

Temperance.
Moderate drinkers killing themselves? We think they are, and can be proved beyond the shadow of a doubt.
The commencement of the Total Abstinence Movement, it is said, Insurance Companies hesitated to accept Teetotallers. Very soon, however, in 1840, a Temperance Provision Institution was started especially for insuring abstainers. Ten years later this Society added a "General" for moderate drinkers, now far outnumber the abstainers. This "Temperance General Provident Institution" issued over 72,000 policies, and accumulated capital of over \$1,000,000.
Unfortunately this Company is one which divides a proportion of the profits amongst those assured. Of course the lower the death rate is, the lower are the claims and the higher the profits.
In thirty years, this Society has separate accounts of the receipts and payments of the "Temperance" and "General" sections, making a comparison of their own death rates, so as for each section to ascertain its own actual share of the profits.
Insurance actuaries had calculated the average death rate among moderate drinkers as a whole, but since abstainers have been added, some very startling results have appeared, and still continue to appear. For instance, at the yearly division of profits in April 1876, the death-rate among moderate drinkers had been so excessive of the abstainers that the latter were entitled to upwards of 100 per cent. more bonus than the former. In the subsequent four years, however, in the Director's Report, 1880, the deaths among the moderate drinking Section were a little above the general Insurance average; the Total Abstainers who, on the other hand, ought to have died at the number of 730, had only 515, thus exhibiting a saving of 215 lives, and leaving in the treasury a sum of £47,213 for which they were insured! Had the non-abstainers exhibited a similarly low death rate the deaths among the moderate drinkers would have been instead of 1,174, or a saving of 644 lives!

It is a wonder that *The Commercial Traveller*, a London financial paper, should prove, as nearly as may be to demonstration, that the non-use of alcoholic liquors (and the mode of living commonly associated therewith) is in an aggregate of cases, or other words, as a rule, most favorable to longevity.
This irresistible evidence causes Insurance Companies to especially insure abstainers, because they are "good lives." But abstainers rightly demand separate enrolment, so as to receive a share in the proportionate to their greater length of life. And we have before us the prospectuses of several large Insurance Companies which concede this demand. In the prospectuses of the Victoria they announce a separate class for abstainers. So they do the Briton, and give the reasons for it. The Emperor prospectus declares that "the experiment has proved that the mortality among those who abstain from alcohol is less than among ordinary lives." The Sceptre Life Association also announces that "the experience of the past 30 years has proved that the mortality among those who abstain from the use of alcoholic beverages is far less than among ordinary lives."

of which contain the intoxicating element—the poison Alcohol—which undermines the constitution, and effectually prevents the attainment of the same "length of days" as reached by Total Abstainers. Surely it is no wonder that the idea that intoxicants are necessary beverages is described by the Right Honorable William Ewart Gladstone as "the English superstition," and no wonder that the unsurpassed medical scientists—Sir Henry Thompson, Sir William Gull, Dr. B. W. Richardson—now recommend entire abstinence from all intoxicants.
But how much worse still is it for those who sell strong drink! The very air they breathe is poisoned by the evaporating alcohol, and they are too often "good" customers to themselves. Their death-rate is so excessive that the Government Insurance Office, which receives nearly all classes, will not insure them on any terms. Nor will the Sun Office take them at all; nor the Alliance, nor the Economic, or the Scottish Widow's Fund, nor the University Office, nor the Clergy Mutual. Others who do insure them require them to pay a higher premium than other people. Why? The Law Life Assurance Office gives its death rate among different classes, and adds: "It will be seen that the mortality among the publican class has been 59 per cent. in excess of that which has prevailed among the members generally," and the *Insurance Directory* says that "it is notorious amongst insurance officers that Innkeepers and Publicans are a short-lived class." More than this, for government returns show that the death rate among grocers has sensibly increased since the establishment of the Grocer's Wine License System.
Thus those who seek to live by strong drink are "killing themselves to keep themselves alive," while, on the other hand, the teetotallers "cannot die for the life of them." Who then, would not be a Teetotaler?

A World of Good.
One of the most popular medicines now before the American public is Hop Bitters. You see it everywhere. People take it with good effect. It builds them up. It is not as pleasant to the taste as some other Bitters, as it is not a whiskey drink. It is more like the old-fashioned bone-set tea, that has done a world of good. If you don't feel just right, try Hop Bitters. —*Nunda News.*

House and Farm.
We very heartily invite correspondence for this department from practical farmers. Send us your suggestions, inquiries, and the result of your experience, and thus at once help others, and call out their knowledge.

AN EFFECTUAL INSECT KILLER.
Kerosene, showered upon plants, is very penetrating, and destroys insects in all stages of development, even to the eggs. Two parts of kerosene to one of sour milk is a proper proportion. If fresh milk is not at hand, condensed milk, diluted to the same strength, may be employed. This mixture is successfully used for the scale insect in the orange groves of Florida, and can be, it is thought, employed to destroy Chinch-bugs. A mixture of water and three per cent of kerosene is deadly to the growing corn. By spraying a few outside rows, nearest a ripening field of wheat, the whole area of corn can be protected from the second brood of the destructive Chinch-bug. The apparatus for the cheapest and best application of the emulsion is yet to be devised. Doubtless a sprinkler drawn by two horses could be made, that, by passing between the rows of corn, would spray them quickly and effectively.
All farmers seriously troubled with insects should give kerosene a trial. By using a cheap grade of petroleum, the expense is small, and, with the necessary apparatus for applying the emulsion, a safe and successful war may be waged against the insect enemies. Much depends upon promptness and energy; therefore, the farmer should be prepared to act at the earliest warning. A barrel of kerosene, and a garden force-pump, with necessary attachments, ready for use, may come to be as essential a part of a well-equipped farm, or fruit and

vegetable garden, as fire extinguishers in a city. Try the mixture on a small area, to determine the proper strength. It may be that one proportion is best for the Potato-beetle, and another for the Cabbage-worms, etc.; but the emulsion must never be so strong, as to injure the plants upon which it is sprayed. —*American Agriculturist for July.*

LATE HOURS.
It is a mistake to both rise early and take late rest. The rising early is good as a habit of life if it does not mean robbing nature of her opportunity to recruit the exhausted strength of brain and body by prolonging sleep when that necessary luxury is at length enjoyed. There would appear to be some need of remonstrance on this score. The fashion of the day favors early rising and the manly "tub," but those who rise early have, for the most part, sat up prodigiously late, and the tub is chiefly appreciated because it rouses the system, and makes it feel—and feelings are very deceptive—strong and vigorous. This is burning the candle at both ends. If we must sit up half the night, it would be better to sleep half the day than to rise betimes and go in for arduous labor after insufficient rest. Early rising is not good, but harmful, without early resting. —*Lancet.*

A lady writes: "I have used Ayer's Sarsaparilla in my family for many years, and could not keep house without it. The relief of the pains consequent upon female weaknesses and irregularities, I consider it without an equal."

One single box of *Parson's Purgative Pills* taken one each night will make more new rich blood than ten dollars worth of any liquid blood purifier now known. These pills will change the blood in the entire system in three months, taken one a night.

From C. R. Wells, Furniture Dealer, Augusta, Me.
"Having been subject to a cough more or less, generally more, I wish to add my testimony in favor of the celebrated Adamson's Cough Balsam, manufactured by you, which has given relief sooner, and cured a cough quicker for me, than anything else that I have ever tried for that purpose."
Trade supplied by Garong Bros., St. Stephen, N.B., at \$2.75 (carriage paid \$3.00) per doz.

If you are going West, purchase your Tickets from G. A. Freeze, the agent on Water Street, St. John. Passengers for Winnipeg or other western points have choice of route. Cushioned seats provided for all classes and baggage checked through. —*Ly 12.*

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"Brown's Household Panacea" has no equal for relieving pain, both internal and external. It cures Pain in the Side, Back or Bowels, Sore Throat, Rheumatism, Toothache, Lumbago and any kind of a Pain or Ache. "It will most easily quicken the Blood," and Heal, as to acting power is wonderful. "Brown's Household Panacea," being acknowledged as the great Pain Reliever, and of double the strength of any other Elixir or Linctum in the world, should be in every family handy for use when wanted. "As it really is the best remedy in the world for Cramps in the stomach and Pains and Aches of all kinds," and is for sale by all Druggists at 25 cents a bottle. —*Ly 13.*

Mother's! Mother's! Mother's!
Are you disturbed at night and broken of your rest by a sick child suffering and crying with the excruciating pain of cutting teeth? If so, go at once and get a bottle of *MRS. WINSLOW'S SOOTHING SYRUP*. It will relieve the poor sufferer immediately—depend upon it; there is no mistake about it. There is not a mother on earth, who has ever used it, who will not tell you at once that it will regulate the bowels, and give rest to the mother, and relief and health to the child; operating like magic, it is perfectly safe to use in all cases, and pleasant to the taste, and is the prescription of one of the oldest and best female physicians in the world. In the United States. Sold everywhere at 25 cents a bottle. —*Ly 13.*

Putner's Syrup. (Medical Abstracts).
Dr. W. B. Slayter, M.D., L. R. C. P., Eng., &c., Halifax, highly endorses *PUTNER'S SYRUP*.
G. L. Sinclair, M.D., Sc.D., Assistant Physician Hospital Insane, says: In General Debility I have found *PUTNER'S SYRUP* to act well. I. Tremblay, M.D., City Medical Officer, says: I have used *PUTNER'S SYRUP*, and can testify to its value.
O. D. Rigby, M.D., Surgeon Halifax Dispensary, says: "I have never found reason to be dissatisfied with the results obtained from *PUTNER'S SYRUP*."
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