

OLD AGE ANNUITIES.

Interesting Addresses on a Timely Subject
by Dr. Samson and N. W. Brown.

A fairly large and representative audience assembled at the opera house last evening and listened to interesting addresses on the Canadian Government annuity scheme by Dr. Samson and Mr. N. W. Brown. Hanlon's orchestra was in attendance and enlivened the proceedings with a choice program of music.

Mayor Chestnut occupied the chair and after a few remarks in which he expressed hearty approval of the government's annuity scheme, introduced Mr. Brown as the first speaker. Mr. Brown, who was received with applause, referred to the old age pension schemes in vogue in New Zealand, Germany and elsewhere and compared them with the system of annuities adopted in Canada a short time ago. Already a quarter of a million dollars had been deposited with the government.

Mr. Brown referred to the system of caring for the poor which now prevails in York, and remarked that sooner or later it would be necessary to provide a county poor farm. In his own parish he had seen the unfortunate sold at the block to the lowest bidder. This was a most regrettable state of affairs and the old age annuity scheme had been devised as a means of doing away with it.

Dr. Samson spoke for over an hour and was listened to with intense interest. With no attempt at oratory he handled the subject with the greatest skill and the audience hung on every word. Not for many years has a Fredericton audience had the pleasure of listening to such an interesting and instructive address.

At the outset he complimented the people on having such a beautiful city and remarked that he felt quite at home. He said that the annuities act had been so satisfactory to the members of the Parliament that there had been very little discussion over it, consequently the people were not as well informed in regard to its provisions as they should be. He had been engaged to explain it to the people and with that object in view he was going to make a trip from ocean to ocean. He said that the annuities act was not a pension scheme, in any sense of the term. Its object was to encourage thrift and make Canadians a greater and better people. It had been possible to purchase annuities but they could not be bought from an insurance company that offered as good a security as that offered by the government of Canada. He explained that all expenses of management were born by the government and interest was allowed on deposits

at the rate of four per cent. compound interest. The scheme was devised for the benefit of the working people. Anybody between the ages of 5 and 70 can open an account with the government. The annuities to be drawn range from \$50 a year to \$600 no more and no less, and they are payable quarterly. No medical examination is required and the money cannot be attached for any purpose. Once deposited it cannot be withdrawn until the annuity becomes payable.

He explained that blank forms of applications could be obtained from postmasters, and money could be deposited through them, or it could be remitted direct to the department.

Among many examples given of the working of the scheme we select a few.

At the age of 5 a payment of one hundred dollars down, say by a grandfather or other relative in behalf of child, no other payment being made would entitle the beneficiary at sixty years to an annuity of an even one hundred dollars for life. If it was left till sixty-five years of age to one hundred and forty-six dollars per year for life.

Having behind it Absolute Security the fullest benefit of the investment no medical examination and if death ensued before the annuity fell due, the amount would be returned to the heirs at 3 per cent. compound interest, the same as if it had been deposited in the savings bank.

Another illustration of the benefits to be derived was, that if payments of fifty dollars yearly were made from 20 to 60 years of age an annuity of \$464 would be paid as long as life lasted. But if death occurred at 30 supposing the annuitant was married his wife would receive \$500, if he died at 40 she would receive \$1,353; if he died at 50 the amount paid to her would be \$2,650 and if he died at 55 she would then draw \$3,113.

No one can understand the elasticity of the scheme, till it is examined carefully along actuary lines.

Other important features brought out were that you can pay what you like, beginning at any age from five years and upwards, the smallest annuity granted being \$50, the greatest \$600. Payments begin at age of 55 or any other after that at choice of applicant, the annuity is paid quarterly reckoning from the completion of the age limit agreed upon.

The doctor gave a number of other apt illustrations showing the benefits to be derived from the scheme and was heartily applauded at the close of his address.

THE POLICE COURT.

Magistrate Says Cigars and Soda are not Drugs--Case Dismissed.

At the police court this morning Police Magistrate Marsh dismissed the case against a restaurant keeper for violation of the Lord's Day Act. In delivering judgement His Honor said there was not sufficient evidence to convict but it seemed strange that one man would invite others into the restaurant to have beer and that the proprietor would give them the beer for nothing, but this was the evidence. It seemed to him that it was a case of forgetfulness on the part of the witnesses and under the circumstances he would have to give the Scotch verdict "Not proven" and dismiss the case.

In referring to the Lord's Day Act His Honor said that the police committee to strictly enforce the Lord's Day Act and any violation, if proved, would be severely dealt with. In the opinion of the Magistrate cigars, cigarettes and soda water were not drugs and a fine of from one to forty dollars would be imposed for selling these on Sunday.

Restaurants, said Col. Marsh, were allowed to serve meals at certain hours on Sunday, but not all day. Dinner from twelve to one o'clock, and supper from five to seven on Sundays should be reasonable hours for restaurants to serve meals.

Two men named Wilson and Miller, were arrested last evening on the complaint of the proprietor of the York Hotel. The charge against them was being drunk in his hotel and breaking the bed in their rooms. When the proprietor found the men were drunk and acting disorderly he returned the money they paid for their board and ordered them to leave. On going to the room he found they had broken the bed. They were fined four dollars each for being drunk and one dollar each costs for damage to the furniture, and in default of payment went to jail for seven days.

BANKER TRANSFERRED.

Mr. J. M. Howley, of the Royal Bank of Canada staff, has been transferred to St. John where he will act as accountant in the branch there. Mr. Howley will leave for St. John about the first of August on the return of Mr. W. B. Coulthard from his vacation. During his stay in this city Mr. Howley has made a large number of friends, and by his gentlemanly conduct has become very popular with the bank's patrons who will regret his departure.

THE SCHOOL VACATION.

Chief Superintendent Carter states that all schools in the province, country as well as city, will re-open on August 26th. According to the new regulation of the Board of Education the country schools will in future have eight weeks vacation, the same as the cities and towns, and the regulation is now in force.

GAME LAW VIOLATION.

It is reported that within the last week a cow moose and a deer were killed unlawfully within a short distance of the city and that the neighbours living in the vicinity of the parties who committed the violation enjoyed a glorious feast as a result of the slaughter.

BREWER-HANSON.

At the parsonage, Mouth of Keswick, York Co., on July 22nd, Mr. Howard W. Brewer and Miss Lillian M. Hanson, both of Bright, York Co., were married by Rev. L. A. Fenwick. After the ceremony the happy couple left on the evening train for a short trip.

MEETING AT MARYSVILLE.

Dr. Samson, chief lecturer for the government old age annuities, and Mr. N. W. Brown, lecturer for New Brunswick, will address a public meeting in the Orange Hall at Marysville this evening. They have an important message for the people and should have a large audience.

A NEW STORE.

Mr. S. Kener has arrived from St. Stephen and will open a store containing a full line of dry goods, clothing, shoes and general furnishings at the Golden Fleece store on the Calder building below the Barker House. He expects to open the store about Wednesday.

SCOTT ACT CASE.

A Scott Act case against a man named Hossack, of Stanley, is being tried before Magistrate Clarkson at Cross Creek today. Inspector W. A. MacFarlane is prosecuting, and Mr. Fred H. Peters, barrister of this city, is defending the accused.

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20,000 Paper Napkins for Picnic Use.

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ENJOYED A DRIVE.

His Worship, Mayor Chestnut, this morning entertained Dr. Samson and Mr. N. W. Brown, lecturers for Canadian government annuities, to a drive about the city. They visited Wilmot Park, Old Government House, the University and other points of interest, and it is needless to say the doctor was most favorably impressed with what he saw. In passing Parliament Square the doctor noted the old cannon mounted on the river bank, and remarked that they were all pointing in the right direction. "What direction is that?" enquired the mayor. "Why towards the north pole, the way all cannons should point," was the ready rejoinder.

MARRIED

At the home of the bride's brother, June 30th, by Rev. C. Currie, Thos. Lee Campbell to Annie E. Turney, all of Richmond, Carleton County.

DIED

At Green Road, Carleton County, July 9th, Sarah, beloved wife of Squire C. C. Grant, aged 65 years.

This would be a fine old world to live in if a man could swap half a dozen of his air castles for a three-room cottage on a few square feet of real estate.

MOTOR CANOE for SALE

On easy terms, 18 feet long, 36 in. wide, 2 h. p. motor, speed 11 miles per hour, capacity 4 persons. Used only few months, \$60.00. 16 ft. skiff with 2 h. p. motor, good condition, \$40. Address

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Hardware Headquarters

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