

TABLET UNVEILED

To the Memory of Morris Robinson at New York.

The tablet erected by the Canadian Society of New York to the memory of Morris Robinson, the father of Life Insurance in America, at 57 Wall St., where Mr. Robinson's Banking House then stood, was unveiled by Harriet Robinson, his grand daughter, with much ceremony in the presence of a large crowd of people on Feb. 2d at three o'clock.

In the year 1840 the success of the Equitable Society of London which had begun business as a private partnership attracted the attention of business men of the United States. Among them were Alfred Pell and Morris Robinson. Mr. Pell who was then out of business, felt convinced, that no commercial enterprise promised such valuable results as the introduction into the country of Mutual Life Insurance on a similar plan. He tried to convince capitalists but found few believing hearers. Among these was Mr. Robinson who commanded the confidence of the community and who threw all his influence in favour of the scheme.

Mr. Robinson was then nearly sixty years old. He was descended from an old Virginia family, his great-grandfather, John Robinson, having been president of the County of Virginia early in the eighteenth century. His grandfather was Col. Beverley Robinson, a prominent Royalist during the War of Independence who raised the Loyal American Regiment at his own expense, and his son, Lt.-Col. Beverley Robinson, who came to Nova Scotia in command, where the British government granted him land as a reward for the sacrifices his family had made to the cause of the Crown. Lt.-Col. Beverley Robinson after remaining a few years in Nova Scotia, came to Fredericton and settled at the Nashwaaksis.

Morris Robinson was born in 1784 and came to New York in 1810 where he served in United States Bank, and the American Exchange Bank of New York, acquiring universal confidence. He then established a private banking house of his own on Wall street. Mr. Robinson's interest in the new scheme soon attracted other men of strength to it and in 1842 they matured a definite plan for the organization of the Mutual Life Insurance Company, and drew up a charter which passed the legislature that year without any minute inquiry into its character because of the unbounded faith felt in the incorporators. These were thirty-six in number representing all that was best in the business life of New York.

The first meeting was held in Mr. Robinson's banking house May 9th 1842. At the first meeting 21 incorporators attended, at the second only 10, at the third 9 now five resigned. There was no insurance but funds, and no salaries. Everybody but Mr. Robinson had lost faith in the enterprise. He finally succeeded at the close of the year in bringing ten members together who appointed committee's on finance, and insurance, a committee to fill vacancies and most important of all agents to solicit applications for insurance the charter requiring such applications to the amount of half a million dollars should be required before issuing any policies. An office was taken in Mr. Robinson's banking house and he was chosen president. He wrote articles for the press urging on his business friends the advantages of membership in the company. On Feb. 1st he was able to inform the board that the subscription required was secured and the company ready to issue policies. But the practical difficulty was to obtain the attendance and services of the trustees. No one but the agents and officers could be persuaded to help the infant institution along. It was not until two years had passed of constant struggle against the great obstacle of general apathy which would certainly have suffocated the little organization but for Mr. Robinson's perseverance. His hope in the enterprise never wavered and he was rewarded by seeing it before his death, in May 1849, firmly established in business and in public confidence. At the last annual meeting during Mr. Robinson's life the company was found to have an accumulated fund from the business of five years of \$550,678.56. The trustees make a dividend of fifty-two per cent. on premiums heretofore received. This astonishing return of profits was an epoch in Life Insurance in America, it converted many doubters into ardent advocates, it strengthened the company before the public. The result was the triumph of Mr. Robinson's life

and he died in the full belief that this dividend was the proper and reasonable effect of the admirable plan and conduct of the company. Mr. Morris Robinson was the father of Mrs. Odell, wife of the late Dr. Odell of Fredericton, and brother of the late Hon. F. P. Robinson of Nashwaaksis, and the late Col. John Robinson of Pine Grove.

ONLY A SLIGHT COLD.

Yet it May Lead to Consumption and an Early Grave.

If your blood is poor or watery, a touch of cold or influenza will settle in your lungs, and the slight cough of today may turn to the racking consumptive's cough of tomorrow.

Weak lungs are caused by weak blood, weak blood is an open invitation for consumption to lay upon you the hand of death.

Stop that cough by enriching your blood and strengthening your lungs with Dr. Williams' Pink Pills. They make new, rich, red blood. They add resisting power to the lungs. They have saved hundreds from a consumptive's grave. Here is a positive proof that Dr. Williams' Pink Pills cure where other medicines fail. Miss Katie Henry, Charlottetown, P. E. I., says—"Some months ago I got caught in a rain storm, and the wetting was followed by a cold. At first I paid but little attention to it, but as the cold clung to me and finally developed into a hacking cough, I became alarmed and consulted a doctor, who gave me a bottle of medicine. Unfortunately, it did not help me, and I began to grow pale, lost in weight and my appetite completely left me. I was now regularly under the care of the doctor, who told me my lungs were affected, and that I was threatened with consumption. The doctor's treatment did not seem to benefit me in the least. I steadily grew weaker, and finally was compelled to remain in bed. At this time a friend urged me to try Dr. Williams' Pink Pills, and even brought me three boxes before I finally consented to take them. I have reason now to bless my friend's persistence, because I felt better before all the pills were gone, and I gladly continued the treatment, and was soon able to be out of bed and take a walk each day. I am now in the best of health, and weigh ten pounds more than I did before I took sick. I feel that I owe my life to Dr. Williams' Pink Pills, and hope my experience will benefit some other sufferer."

All diseases which come from poor blood or weak nerves can be driven from the system by the use of Dr. Williams' Pink Pills, which may be had from any dealer in medicine, or will be sent post paid at 50c. per box, or six boxes for \$2.50, by writing direct to the Dr. Williams' Medicine Co., Brockville, Ont. Remember that substitutes and medicines said to be "just as good" do not cure.

NEW MARKET NOTES.

(Special Correspondence to The Herald.)

Feb. 5.—The heavy snow storm which recently fell has made our roads in bad condition.

Messrs. Maratta and McCartney, butchers of St. Stephen, passed through here last week buying beef cattle.

Arthur Doohan of Fredericton spent a few days here last week.

Bernard Foley has returned from the city after an absence of three weeks.

John McDermott has gone to Pokiak with his team to haul logs for Gilman Bros.

William Kennedy who is also working for Gilman Bros. spent Sunday at his home.

Neill McCashion has purchased a fine wood sled from Dennis Murphy.

Daniel Borgoyne is busily engaged sawing wood with his sawing machine.

Anngel Foley is visiting friends at Rockwood.

Unmistakable Signs of Catarrh.

If you have a ringing in the ears, dropping in the throat, bad breath, headache, morning weakness, bad taste in the mouth—then it's Catarrh. Use Catarrh-ozone Inhaler four times daily and eradicate this awful disease from your system. Catarrh-ozone kills the germs, heals the inflamed membrane, clears nose, throat and air passages by one application. Catarrh-ozone quickly remedies the head noises and deafness, prevents dropping and is warranted to absolutely cure all forms of Catarrh, Bronchitis, Asthma and Lung Troubles. Two months' treatment costs \$1.00; trial size 25c. Druggist or N. C. Polson & Co., Kingston, Ont.

Dr. Hamilton's Pills cure Headache.

Customer—You're quite sure these eggs are good? Groceryman—Well, their mother took a first prize at the last poultry show. If family goes for anything they ought to be good.

Lifebuoy Soap—disinfectant—is strongly recommended by the medical profession as a safeguard against infectious diseases.

BOIESTOWN.

(Special Correspondence to The Herald.)

Feb. 6.—The weather has been very stormy this past week, and the roads are all blocked up, but we hope to have them passable in a few days.

Despite the condition of the roads and weather, there was a large crowd out to meeting here on Sunday night, and none of those that turned out were sorry, for Mr. Clark preached a very able sermon, taking for his text the sixth chapter of Galatians and the seventh verse.

Howard Sansom of St. Marys is in Boiestown taking a course in telegraphy with H. N. Gregory. Mr. Sansom is very smart and is coming along very fast. Mr. Gregory says Mr. Sansom has the qualities of being a first class telegrapher.

George Whealan of this place is also coming along very well in telegraphy and hopes some day to be a professional.

We are sorry to learn of the condition of Mr. Bamford, of Boiestown, who is now in Victoria Hospital Hospital undergoing an operation for tumor, but we sincerely hope to see him again in our midst.

Bert Lint and mother are still here the guests of Mrs. Cox.

The singing here in church last evening was better than usual. Mr. Lint has an elegant voice and he was not any ways selfish with it, for he used it to its highest note.

H. Harris has returned from a business trip to Montreal and has brought back a large supply, mostly ladies' wear. Mr. Harris will be kept busy for a while now waiting on the fair sex.

F. L. Robinson, auditor of the Canada Eastern Railway, spent a few days in this place, and was registered at Duffy's Hotel.

The commercial travellers are beginning to come now with their spring supplies, and some of them get some large orders.

FRENCH LAKE.

(Special Correspondence to The Herald.)

Feb. 2.—Lic. E. H. Cochrane occupied the pulpit of the Free Baptist church in this place Sunday evening. He spoke in his usual forcible manner to a large and attentive congregation.

Hilyard Bros. saw mill which has been in operation for the past month has closed. Mr. H. Hilyard intends leaving this week. Being a popular business man he will be much missed.

We are very glad to have with us again Harry Wood, being a leading member in church work he was much missed in his absence.

Our day school has again opened with a large enrolment. Our efficient teacher Miss Thirza Brancombe has again taken charge of the school.

A very pleasant evening was spent on the 27th ult at the home of W. H. Wood where a mum social was given. About forty were present. During the evening refreshments were served and the young people took part in a number of games. All agreed that they had spent a very enjoyable evening. Over six dollars was realized which goes toward carpeting the church.

Dan Wood paid a trip to Rustiagnish Sunday Jan. 25th accompanied by two of our popular young ladies.

"Have by some surgeon Saylock on thy charge to stop his wounds lest he do bleed to death." People can bleed to death. The loss of blood weakens the body. It must follow that good blood gives the body strength. The strengthening effect of Dr. Pierce's Golden Medical Discovery is in large part due to its action on the blood-making glands and the increased supply of pure, rich blood it produces. It is only when the blood is impoverished and impure that disease finds a soil in which to root. The "Discovery" purifies the blood and makes it antagonistic to disease. When the body is emaciated, the lungs are weak, and there is obstinate lingering cough, "Golden Medical Discovery" puts the body on a fighting footing against disease, and so increases the vitality that disease is thrown off, and physical health perfectly and permanently restored. It has cured thousands who were hopeless and helpless, and who had tried all other means of cure without avail.

31 one-cent stamps to cover expense of mailing and customs will obtain a copy of Dr. Pierce's Common Sense Medical Adviser, 1008 pages, in paper cover. Send 50 stamps if cloth binding is preferred. Address Dr. R. V. Pierce, Buffalo, N. Y.

ENNISKILLIN STATION.

(Special Correspondence to The Herald.)

Feb. 4.—James Patterson, of Frederic-

ton Junction, loaded a car of knees for the Bangor market, on Monday.

A large amount of cordwood is being shipped from here to St. John.

Miss Mooney, who was very ill with pneumonia, is steadily recovering.

Wm. O'Neal met with a big loss by having his residence and household effects completely destroyed by fire.

Mumps were prevalent here for some time, but they are quite scarce now, much to the joy of the neighborhood.

Some months ago the residents of this and adjoining vicinity signed their names to a petition, whose aim was to give the head officials of the C. P. Ry. a chance to see that a more complete service was very badly needed at this station. There is no operator at this station and therefore the waiting room is kept locked, so that passengers have to stand in the cold and storm when they are waiting for a train. Also a person may take freight there to be shipped, but he has to stay and ship it himself and perhaps wait two or three hours, and thereby spoil the best part of the day. It is the general opinion of the people that opposition is very badly needed.

Nervous, Sleepless and Exhausted.

Not sick enough to lay up, but you are out of sorts, blood weak, nerves unstrung, kidneys deranged, vitality is low. You should take Ferrozone at once; it will enrich, strengthen and purify the blood, invigorate and pacify the nerves, and increase your energy, vitality and power. Ferrozone will renew your appetite and digestion, make you sleep soundly—in fact will make you well. Try Ferrozone. Price 50c. per box, or 6 boxes for \$2.50; at druggists or N. C. Polson & Co., Kingston Ont.

Smarticus—I understand that one of Straightlace's daughters is engaged in a very questionable occupation. Spartacus—No! What is it? Smarticus—Conducting the query department in a newspaper.

MIXED THE LETTERS.

Serious Result of a Fool Man Trying to Be Facetious.

A well known citizen of Clay Center had been invited to an evening party. He wanted to go, but his wife declared that she had no gown suitable for the occasion and asked him to send "regrets" to their hostess. The man went down to his office and penned this facetious note of declination:

"We regret that your kind invitation must be declined for all the conventional reasons, but the real reason is that half the family has nothing to wear. My wife's latest dress is over three weeks old, and her hat is twelve hours out of date. You will appreciate the hopelessness of the occasion and excuse us."

He thought this pretty good, and he determined to write a note to his wife also explaining that he would not be at home for an early dinner, as she had asked him. He said in this note:

Johnnie's Suggestion.

Johnnie, a bright boy of six, while being dressed for school, observing his little coat much the worse for wear and having more mended places than he admired, turned to his mother and asked her:

"Mother, is father rich?"

"Yes; very rich, Johnnie. He's worth \$2,500,000."

"How, mother?"

"Oh, he values you at \$1,000,000, me at \$1,000,000 and the baby at \$500,000."

Johnnie, after thinking a moment, said:

"Mother, hadn't you better tell father to sell the baby and buy us some clothes?"

Alsation Egg Women.

A favorite trick of Alsation market-women is to place six or eight adolescent eggs in a small basket and to declare that those are all the absolutely fresh ones they have. The victim buys them, thinking that if the woman were dishonest she would have offered more "fresh eggs." Afterward the market woman takes six or more out of a larger basket which is carefully covered over.

Two Double Roles.

Joey—Uncle Joe, what is an optimist and a pessimist?

Uncle Joe—An optimist, Joey, is a man who can act happy when he feels miserable, and a pessimist is a man who can act miserable when he feels happy.

Corns Between the Toes

Are removed without pain in 24 hours by Putnam's Painless Corn and Wart Extractor. Insist on your druggist supplying only "Putnam's" Corn and Wart Extractor, and you will be safe.

MANY UNTOLD TALES.

An Editor's Address on the Value of Country Correspondence.

At the annual meeting of the Ontario Press Association at Toronto last week Mr. R. W. Dillon, of St. Marys, in a sparkling paper on "Country Correspondence," said it was just as reasonable to expect a needle to wink its eyes as to expect the country newspaper to cover its field without correspondence. He looked upon the Scotch "bodie" as the ideal correspondent, but the work here had to be done by the school teacher, doctor, minister or undertaker. It was necessary to keep the correspondent interested and impressed with the fact that the news lies around his door. Country life was full of untold tales and there was a wide field of work for the country editor in looking after the correspondence column. "The same things happen in the country as in the town," said Mr. Dillon. "In both the children break playthings, the girls break engagements and the men resolutions; the baby cries in the church and the preacher smiles in the nursery. Everywhere there is the same quick and queer whirig of life. In country correspondence the personal element should predominate and in this respect the trivial things are the most important. To the editor the fact that 'Joe Smith wears a big smile these days—it's a bouncing boy,' may seem valueless, but it is the news item which the dwellers in Pod-cum-nappery have been waiting to hear. The social life of the country centres around barn-raising, tea-meetings and taffy pulls. If the editor cannot personally attend them, then let him see that his correspondent does."

Speedy Cure for Cramps and Colic.

The most reliable cure for Cramps, Colic, Dysentery and Summer Complaint is ten drops of Polson's Nerviline in a little sweetened water. Nerviline removes the pain and distress at once, insures prompt relief and a speedy cure in every case. Nerviline is an excellent remedy for all pain, whether internal or external and should be in every household. All Druggists sell and recommend Nerviline. Price 25c.

This is what I call a gilt edge investment, said the persuasive agent. Yes, answered Farmer Corntossel, but that's just how it was with the gold brick I bought. The edges were fine, but the inside was a delusion and a snare.

Two Ways of Putting It.

Oculist (after examination of the eye)—Yes, it is, as I supposed, a case of choroiditis exsudativa, accompanied by partial micropsia, metamorphopsia and chromatopsia scotomata of singularly regular forms.

Young Lady—There! And ma said it was only a sty coming!

Sticky Hair Oil.

Tommy (inquiringly)—Mamma, is this hair oil in this bottle?

Mamma—Mercy, no! That's liquid glue.

Tommy (nonchalantly)—I suppose that's why I can't get my hat off.

CHILD'S MEDICINE—

WHY?

Because Scott's Emulsion relieves such an extraordinary variety of children's diseases all the way from slight colds to the serious hip disease.

Because Scott's Emulsion is as harmless as milk. Well borne even by the delicate stomachs of babies.

Because children respond so quickly to its action. A medicine peculiarly suited to their sensitive nature. It is wonderful how rapidly delicate children improve in every way while taking Scott's Emulsion.

Because children like the taste. Most of them like Scott's Emulsion at once. The rest soon learn to like it. Little daily doses bring the results.

We'll send you a little to try, if you like. SCOTT & BOWNE, Chemists, Toronto