

What the Laurier Government Has Done to Promote Thrift

Under the System of Government Annuities a Man or Woman is Able to Lay Aside Something to Provide For Old Age Thus Robbing Life in its Earlier Stages of One of its Greatest Cares.

(Toronto Globe.)

It is customary to regard as an employer of the labor the man who spends his earnings and to regard the man who saves as one who does not aid or patronize his fellows. It is quite erroneous to make any such wide distinction, for he who saves is a creator of capital, and is not only an employer of labor, but an assistant in increasing its products. The man who, for example, changes his habits and becomes a vegetarian diverts a certain amount of labor somewhere in the great world of industry from the production of meat to the production of vegetables. The resultant diverting of labor cannot be traced, yet it must take place. In the same way the man who denies himself some usual indulgence and indirectly the saved money directly or indirectly the production of the things formerly consumed to the production of some form of permanent capital. It is by the combined savings of a multitude of people commonly called capital that railways, extensive water-powers, and gigantic industries are made possible, for these involve years of labor and outlay before returns are obtained.

The annuity system established by the Dominion Government provides the strongest possible incentive and

thrift, thus promoting a proper regard for safety against want in old age, and at the same time promoting an increase in the supply of capital necessary for this country's development. The system provides absolute safety for the savings of the frugal working man or working woman. It relieves the depositors or annuitants of all cost of management and gives them four per cent. compound interest on their money. Some who live long to enjoy their annuities will draw much more than this, while those who die earlier will restore and sustain the average returns. The primary object is security against want or the fear of want in old age, and this is provided whether an annuitant's time of inactivity be long or short. The payments are based on the average expectation of life, and begin at the age of fifty-five years or later if desired. In case of inability to make payments there is no forfeiture. If the payments already made provide for an annuity of \$50 a year or more at the age of fifty-five it is paid till death. If not the money is returned when that age is reached, with three per cent. compound interest. In case of death before the annuity age the payments are returned to the heirs, with three per cent.

It is not so much the greed for

gain as the fear of want that prompts the inconsideration, meanness, harshness, cruelty, and dishonesty that make some despair of human nature. The knowledge that we are striving by all possible means to reach the crowded condition that has brought poverty in the old world and will bring it here stirs the lower nature to activity. The assurance of a provision against future want will rid life of its greatest care and its worst, besetting evil, and this should inspire all to avail themselves of passing opportunities.

Objection has been raised to the annuity system on the ground that it may retard the broader application of the same principle in old age pensions. This is unfounded, for it is more likely to lead toward the British system by emphasizing its advantages. Personal volition is more popular here. Either the purely voluntary system, the system of compulsory "savings" or the system of contributions which requires contributions by workmen and employers jointly may lead to the complete system in which all contribute in taxation and all share in old age according to needs. All who work productively contribute directly or indirectly, and the old age pensions are merely an extension of the annuity system. The change will come with a kinder consideration and broader humanity.

SIR HIRAM MAXIM SUGGESTS METHOD TO BANISH BETTING

The Famous Inventor, Holding that Some People Must Gamble, Would Substitute Roulette for Betting on Races and Have Percentage go to the State.

New York, June 12.—A cable despatch to The Sun from London says:—Sir Hiram Maxim has been preaching the fallacy of trying to win money by betting on races. He has figured out mathematically that no system can beat racing. Admitting that some people must gamble, Sir Hiram shooes the Nonconformist conscience by suggesting the establishment of national roulette wheels, a percentage of the winnings to go to the Treasury. He says:

"I would have national roulette substituted for betting on races. Betting on the races should be penalized so that ultimately racing would cease except between genuine horsemen. By organizing roulette, with minimum odds against the players, which would mean that about £2 out of every £100 passing over the tables would go to the State, the latter could pay off the national debt in a few years."

It is expected that the Chancellor of the Exchequer will seriously consider Sir Hiram's proposal as a new means of raising revenue.

The Ladies of Fredericton May Now Have Beautiful Hair. A. J. Ryan Has the Article and Guarantees it to Grow Hair, or Refund Your Money

A. R. Ryan backed up by the manufacturers of SALVIA, the Great Hair Grower, guarantees it to grow hair SALVIA destroys Dandruff in ten days.

The roots of the hair are so nourished and fed that a new crop of hair springs up, to the amazement and delight of the user. The hair is made soft and fluffy. Like all American preparations SALVIA is daintily perfumed. It is hard to find an actress who does not use SALVIA continually.

Ladies of society and influence use no other. SALVIA is a non-sticky preparation, generous bottle, 50c. The Seobell Drug Co., St. Catharines, Canadian distributors.

Rural News

TAYMOUTH.

June 14.—Mr. Michael Kelly, the blind lecturer, who was at Taymouth Friday and Saturday evenings, in the interests of the Independent Order of Good Templars, left here for Zionville yesterday. Mr. Kelly was much appreciated in his lectures here. Although blind from earliest infancy, he has a good education and is one of the best spellers in New Brunswick. After the lecture on Saturday night, Mr. Kelly repeated tables ninety-seven and fifty-eight, and added figures in three columns mentally, and afterwards gave the numbers which had been given him to add.

Mrs. William McBean, who spent the week-end in Fredericton to attend the meetings of Dr. Torrey, returned home last night. Mrs. J. G. A. Colquhoun, and children, of Millerton, are the guests of her mother, Mrs. J. R. McBean.

Mrs. Bert Urquhart is visiting her mother, Mrs. John Dennison, of Williamsburg.

Mr. and Mrs. Benj. Dennison, of Boiestown, are spending a few days with their daughter, Mrs. Ernest McBean.

BURTT'S CORNER

June 13.—The death of Mrs. Melbourne Haines took place on Wednesday. The deceased lady had been in failing health for some time, but was attending to her duties when she was suddenly stricken with a fainting fit, from which she never rallied. She was seventy-two years of age. The funeral was held at Smith's Corner on Friday. Rev. W. R. Pepper officiated. B. Lawrence had charge of the arrangements.

Mrs. William Pugh is spending a few days with her daughter at Marysville.

The U. B. Sewing Circle was entertained by Mrs. Brooks Edmondson on Thursday afternoon. A pleasant time was spent by all.

Mrs. Edward Jones is visiting at her former home for a few days. Miss Nellie Shepard returned from Fredericton on Saturday.

Children's Day is being observed in the Christian Church at this place. A number of children are taking part in the programme, which will make it very interesting.

Miss A. Myrtle Lawrence has resumed her music lessons under the direction of Prof. F. W. Harrison, Fredericton.

Mrs. Laura Stephenson, who has been spending a couple of weeks at the corner returns home this evening.

GUIDE FOR TRAVELLERS

INTERCOLONIAL

DEPARTURES.

No. 303—Mixed for Loggieville, 5.45
No. 317—Suburban for Gibson and Marysville, 6.15.
No. 321—Suburban for Gibson and Marysville, 11.15.
No. 323—Suburban for Gibson and Marysville, 16.20.
No. 301—Express for Loggieville, Chatham, Campbellton, Quebec, Montreal, etc., 18.30.
No. 327—Suburban for Gibson and Marysville, 18.40.
No. 329—Suburban for Gibson and Marysville, 21.20.
ARRIVALS.

No. 306—Suburban from Marysville 8.15.
No. 302—Express from Loggieville, Chatham Junction, 13.20.
No. 308—Suburban from Marysville 13.30.
No. 304—Mixed from Loggieville and Chatham Junction, 18.50.
No. 310—Suburban from Marysville 19.15.
No. 316—Suburban from Marysville 21.55.

CANADIAN PACIFIC

DEPARTURES.

6.20 a. m.—Express for St. John, Portland, Boston, Woodstock, etc.
7.30 a. m.—Mixed for Woodstock and points North. Leaves St. Marys at 8.10.
9.45 a. m.—Express for St. John and points east.
4.25 p. m.—Mixed for Woodstock, via Gibson branch on Tuesdays, Thursdays and Saturdays.
5.45 p. m.—Express for Montreal, and Boston, Woodstock, St. Stephen, etc.
9.00 p. m.—Express for St. John and points east.

ARRIVALS.

9.10 a. m.—Express from St. John and points east.
11.40 a. m.—Mixed from Woodstock via Gibson branch, Tuesdays, Thursdays and Fridays.
11.50 a. m.—Express from Montreal Boston, etc.
7.50 p. m.—Express from St. John and points east.
9.10 p. m.—Mixed from Woodstock and points North.
10.40 p. m.—Express from Boston, Portland, Woodstock, St. Stephen, etc.

STAR LINE S. S. CO.

Steamer Victoria leaves for St. John every Monday, Wednesday and Friday at 8 o'clock a. m. Arrives on Tuesdays, Thursdays and Saturdays at 4.30 p. m.

ST. JOHN RIVER S. S. CO.

Steamer Elaine leaves for St. John every Tuesday, Thursday and Saturday at 8 o'clock a. m. Arrives every Monday, Wednesday and Friday at 4.30 p. m.

Steamer Hampstead leaves Fredericton every week day for Gagetown at 4 o'clock p. m. Arrives from Gagetown at 10.30 a. m.

Stage line for Meductic and points on western side of river leaves the post office Mondays, Wednesdays and Fridays at 7.30 a. m.

AMUSEMENTS

Bijou
TO-DAY

Dorothy May
in her
Cabnet Act.

"The Boarding School Girls"
It's Good.

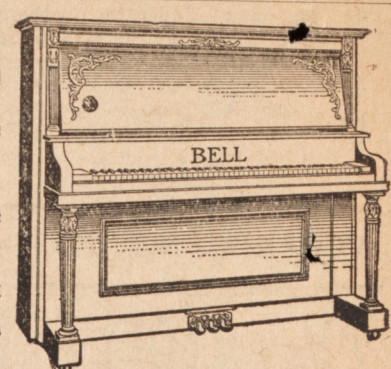
Illustrated Song by
Mr. Ed. Griffin
Daily Matinee 5 and 10c.



Better Look Now

If you have decided to take a summer cottage, now is the time to look over the Classified Ads. for cottages to rent. You will get a more satisfactory selection now than you will later on. Or if you wish to take boarders or have places to rent, now is the time to place your Classified Ad.

PIANOS



We are making a decided change in our piano business and will offer during the month of June, the Greatest Bargains in Pianos ever offered in this City.

Our Pianos are the

:: BELL, GOURLEY and HEINTZMAN ::

They will be sold at **Special Low Prices for Cash or Easy Payments**, for the month of June only.

Call and see our Stock or write us for Prices and Terms.

We employ no agent.

McMURRAY & CO.

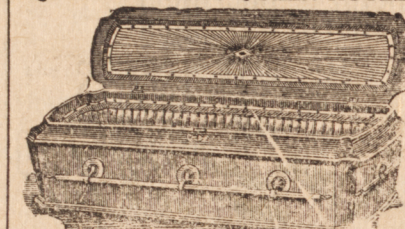
At **McCluskey's**

Fresh Lobsters
Fresh Salmon
Fresh Shad
Cucumbers
Cabbage
Lettuce
Rhubarb
Pineapples
Bannanas
Oranges
Lemons

Ring up - - Phone 365-11

JOHN G. ADAMS

THE LEADING UNDERTAKER AND
FUNERAL DIRECTOR
QUEEN ST. NEXT QUEEN HOTEL



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Members of the N. Y. Stock Exchange

Special Department for the
Purchase and Sale of odd lots
Listed and Unlisted
Securities

25 Broad Street - - New York

MURPHY'S BAKERY

Delicious Turnovers, Raspberry and
Strawberry Filling, (Pure Fruit). Pound
Cake, Sultana Cake, Fruit Cake, Best
Bread and Rolls in City.

Mail and telephone orders will receive prompt attention.

W. J. MURPHY

Phone 365-21 95 Regent St.

HERE'S ANOTHER CHANCE

A Set Single Driving Harness

: FOR ONLY :

\$10.00

COME QUICK

A. B. KITCHEN
QUEEN STREET

The Cheapest Harness Store in the City.

SHAREHOLDERS' MEETING

The Annual General Meeting of the Shareholders of the Hart, Boot and Shoe Company, Limited, will be held at the Company's offices in the City of Fredericton on Wednesday the fifteenth day of June next at 3.30 o'clock in the afternoon.

JOHN KILBURN
President.

Fredericton, May 30th, 1910

-J. A. MacADAM-

UNDERTAKER AND FUNERAL
DIRECTOR

Regent St., - - Fredericton

Orders Promptly Attended to

Residence Telephone 117-21

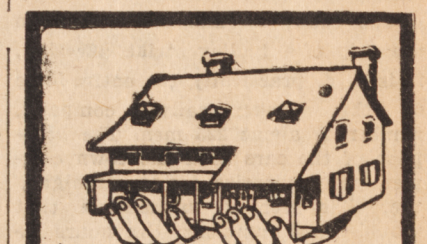
HUGH CALDER.

Dear Sir,—Kindly accept my thanks for the prompt and liberal settlement accorded me by the Nova Scotia Fire Insurance Co. in my recent loss. Fire occurred May 26th. Settlement and cheque the 8th June.

FREDERICK CLYNICK

CLASSIFIED ADS.

not exceeding one inch, one insertion, 25 cents; three insertions, 60 cents; one week \$1.00; one month \$3.00.



A House on Your Hands

Did you ever figure out how small a percentage of our population pass your house where they could see a "To Let" sign, or how large a percentage read your paper? Good tenants are not the kind that have time to waste in going around looking for a house. They look in our Want Ads.

If you have a house on your hands, a "House to Let" ad. will bring them to you.

WANTED

BOYS WANTED—To sell the Daily Mail. There's money in it.

WANTED—At once, Book-keeper for painting business. Apply to P. O. Box 676.

WANTED—Prospective brides to have their wedding stationery printed at the Mail office. We have a large and well assorted stock to select from.

WANTED
A young girl for light housework. Apply, Box 331, Mail Office, stating age and salary expected.

PROFESSIONAL

DR. McMURRAY

The Dentist

Everything that is new and up-to-date in Dentistry. The teeth extracted painlessly or toothache relieved any hour, day or night.

Office and residence, corner Queen at Regent Streets.

MARITIME DENTAL PARLORS

J. B. CROCKER, D. D. S. All dental work done by the latest and improved methods. Teeth extracted absolutely without pain. Special attention given to treating and saving natural teeth. Work done at reasonable prices. Hours: 9 a. m. to 8 p. m. Office, Kitchen Building, Queen Street, opposite Post Office.

W. J. IRVINE, D. D. S.

and Special Practitioner's Certificate from Chicago College of Dental Surgery. Artificial teeth inserted in gold, aluminum and ordinary rubber plates. Crown and bridge work executed in gold and porcelain, after latest and best methods. Anaesthetics, local and general, applied and administered for painless dentistry. Office, Chestnut Building, Queen Street—Phone 307-11



FROM A PROFESSIONAL STAND-POINT

all doctors know that pure drugs are necessary to the proper compounding of their prescriptions, and the restoration of the health of their patients.

OUR DRUGS are absolutely pure, and devoid of injurious substitutes. When we compound your prescriptions we give you exactly what is called for, and the best of the various compounds. We keep a very complete line of toilet articles and can safely look after your needs in this regard. Prices right, too.

STAPLES PHARMACY

York Street

ALONZO STAPLES - Prop.



Many Women who are Splendid Cooks

dread having to prepare an elaborate dinner because they are not sufficiently strong to stand over an intensely hot coal range. This is especially true in summer. Every woman takes pride in the table she sets, but often it is done at tremendous cost to her own vitality through the weakening effect of cooking on a coal range in a hot kitchen.

It is no longer necessary to wear yourself out preparing a fine dinner. Even in the heat of summer you can cook a large dinner without being worn out.

New Perfection WICK BLUE FLAME Oil Cook-stove

Gives no outside heat, no smell, no smoke. It will cook the biggest dinner without heating the kitchen or the cook. It is immediately lighted and immediately extinguished. It can be changed from a slow to a quick fire by turning a handle. There's no drudgery connected with it, no coal to carry, no wood to chop. You don't have to wait fifteen or twenty minutes till its fire gets going. Apply a light and it's ready. By simply turning the wick up or down you get a slow or an intense heat on the bottom of the pot, pan, kettle or oven, and nowhere else. It has a Cabinet Top with shelf for keeping plates and food hot, drop shelves for coffee, teapot or saucepan, and even a rack for towels. It saves time, worry, health and temper. It does all a woman needs and more than she expects. Made with 1, 2, and 3 burners; the 2 and 3-burner sizes can be had with or without Cabinet.

Every dealer everywhere: if not at yours, write for Descriptive Circular to the nearest agency of the

**The Imperial Oil Company,
Limited.**

Look! Look! Look!

Bargains in Pianos For One Week only

write or call for information

E. P. Baker Piano and Music Co.

Bargains in Furniture

I beg to inform my friends and the public that I have opened a Furniture Store on King St., (three doors below Longs Hotel) and have in stock all kinds of FURNITURE, CARPETS, LINOLEUMS, etc. which I am prepared to sell at prices that cannot be discounted in this city. Glve us a call.

Enlargeing and Framing of Pictures a Specialty.

HOWARD ROGERS, King Street