

The Daily Mail

Published every afternoon (except Sunday) at 613 Queen Street, Fredericton, by THE MAIL PRINTING COMPANY.

Telephone No. 67

Fredericton, N. B., December 10, 1914

ALCOHOL AND MORTALITY

Statistics submitted to the annual convention of Life Insurance Presidents which met in New York this week show conclusively that the excessive use of alcoholic beverages shortens life in this country.

Figures on the subject were presented by Mr. Arthur Hunter, Actuary, in connection with the findings of a mortality investigation into the lives of two million life insurance policy holders, covering a period of twenty-five years. This investigation, which has just been finished, was made primarily to assist the life insurance companies to find out which types of persons could be safely accepted for insurance at the regular rates of premium, which types should be charged an extra premium, and which should be declined. It was announced, however, at the convention that the results of this private mortality inquiry were also available for public use in lengthening life.

Forty-three leading life insurance companies in the United States and Canada contributed their detailed records on the two million lives in question, which represented their collective experience on many different classes of insured likely to have higher death rates than normal. The chief groups investigated included persons engaged in ninety-seven hazardous occupations, those having a family history of consumption, a defect in their personal history, those whose physical condition was not normal, and those whose habits with regard to alcoholic beverages were not satisfactory in the past or who used liquor steadily at the time of application for insurance.

"Among the men who admitted that they had taken alcohol occasionally to excess in the past," said Mr. Hunter, "but whose habits were considered satisfactory when they were insured, there were two hundred and eighty-nine deaths while there would have been only one hundred and ninety had they been only one hundred and ninety had this group been made up of insured lives in general. The extra mortality was, therefore, over fifty per cent., which was equivalent to a reduction in the average life of these men over four years. If this meant that four years would be cut off the end of the average normal life time of each man, there are many who would consider that 'The game was worth the candle.' But it means that in each year a number of men will die at an earlier age than they should. For example, at age thirty-five the expectation of life is thirty-two years in the first year after that age, instead of say, nine persons dying, there would be probably twelve deaths; that is, three men would each lose thirty-two years of life; in the next year probably four men would each lose thirty-three years of life, etc. As a matter of fact, many immoderate drinkers would live longer than thirty-two years, but not nearly so many as would live if they had been moderate drinkers, and far fewer than if they had been total abstainers from alcohol.

"With regard to men who had used alcoholic beverages daily but not to excess, the experience of the companies was divided into two groups: (a) men who took two glasses of beer or a glass of whiskey or their equivalent, a day; (b) men who took more than the foregoing amount, but were not considered by the companies to drink to excess. The mortality in the second group was found to be fully fifty per cent. greater than in the first—an excellent argument for moderation in the use of alcoholic beverages.

The committee of the Medical Association made a report on the mortality among total abstainers but sufficient statistics have been published by individual companies to justify the statement that persons who have always been total abstainers have a mortality during the working years of life about one-half of that among those who use alcohol to the extent of at least two glasses of whiskey per day. In view of this, the effect of pro-

hibition of the manufacture and sale of alcoholic beverages in Russia must be very great. If the Government of Russia carry out their present intention to abolish permanently all forms of alcoholic beverages, the saving in human life will be enormous. It is not too much to say that the loss of 500,000 men as the result of the present warfare could be made good in less than ten years through complete abstinence from alcoholic beverages by all the inhabitants of Russia."

ON THE SIDE

Gen. DeWet's short lived rebellion was a perfectly good one in the prospectus.

Battleships are useful in enabling manufacturers of torpedoes to make a living.

Early shopping is one of those ideal trades that benefit all parties concerned.

Theatre knitting for soldiers has become the vogue. Sox parties, so to speak.

The "Tipperary Trot" has appeared on Broadway. Which ought to shorten the war considerably.

Richard Croker is said to have given his bride \$500,000 in bonds. Bonds of matrimony, we presume.

Privates in the Germany army receive \$19.80 a year, and those in the Russian army \$3.58 a year. From all accounts they earning their pay these days.

Attempts to escape made by German prisoners in English concentration camps suggest that the Germans must be among the world's most optimistic swimmers.

It is beginning to look as if the Tories were losing their grip in Ontario. In the constituency of West Hamilton a short time ago a Liberal Labor candidate came within twenty-nine votes of capturing a seat which gave a Tory majority of 1,500 in June last. This week a by-election was held in Dundas, Sir James Whitney's old constituency, and the Tory candidate was elected by a majority of 53. In June last the constituency returned Sir James Whitney by a majority of 676. Commenting on the result, The Toronto Globe says:—"The two contested elections that have taken place since the elevation of Mr. Hearst to the premiership supply specimens of handwriting on the wall that a man on a galloping horse could read."

The Bank of Montreal which is generally looked upon as one of the greatest financial institutions in the world made a snog little profit of last year, amounting to \$2,496,451.32. The sum of \$1,920,000 was paid in dividends, being at the rate of twelve per cent \$100,000 was donated to the patriotic fund and the balance was carried forward. Considering the fact that the past year has been one of world wide depression the showing made by the bank is truly wonderful.

The Boer uprising in South Africa which was engineered by the Germans has been effectively crushed. General DeWet was captured last week and General Beyers was shot while fording a stream.

A PROBLEM FOR THE EDITOR

It has been asked whether stepping on a man's corns gives provocation for wearing. Answer: Keep the toes clear of corns by using Putnam's Corn Extractor. It's the best. 25c. at all dealers.

GREAT NAVAL BATTLE

(Continued from page one.)

5.9, twenty 3.4 and fourteen smaller guns.

The Leipzig which was sunk, had a tonnage of 3,200 and a complement of 303. The cost was about \$1,272,000. Her armament was ten 4.1 guns and fourteen smarrce. The total length was 341 feet.

The Nurnberg is also a vessel of the same class, differing from the Leipzig only in details. She has a total personnel of 322.

The Dresden is somewhat larger, having a displacement of 3,544 tons and a complement of 353 officers and men. Her length is 364 feet and her armament consists of twelve 4.1 guns and four 1.1 and four machine guns. But the Dresden is one of the fastest vessels in the German navy, having a speed of 27 knots an hour. Like all the German vessels in this engagement, except the Leipzig, which was in the 1906 program, the Dresden was completed in 1908.

LOCAL NEWS

HAS CHANGED HANDS.

Mr. Norman E. Cook, formerly of this city, who has edited and published The Wainwright Star for the past four years, has disposed of the business to Mr. W. T. Webb of Edmundston.

THE ICE CROP.

Although it is a little early yet to begin operations, ice dealers are anticipating an easy crop this year. The river froze over with the water at a low pitch but there will be plenty of good solid ice when the time comes to gather it.

BIG SURPRISE AT GAIETY.

Patrons of the Gaiety Theatre were given a rare treat last evening when they had the pleasure of hearing the new orchestra which has been added to the Gaiety's splendid shows. Miss Hazel Palmer is leader of the orchestra, which made its initial appearance last evening and made a big hit with the capacity houses present. The fourth instalment of "The Treasures of Hearts" is being shown today.

A BUSY PLACE.

The Harvey Studio staff have been working day and night for some weeks past as photos are taking the place of more expensive Christmas gifts this year and what is more acceptable than a photograph. There are yet a few more days that we can make sittings, work guaranteed for delivery before Christmas. Tomorrow we have room for three engagements and Saturday four. Phone 397-21 now and make an engagement at the Harvey Studio.

ACCEPTED THE CALL.

Rev. E. E. Mowatt, who lately refused a call to Chipman, on the earnest solicitation of the Miramichi Presbytery and his Loggieville congregation, has since become convinced that it was his duty to accept. The call was sent to him although he had never preached in Chipman and was so insistent that he felt compelled to go. The Chipman salary is considerably less than that of Loggieville. The Presbytery has reluctantly agreed to expediate Mr. Mowatt's exchange to the St. John Presbytery.

ST. JOHN BARK SOLD.

Telegraph:—The British bark Edna M. Smith of St. John, raised the American flag at Baltimore last week having been registered under the law amending the Panama Canal Act. The Edna M. Smith will hail from Mobile with J. M. Flore, owner. The bark Edna M. Smith was built at Lower Coverdale, Albert county, by Mr. Smith, and was the last square-rigger built in New Brunswick. The bark was in St. John harbor in the spring of 1913 when she was commanded by the veteran navigator, Captain J. A. Read.

OFFICERS ELECTED.

At the regular meeting of Albion Lodge, I.O.G.T., Wednesday evening, the following officers were installed for the ensuing quarter:

C.T.—A. L. Charters.
Chaplain—Miss M. Boyd.
V.T.—Mrs. N. Jarvis.
Rec. Sec.—Mrs. M. Craig.
Asst. Sec.—Miss B. Quartermain.
Fin. Sec.—J. D. Scammell.
Treas.—Judson Barker.
Marshal—Lloyd Smith.
Dept. Marshal—Miss E. Target.
Guard—Miss N. Target.
Sentinel—Maurice Boyd.
C.F.—H. Boyd.
The officers were installed by Lodge Deputy J. Barry Allen.

OFFICERS APPOINTED.

Although Fredericton has furnished a large number of men for the 26th Battalion, it is not going to have the chance to furnish any officers. The complete list was made public at St. John yesterday. Lt. Col. McAvity is the commandant, and the majors are A. E. G. McKenzie of Campbellton, and T. Malcolm McAvity of St. John. The company officers are Guy Kinnear of Sussex, and D. D. McArthur, C. I. Dunfield, F. H. Elliott, W. H. Belyea, F. F. May, George Keefe and A. McMillan. The list of lieutenants who have been honored with positions in the several companies is: F. A. McKenzie, C. E. Fairweather, F. R. Lockhart, P. G. McAvity, A. D. Carter, R. W. Morrison, G. A. Mowatt, J. A. McKenzie, N. MacFarlane, C. F. Leonard, W. C. Lawson, H. W. Ferguson, J. A. Legere, G. M. Johnston, D. C. Sherren and C. D. Knowlton.

Admiral Craddock's defeat and the loss of the British cruisers Good Hope and Monmouth off the coast of Chile early in November, has been avenged. A powerful fleet sent from England under command of Admiral Sturdee, engaged five German ships off the Falkland Islands on Tuesday, destroying three of them and putting the others to flight. The phantom cruiser Leipzig, which has been dodging about the Pacific ever since the beginning of the war, was among those sent to the bottom. There are only three German cruisers now at large upon the sea and their days are numbered.

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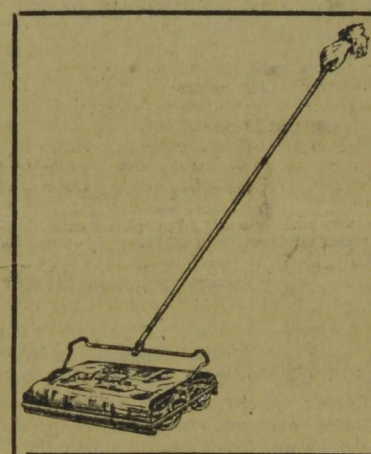
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F. L. FULLER, Secretary,
Amherst.

WANTED—An industrious man who can earn \$100 per month and expenses selling out products to farmers. Must have some means for starting expenses and furnish bond signed by two responsible men. Address W. T. Rawleigh Co., Toronto, Ont., giving age, occupation and references.

School Bonds for Sale

The Board of School Trustees offer for sale a lot of Fredericton School Bonds.

These bonds are for \$500 each. Interest at four and one half per cent, payable half-yearly, are exempt from taxation, and will be sold in lots to suit purchasers.

For price and further information inquire of any member of the Committee.

COMMITTEE.

G. CLOWES VANWART.

A. A. STERLING.

J. W. SPURDIN.

December 7th., 1914

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