite in financing and facilitating the big scheme.

Old Home Summer has several purposes. It will strive to bring about a reunion of the million Nova Scotians and their descendants who are scattered over the world. It will endeavor to advertise the province's resources and industries around the globe, and also to stimulate trade between home and foreign markets. It will mark the status which Canada has won among the nations because of her heroic achievements in the Great War just ended. The dates proposed are from June 1 to October 31, and the principal features will be an International Exposition at Halifax.

The British House of Commons has unanimously passed the second reading of the peace treaty. Premier Lloyd George replied to his critics in the course of the debate on the second reading of the treaty and the Anglo-French convention. His recent announcement that the former German Emperor would be tried before a tribunal in London had created much discussion and several members, including Lord Robert Cecil, expressed doubts as to the advisability of the trial being held in London. The selection of a neutral country for this purpose, it has been contended, would have been better.

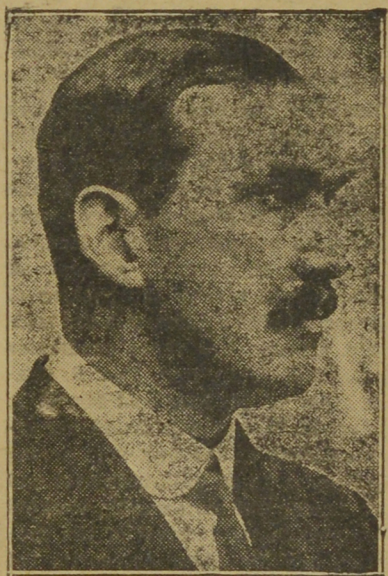
A Pimply Face or Poor Complexion Quickly Restored

Thousands of young men and women would be handsome and attractive were it not for unsightly pimples, blackheads, and rough uneven skin. Custom seems to recommend lotions and salves, but unfortunately their effect is but temporary. These disfiguring blemishes do not originate in the skin—their birth in every case goes further back, to the blood, which must be cleansed of humors before the pimples depart for good.

A physician who has made a careful study of such cases, says that the quickest cure comes from a blood-building medicine like Ferrozone. The minute Ferrozone strikes the blood its good work begins. Poisons and foul matter are expelled. Every trace of humor is driven out, and the whole life current is supplied with nutriment and health giving qualities. You can always tell a Ferrozone complexion when you see it—the cheeks are clear and rosy, no signs of sallowness—the eyes are bright and expressive because rich, red blood is circulating through the whole system carrying health, energy, and strength with it. Not only will all skin eruptions disappear, but an increase in vital strength and an all-round improvement will be apparent. No rebuilding tonic could be more efficient. Get Ferrozone today—Good for young and old, for well folks and sick ones, too. 50c. per box or six boxes for \$2.50, at all dealers, or direct by mail from The Cattarhozone Co., Kingston, Ont.

WAR SAVINGS WORK IN THE BRITISH ISLES

Sir Robert Kindersley, K. B. E., the chairman of the National War Savings Committee of the United Kingdom, has had remarkable success with his organization. Indeed, among a series of notable achievements during the war that of this committee stands out prominently. He brought to his work all the prestige that accompanies a leader in financial circles in Great Britain, for Sir Robert is a director of the Bank of England, a Governor of the Hudson Bay Company, an old partner in the well known international banking firm of Lazard Bros. & Co. He is also a Lieutenant of the city of London and a member of the Court of the Fishmongers Company.



SIR ROBERT KINDERSLEY
Chairman National War Savings
Committee of the United
Kingdom.

Being forty-seven years of age, he is in the prime of life and undoubtedly has ahead of him many years of life in the public service. He received his Knighthood in 1917.

The success of the campaign conducted by the National War Savings Committee has been of a very striking character. After a discouraging start, when war saving was universally unpopular, the campaign succeeded beyond the highest expectations. On the 1st of January, 1919, there were in Great Britain over 2,000 War Savings committees, flourishing and active self governing bodies, so distributed that there was one within easy reach of every inhabitant. They supervised over 50,000 War Savings societies. The total number of War Savings Certificates sold exceeds £270,000,000 and less than 10,000,000 had been cashed. Something over £200,000,000 had been contributed through War Savings certificates and at least one-third of the 45,000,000 inhabitants of Great Britain had become holders of government securities.

The success of the War Savings Committee was such that in January 1917 it was called on to place its organization at the disposal of the Treasury for conducting the campaign for the War Loan of January and February, 1917, when close on £1,000,000,000 was subscribed.

The savings movement is being continued in the British Isles as a peace effort and with every prospect of continued success.

TO COOK STRING BEANS.

Cooks differ about the cooking of string beans. One cook cuts the beans into small pieces, cooks in boiling water to which a small piece of common baking soda has been added, and finds them ready for the table in half an hour.

Another cook places them in a pot with a piece of salt pork, or slices of bacon if the pork isn't easy to get. She lets the beans and pork cook for an hour and a half.

ADA M. SCHLEYER, FLORIST.

CHARLOTTE STREET

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SPIREA, TULIPS,
HYACINTHS, DAFFODILS,
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Etc.**

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Daffodils, etc.**

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MAIL CONTRACT

SEALED TENDERS addressed to the Postmaster General will be received at Ottawa until noon on FRIDAY, the 8th August, 1919, for the conveyance of His Majesty's Mails on a proposed Contract for four years, 3 times per week on the Kingsclear Rural Route, No. 1, commencing at the pleasure of the Postmaster General.

Printed notices containing further information as to conditions of proposed Contract may be seen and blank forms of Tender may be obtained at the post office of Kingsclear and at the office of the Post Office Inspector.

H. W. WOODS,

Post Office Inspector.

Post Office Inspector's Office,
St. John, N. B., June 23rd, 1919.

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"We are proud of our Building"

"The whole transaction with you
has been a most satisfactory one"

"The Blocks are easy to handle,
and we had no trouble with the
erection."

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heated." "We found the concrete
Blocks just as represented"

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Concrete Builders Limited, Fredericton, N. B.

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Price List of Agricultural Tile — Price List of Reinforced Sewer Pipe
Estimate of Concrete Blocks required for the attached house plans or sketches

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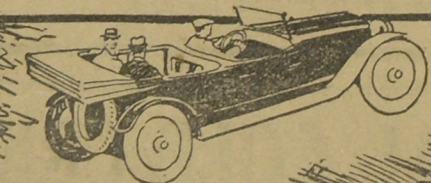
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