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VOL. 42. NO. 215

BANGKOK,

SATURDAY, SEPTEMBER 23, 1916,

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1916 1916

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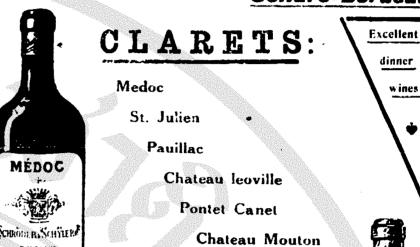
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PHASES OF THE MOON. Oct. 4th) First Quarter 5.43 p.m. 1.43 p.m. 11th O Full Moon 19th (Last Quarter 27th O New Moon 3.19 a.m.

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Siam Observer Special War Edition Subscription Tcs. 4 per measem.

The August Zeppelin Raid.

The total casualties were six killed (including one who died from shock) and seventeen injured. A baby in a push-cart and a man of eighty-six were

among the victims. The attack, according to Lord French's despatch, was carried out by the enemy by single ships or by pairs of ships. Independent observations of the raiders estimate their numbers variously at between seven and ten. None of the airships ventured more than a few miles infand, except in the extreme north. The attack seems to have been solely directed against the towns situated on the coast.

A young woman who was staying at a north-east coast holiday resort during the Zeppelin raid tells the following story of her remarkable escape: - "I jumped out of bed went to the

window, and saw a Zeppelin coming towards the town from the sea. I ran out of the room in my night attire, and as soon as I had done so a fire bomb came through the window and struck the wall opposite. It bounded back to the floor and set everything on fire. The contents of the room were entirely

destroyed. "I made my way to the staircase with my cousin, who was staying at the same house. A military picket shouted to us to get out of the house at once, and we obeyed. All the other occupants of the house did the same. The house was almost burned to the ground. All my clothing was destroyed, but I was glad to escape with my life.

field, others among fields of growing ed, teased, and strated alm st without corn, where they made holes measuring from 10ft, to 15ft, in breadth. In another district the only damage done consisted of broken window-panes and a horse killed. One bomb damaged an old mansion let out in tenements, but the occupants escaped uninjured. Two of the Zeppelins came under the glare of our searchlights. After they had dropped several explosive bombs they were attacked by anti-aircraft guns, whereupon these turned tail and made for the sea. It is stated that in one district where explosions and gun-fire were heard for about three hours several Zeppelins tried to break through the defences, but were compelled to retreat. No Zeppelins were seen, but the throbbing of the engine of one was heard. It ceased, however, after the defence guns had fired a few rounds.

Bulgar Lines Shelled. Methodical Preparation by Allies.

Mr. G. Ward Price writing to the Daily Mail " from Salonika says :-Slowly and with method the boinbardment by the French and British artillery of the enemy's advanced positions is being carried out. All along the front from Doiran to Ghevgeli sleek pyramids of high explosive smoke go towering in the air above the Bulgarian entrenchments. But apart from this no activity is mentioned in the report from the various sectors of the line. The preparation must be slow and thorough. The principles which the western front have established apply in anany r spects even to these very different circumstances. The Serbians, who are holding a line of steep mountains, annonnce that they have been in constant touch with their enemy at many points along the front, both infantry and artillery. But these infantry encounters have been only haphazard skirmishes of patrols among the rocks.

I have just returned from a visit to our front near Lake Deiran. British, French, and Serbians have all of late closed up on the Bulgarian lines, The movement has been very gradual and very slow. Here a strategic point was reized, there a hill was occupied, now a portion of the front was treated with a sudden hurricane of shell, and again another part was deluged with bombs from aircraft. This has been going on along the whole front from Lake Petrsko (south-east of Monastir) to Demir Hissar (north-east of Salonika), the Bulgarians being worri-

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Balloon Adventure.

balloon broke away from its cable is described by M. Serge Basset, a well-know special correspondent, who has been making a tour on the Franco-Belgian frontier.

It was about seven o'clock in the morning he says, when the "sausage," parting from its moorings, bounded quickly upwards. When reached a height of about 2,000ft, it seemed to hesitate and began to turn round and round. Then it encountered a current which propelled it in a northerly direction and the balloon and its passengers headed straight for the Germans lines. Suddenly a cry came from thousands of spectators in a French town beneath and from numerous British soldiers watching the progress of the run-away. "They've jumped out."

through the air with great velocity. Simultaneously a show shower of various object instruments, no doubt—and pepers came from the car. An instant later another long black needle fell from the sky. The spectacle was so terrifying that the spectators were struck dumb. For a moment they imagined that the two observers, realising that the wind was carrying them into the enemy's hands, had preferred suicide, but they were wrong. When they leapt from the car the observers had their parachutes with them, and after a few seconds' lightning-like descent these were seen to open. Through their glasses British. officers could discern their comrades suspended from cords under their arms and attached to the waist.

One of the men floated majestically through the air and soon took the direction in which safety lay, but his companion was wriggling furiously. He had evidently encountered a violent contrary current, and in his endeavours to fight against it he swayed backwards and forwards as if on some invisible swing. Struggle as he might, however, he was powerless to prevent the wind from carrying him every minute nearer to the German trenches.

Shots at Descending Man. When it appeared as if his fate was sealed the observer and his parachute ran into a contrary current which bore him back towards the British lines.
"Brave, he's saved!" shouted those below. On the contrary, it looked as if he were lost, for no sooner did the man turn his back on the enemy lines than the Germans, who up till then had contented themselves with looking on and waiting for his descent, opened a violent fire on him. For several minutes the speciators were tortured by the fear that after all the brave observer

would fall a victim to the enemy. But the wind, gradually increasing in strength, carried the officer steadily Paris,-The dramatic experience of towards the British trenches, and eventwo British observation officers whose tually he disappeared behind a range of friendly hills.

Next morning it was learned with relief that both the observers and the "sausage" had all landed safely in our lines—Ex.

Italy's War Supplies.

Rome, Aug. 14 -The Press publishes very warm appreciations of Mr. E meiman's speech at Milan. There is still some auxiety over the question of the coal supply, and "Thea Nazional most rightly urges that Italy's value as an ally depends upon her being able to keep up the production of wars upplies to which practically the whole national

industry is now devoted. The progress made by Italy in the manufacture of munitions less been At that moment what looked like a quite extraordinary, and the fruits of long black needle was seen to detach, her efforts have been shown by the itself from the "sausage" and drop success of the third great attack on the Izonzo line. The desperate valour shown by her troops last year failed to brook through the Austrian defences owing to the lack of sufficient arrillery preparation and supports. The Italian artillery is first class in quality, but there were never enough guns or enough shells. For obvious reasons it was impossible to lay too much emphasis on the fact at the time, but now that the deficiencies have been made good, mainly by Italian efforts, and to some extent by supplies obtained elsewhere, it is only just to explain under what disadvantages the big offensives in July and

October last year were conducted.

Italy never had a sufficient supply of heavy gues to pulverize the Austrian defences and give her infantry a chance. The work of destroying entanglements had to be entrusted to the devoted bands of volunteers, who went forward in the darkness and blew lanes through the wire by means of explosive gelatine placed by hand. But this method could not clear large enough passages, and many heroic efforts were defeated by the wide belts of thick wire that ran along the whole front. The manufacture of heavy guns in sufficient quantity was beyond Italy's industrial capacity, and the attention of the authorities was devoted to a new type of trench mortar which throws a big projectile several hundred yards. The new weapon was proved in the recent triumphant attack on the Isonzo line, where the new corps of "bombardiers" which had been formed and trained during the winter months gained its first laurele

Bulgar Prisoners in France. Toulon.-A large number of Bulgarian prisoners captured in recent engagements on the Salonika front have arriv-

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Fresh Cakes, Plant, Carrent, Plain, Madeira and assorted tea cakes. Cakes of all other varieties made to order.

Rusks, Biscuits, Croustades, etc.

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on the Red Libel, and see also that the name LEA & PERRINS is embossed in raised letters on the glass bottle.

LEA & PERRINS' label and bottle are copied to such an extent that these precautions are necessary, in order to make sure that you are being supplied with the original and genuine Worcestershire and not one of its many

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stored at our wharf. No Claim will be entertained un-less made within 10 days after final discharge of the steamer.

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BORNEO CO., LIMITED. Agents.

Notice.

We beg to inform the public that MR. JOS. TAN HEE SOON is now no longer in our service and from this date he is not empowered to sign in our behalf Any transaction he may have it future will not be recognised by us.

KIAM HOA HENG & Co., Ltd. 12/9/16.

A Grand Concert will be held at The Royal Saranrom Garden Hall.

Grand Concert.

The Ministry of Local Greenment.

FOR THE BENEFIT OF THE CRUISER FUND.

The songs will be sung both in English and French by Siamese Ladies and

This Concert is under the Gracious

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Seats can be booked at Mesers THE SIAM IMPORT Co. and

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Ticals 60 Box. 6 seats Stalls Stalls

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FISH Dried ('o l Codroe Caviare Boiled Ham on cut French Ham 🛄 Raw Hain Breakfast Bacon

CHEESE Cheddar Gravere Savoie Full Cream Gruyere (in small tins) English Margarine

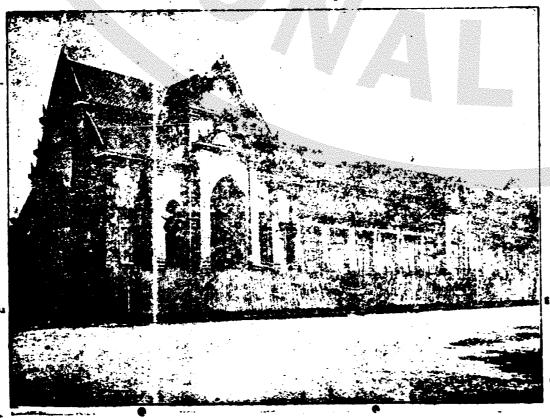
Fresh Australian Butter Pure Beef Dripping in 2lb Tins.

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The Siam Observer

SATURDAY, SEPTEMBER 23, 1916.

LIFE INSURANCE.

We publish elsewhere in our columns to-day a judgment of the International Court in the case of Amdeng Boon Chuey vs. the Shanghai Life Insurance Company.

As it is more than likely that the case will go on appeal we refrain from any comments on the judgment itself but we shall be quite within our rights in drawing the attention to Life Assur- Mr. Pradere Niquet is taking advantance generally, and in particular to the questions in the form of application and medical report. As was pointed out by Mr. Brooks these questions and the answers to them are not unimportant, but on the contrary they are all of the utmost importance and a false answer, whether the question was material or not, will in most cases deprive the assured or any beneficiary under the policy of the benefits of such policy. It does not matter what the ques tion is the answer must be true. It will therefore, generally speaking, be absolutely necessary for the applicant to answer "Yes" or "No "or to say "I do not know." Applicants for insurance would also be well advised, where an interpreter is necessary, to take their own interpreter and to make quite sure that they understand every question and every answer they have given before they sign the application form or answer the medical report. Once more we remind them that they must tell the whole truth and concest nothing or they risk paying premiums for nothing.

It seems hardly credible that something like a lakh of ticals are being paid away in premimus yearly by the residents of this country, both Siamese and foreign. There are established in Siam agencies of various British, Ame. rican, Straits and Chinese Insurance companies. Some of the companies are very old established institutions. When people desire to insure it would be well to find out the names of the various companies where insurance can be effected, the standing of the companies and the security the insurer has that he will be paid in full plus the additions which present day companies invariably make out of their profits. It is a pity that there is not some Siamese (Government security) insurance office established for the convehience of Siamese insurers.

LOCAL AND GENERAL.

THE s.s. " Mata H uri " is due here on Monday night from Singapore and is expected to leave this on Wednesday,

AN affray took place last evening ac-Buccolo among some Chinese and resulted in one being killed and another seriously wounded.

THE Bangkok Riding Society will meet for a social ride at the Klong Toi Fields to-morrow. Members will meet at Wat Sapatum at 6.15 a.m.

"PARADON" c/o this paper, wants to buy a new or second hand doublebarrelled rifle or Paradox gun with a supply of cartridges for big game shoot-

WE have received from Messrs, the Siam Forest Co., Ltd., local agents for Lever Bros.' Sunlight soap, two splendid war maps and a framed coloured picture of the late Earl Roberts.

THE centennial celebration of the American Bible Society will be held at the Kritsampantawong Church, Bangkok Christian College on Sunday morning, September 24th at ten o'clock. The service will be in Siamese. The public are invited.

WE understand that H. E. the Minister of Local Government intends offering a special prize to the winners in a football competition among the Departments under his Ministry. Already about eight Departments have sent in their names to contest for the

---- :0: ----NEW ADS .- The price of Ford cars has been now reduced to Tes. 2,300. Immediate delivery can be taken from stock at the Bangkok Dock Motor Garage. Mesers the Siam Import Co., Ltd. bave just received new models of motor cars. The Phathanakorn and Phathanarom Cinematographs announce new programmes for to-night. Messrs, the S. E.C. Ltd. have received a big stock of Firestone motor tyres. They are obtainable at the S. E. C. Wat Liep, or at the S. E. C.

Personal.

H. E. Phya Dharmasakdi Montri, the Minister of Education, and H. H. Prince Bidyalengkorn left to-day for Koh-si-Chang on visits of inspection. They will return about the 27th inst.

Mr. G. K. Wright, who is to be congratulated on winning an interesting case to-day, intends visiting Japan at the end of the month. He expects to be away for about two months. During his absence Mr. Jones will be in charge of the business of Mesers. Baguley and Tooth.

The Appeal Court will be closed during the first 15 days of next month. age of the recess and will be paying visit to Chiengmai. He hopes to leave Bangkok'on October 1.

Coasting Steamer on the Rocks.

We are sorry to learn that the coasting steamer Phone Kien which left. Bangkok yesterday afternoon on her ontward voyage to Ban Yaw ran on the rocks at Laem Pataya, a place midway between Sriracha and Kok Phra. There were passengers on board who are reported to be out of danger. His Royal Highness Prince Nagor Svarga, Minister of Marine, has very kindly laid at the disposal of the Agents, Messrs. The Maison Beranger, a naval steamboat which will go to the relief of the Phouc-Kien. The Harbour tender Phra Yom has also been ordered to proceed to the scene of the accident and render all the necessary assistance.

M. Beranger has left for Laem Pataya with one of the Bangkok Dock engineers to examine the damage to the steamer and to take the necessary stens for temporary repairs necessary to bring the ship up to Bangkok.

The Protestant Cemetery.

Report for the Year 1915.

The date of the last General Meeting as February 8, 1915, and the report then put forward dealt with the condition of the Cemetery and the work performed during the year 1914. It is usual to hold the General Ce

tery Meeting during the early part of

each year, but pressure of c-roumstances has prevented punctual adherence to this custom in the present year.

The conditions prevailing during the vear 1915 were, as regards competery

affairs, normal and call for little comment. To a nominal balance of Tes. 662.78 brought forward from 31st December 1914, the following sums were added by way of income during 1915 to the General or Ordinary Account: sale of

graves &c. Tes. 1181: Interest Tes. 32.80 : and Tes. 1,006.69 received from the Kongsee Rongsee-in respect of which latter gift the Committee offer their very sincere thanks. The total credit funds for general and ordinary purposes during 1915 was therefore Ticals 2885,27. Against this must be set the custom-

ary yearly expenditure on caretaker, gardeners, and a few sundries totalling Ticals 1,238.25—leaving a balance of Ticals 1,647.02 to be carried forward for 1916.

It is to be regretted that owing to high prices now obtainable for metals portions of the rain sponts affixed to the Mortnary Chapel have been stolen and the zinc sheeting has to a certain extent been stripped from the pontoon by thieves. This form of theft is very common nowadays, and there are few unoccupied buildings in Bangkok which have not suffered simi-lar depredations. To replace the missing portions would at this juncture, be merely inviting further immediate loss.

The Klong on the south side of the grounds, to which reference was made in the last General report, has been filled in and the dividing fence has been re erected. A very great improvement has been effected by the construction at the river front of a railing and repairs to the bunding have also been carried out during 1915. The costs of this improvement have been debited to a special fund which was raised by subscription for the purpose. The fund in question amounted to Ticals 2,785 and to this sum have been charged the costs of importing and erecting the rails, and of repairing the river frontage and the fence and bank of the Klong on the north side.

The amount thus expended to the end of 1915 was Ticals 411.31 to which the sum of 110 Ticals paid out subsequent to January 1st, 1916, should be added-making a total of Ticals 1521.31 spent out of the Special Improvement fund. At the present time, therefore, there remains a balance of Ticals 1263.69 to credit of this fund. This balance was to have been devoted to supplying a new fence on the northern boundary from the entrance gate to the rice mill buildings, but the cost of materials has, owing to the war, become prohibitive and it is proposed to reserve this

money until conditions enable it to be

spent to better advantage.

THE

Great War.

The Western Front.

(HAVAS TELEGRAM.) Paris, Sept. 21.

Yesterday we broke down a strong enemy attempt north of the Somme between the Lepriez farm and Labe wood. After nine hours fierce combats the enemy retired leaving the ground

covered with corpses. To-day on the right of the Meuse we took elements of trenches south-east of Thiaumont work and a hundred prisoners.

We made progress in Vaux wood. and Chapitre.

Rumanian Fortify Positions.

(HAVAS TELEGRAM)

Paris, Sept. 21. Bucharest .- We are fortifying our positions in front of Petroseny, We repulsed all attacks on the southern

Fight for a Peak. .

(HAVAS TELEGRAM.)

Paris, Sept. 21. Salonika.-The Serbians have cap-

tured the summit of Kajenakalan. The Serbians repulsed counter-at-

tacks east of Cerna. In the region of Brod we made progress north-west of Pisoderi.

Blockade of Greek Ports.

(REUTER'S TELEGRAM.)

London, Sept. 22. Athens.-It is semi-officially stated that the Allied fleet has declared a blockade from the mouth of the Nestos (Meetia?) to the village of Chalaghizi. The blockade includes Kavalla and other Greek ports trading with the Bulgarians.

Bulgarian Attacks.

(REUTER'S TELEGRAM.) London, Sept. 22.

Salonika,-Fighting with unabated vigour is going on at Kajenakalan where the Bulgarians are making desperate efforts to wrest the peak from the Serbs. The latter have added slightly to their gains.

The Bulgarians set fire to parts of Florina before evacuating it.

The Bulgarians attacked in force the village of Poray, east of Lake Doiran which was held by a small Italian garrison who fought like lions.

South Siam Mission.

Second Day's Session.

This morning's work was taken up with a discussion of amendments to the standing rules of the Mission and the report of the committee on the examination of new missionaries in the Siamese language. The report showed that all of the new missionaries had done faithful work The afternoon's work was given up to a prayer and praise service led by Mrs. Shellman of Bhisnulok.

A German Fleet.

Copenhagen, Aug. 11.-The "Aro Tidende" states that a large German fleet consisting of Dreadnoughts, cruisers, destroyers, and several submarines yesterday came out of the Kiel Canal and were sighted off Tranderup (at the southern entrance to the Lit-

The fleet was observed steaming with great speed through the narrow waters.

E. M. PEREIRA & Co.

Who hold Auction Sales every Saturday guarantee to obtain the best prices procurable for your goods. This, together with the prompt settlement of accounts: their knowledge of languages: their long established business: the liberal manner in which they accommodate those who wish to leave the country by the earliest opportunity has appealed to the business instincts of the leading Consulates, Mercantile firms and all who have anything to sell, making them the leading auctioneers of Siam.

Interesting Insurance Case.

Amdeng Boon Chuey v. Shanghai Life Insurance Co., Ltd.

This morning in the International Court, Phra Sukhum read the judgment in the case in which Amdeng Boon Chuey is suing the Shang-hai Life Insurance Co. for Tes. 13,000 due to her on a life insurance policy taken out by her late husband from the defendant Company.

The following is the opinion of Mr. R. B. H. Gibbins, the legal Adviser o the Court, which opinion translated into Siamese, constituted the judgment of the International Court.

The plaintiff, Amdeng. Boon Chuey alleges that Chin Lim Ha, deceased, was her husband; that be insured his life with the defendant Company--Policy No. 28032 .- For the sum of Ticals 13,000 in her favour, it he died, but pagable to him at a given age if he lived; that deceased died while the said poffey was in force, and that the defendant Company refuse payment. She therefore claims judgment for Ticals, 13,000 with interest at 71 per cent, from the date of filing her petition, and cost-.

The defendants allege that they are and always have been ready to pay the

money but that :--1. Plaintiff has failed to prove that

Chin Lim Ha is dead. 2. Tflat Chin Lim Ha gave a false answer to question 12 in his application form because he stated that he had never been examined before and refused a Policy whereas in fact he had been examined by Dr. Walker and offered a conditional Policy which he

refused to accept. 3. That he also gave false answers to Dr. Bansen in his medical particulars torm and they ask that the claim be

dismissed with costs. The plaintiff gave evidence that before her husband died he showed her the policy and said that if he died she could get money from the Company.

That she telegraphed the fact that her husband was ill to the Company and asked for a doctor -telegram produced. That she was told to get her own doctor. That her busband was ill for about 20 days, and then died. That she reported the death to Poo Yai Ban Moo, and that the body of the deceased was cremated 7 days later.

Poo Yai Ban Moo says: I have known Chin Lim Ha for about 5 years. He was Amdeng Boon Chuey's husband. He and his wife came together to my village about 5 years ago and have lived there since. I know when Chin Lim Ha was sick. I went to see him when he was dead. I saw his dead body. In that village there is only Lim Chin Ha who is Chinese; all the others are

Nai Deng says: I have known Chin Lim Ha and Andeng Boon Chuey for about 6 or 7 years. Lewent to assist at Chin Lim Ha's cremation. I saw

his dead body. This evidence is absolutely unshaken and I am of opinion that the death of Chin Lim Hz, the husband of Am leng Boon Chuey, the plaintiff in this case, is proved beyond doubt, in which opinion my Siamese colleagues entire-

The only questions left therefore

1. Did Chin Liu Ha, under the name of Dan Kim Jeng, apply for insurance in the defendant Company to Dr. Walker in November 1914?

2. Was that application refused : 3. Did Chin Lim Ha give false answers in his medical report to Dr. Hansen or in his application form?

As the only evidence adduced in support of question 3 fails entirely if questions 1 and 2 are answered in the negative the real remaining issue is

question 1. Dr. Charles C. Walker is called and examined one Dan Kim Jong, and he really is the extent of Dr. Walker's knowledge, and his evidence should medical report of Dr. Pansen on Chin Now doctor I want you to examine these two medical reports" is, the tell the Court whether there is anything which from your experience would lead you to believe that these two men were really one and the same person?" This is undoubtedly a most improper question and most improperreflects the utmost discredit upon the nature of the defence.

Dr. Walker-as of course Mr. Brooks knew he would-answered the question in the affirmative and proceeded to point out the similarity between the

two reports. To begin with both the applicants were dealers in hides!! This however was too much even for Mr Brooks who shrewdly interrupted and the

matter for the moment dropped. Mr. Wright, however, naturally went at once to the two vital points of dif-ference. He asked Dr. Walker "How lo you account for the fact that Dan Kim Jeng showed signs of heart trouble when you examined him and you recommended a conditional policy, and yet when Dr. Hansen examines Chin Lim Ha, whom you say is the same man, six weeks later he passes

him as quite sound?" Of course Dr. Walker had an explanation-he said "It appears from Chin Lim Ha's medical report to Dr. Hansen that he said nothing about his father naving had heart trouble, and therefore Dr. Hansen probably did not take as much trouble as I took and that he did not have Chin Lim Ha on the table and examine him." Ingenious certainly, but unfortunately Dr. Hansen smil it by admitting that the did have Chin Lim Ha upon the table and examinhim. Mr. Wright then asked "Woodd it be possible for a man to have a pulse of 94 and six weeks later a pulsa of 76?" This time the doctors agree, but the answer, guarded though it is, is most mesatisfactory. They say " Not in the case of Europeans but possible in the case of a nativ ," but they a'so say that rest and the absence of excitement would be no c ssary, and Chin Lim Ha had money, and that he was the only Chinaman in the out of the way village where he live! he would not be likely to "cest" in Bangkok so that the answer may safely be disregarded.

It is impossible however to pass, on over the evidence of this witness lightly. There is no subt that Dr. | gests they go, for this reason. They Walker was alled with the idea of impressing u on the Court that as hedoctor - ha no doubt that Dan Kim Jeng and Chin Lim Hawere one and the same person, the Court should have no toubt either. A very simple little re -very !

No ree who heard Dr. Walker and wate'sed him giving his evidence, which he lid in English, would have dared to say he told a lie, but on the other hand his evidence made it quite clear that, short of absolute perjury, he meant to leave to stone unturned to get a verdict for the detendant Company and his evidence may at ly

be disregarded. The only other explorer of any importance is that of Nat Toy. This man is a canvass r in the employ of the Company and gets 20 per cent. en the first premium of all insurances effected through him. He says he took Dan Kim Jong to see Dr. Walker, and when Dr. Walker refused him, he took him to Dr. (Hausen. He is sucthat Chia Lim Ha and Dan Kim Jeog were one and the same person. According to his statement therefore

he was present at both medical exa-

minations. Yet he admits he wrote

the answer to question 42 in the application form of Chin Lim Ha. estion 12 runs as follows: — Have you ever been decimed or p stponed for assurance by any Company, or have you ever been examined for assurance without receiving a policy.?" answer Nai Toy admits be wrote was "No." Yes if we are to regard him as a trus worthy witness he ought to have put "Yes," and stated that a conditional policy had been offered and refused. In other words he admits that he wrote down a statement which to his knowledge was absolutely unitte. He explains this by saving that he thought the answers to the questions ded not matter, the anty thing that martered was whether the doctor would pass the applicant. No d ubt that was true so far as he was concerned, as it is clear that the only thing that mattered -to him-was whether the applicant was passed or n :, in other words whether he, withers, got his twenty per cent, or not. It als said that "less a custom in our company that if one doctor refuses an applicant we take that applicant to another deerer, and if that dector passes the applicant the company generally insures him."

This is a very extraordinary practice but is, in view of the line of defence set up in this case, and in view of the law, not nearly so calculated to result in loss to the company as it is to be the means of defrauding the public.

Let us therefore examine this defence. Mr. Brooks when addressing the Court on the conclusion of his case did not attempt to justify Nai Toy's The states that in November, 1911 he action, but said that he thought it quite possible that Nai Toy did tell Chin Limidentifies the application form and Hi that the answers to the questions medical report of Dan Kim Jeng. This did not matter, and the one thing to but he said "I submit it makes no difference what Nai Toy said or what properly have stopped there. Mr. difference what Sai Toy said or what Brooks, how-ver, handed him the he wrote down because in such case Nai Foy acted as the agent of the Lim Ha, the deceased, and he said proposer (the applicant) and not as the agent of the company" and he referred to the case of Biggar v. Rock Life Assurance Co. 1 K. 3, 1902 Page report of Dan Kim Jeng and Life Assurance Co. 1 K. 2, 1902 Page that of Chin Lim Ha — "and 516. That case decides that: "An agent of an Insurance Company who is allowed by a proposer to invent the answers to questions which form the basis of the contract between the proposer and the company, and to send them in as the answers of the proposer, ly put, but it is also a question which is for that purpose the agent of the proposer, and not of the Insurance Company; and under such circumscances the Insurance Company is not liable upon a claim under the policy by the proposer even though be did not instruct or authorize the agent to make any false answer and did not know that the ag nt had answered the questions falsely Held also that it is the duty of the applicant to read the answers in the proposal before signing it, and that if he fails to do so, he must be taken to have read and adopted statements therein contained. To a certain extent Mr. Brooks proposition is undeni-

ably sound. There is no doubt that Nai Toy could tell the applicant that he had better say he had not beentexamined before for instance. There is no doubt that if the applicant took his advice and falsely stated that he had not been

examined before and it could be proved that this answer was false, then although it could be proved that this talse statement in no way effected the issue of such policy it would afford a and the Company cannot accept the good defence to the action. The case premium obtained by the fraud of of Anderson v Fitzgerald 4 114L, cases 184 is to the same fleet since it lays. down that: -"Where a representation is part of the con ract" -- which is the ease in the defendant company's poliel s. " its truch and a clits to terially is the quistion." But the nor important point in this case is the observation of Lord St. Leonards and it is more for that reason that I defined it. He ays: - "Some policies, however, make ne insurance company its If sole judge. f the ma erialit of the dalse and and adopt the most stringent provisions worthy of belief. This Court finds as against misstatement, whether material I a fact that Dan Kim Jeng and Chin or immaterial, known or not known to Lim Ha were not one and the same be natrue by the party making them so , person, but were quite different persince the evidence goes to prove that that I am bound to say unless they are a fully explained to the parties, a vast number of p rsons will be led to suppose that they have made provisions for their families by an insurance on their lives when, in point of fact, the policy is not worth the paper it is written "Thes wocases hovever do not seem to me to go as far as Mr. Brooks sog-

deal only with statem its which are or ought to be within the special knowfedge of the applicant and to that extent Nai Toy would be the applicant's agent but if, as Mr. Brooks says he thinks it quite possible. Nai Toy told the applicant that "it did not matter what answer he gave to the question be the only thin? that mattered was whether the doctor would pass him or not" the position appears to me to be changed entirely. | Court costs and lawyer's fees Tcs. 800

Nai Toy in making such a statement makes a stateme t which only the Company could make, he therefore b comes the Areat of the Company, their agent and thin plead such fraud in their own defence. The case of Bidden v. London, Edinburg and Glasgow Assurance Co. Ltd. 2 Q. T. B. 1892 Page 534 is an Appeal Court decision which supports this view.

I have dealt with this matter at ome length because I think that in the interests of the Public this disgraceful defence should be fully exposed, the detence however does not fail on grounds of law only, but because the explanae of the defence is utterly un-

It also finds that Chin Lim Ha did not apply to Dr. Walker in Nov. 1911 or at all, and there is nothing to show that any of his statements were un-

It unanimously finds, moreover, that the defence is scandalous and disgracetal, especially the evidence of Dr. Walker and Nai Toy, and that it was persisted in not in the desire to their the truth but to avoid payment of a claim which, as there is no suspicion of foul play, can only have arisen through gress carelessness on the part o' Dr. flansen and under such circumstances the Court enters judgment for the Plaintiff for Treats 13,000 with interest at the race of 75 per cent. from the date of filing this claim.

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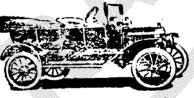
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23, 27, 29

THE

Great War.

The Western Front.

(HAVAS TELEGRAM.)

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Bucharest .- We are fortifying our positions in front of Petroseny. We repulsed all attacks on the southern front.

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(REUTER'S TELEGRAM.)

London, Sept. 22.

Salonika.-Fighting with unabated vigour is going on at Kajenakalan where the Bulgarians are making desperate efforts to wrest the peak from the Serbs. The latter have added slightly to their gains.

The Bulgarians set fire to parts of Florina before evacuating it.

The Bulgarians attacked in force the village of Poray, east of Lake Doirun which was held by a small Italian garrison who fought like lions.

South Siam Mission.

Second Day's Session.

This morning's work was tal en up with a discussion of amendments to the standing rules of the Mission and the report of the committee on the examination of new missionaries in the Siamese language. The report showed that all of the new missionaries had done faithful work. The afternoon's work was given up to a prayer and praise service led by Mrs. Shellman of Bhisnulok.

A German Fleet.

Copenhagen, Aug. 11.-The "Aro Tidende" states that a large German ! fleet consisting of Dreadnoughts, cruisers, destroyers, and several submarines yesterday came out of the Kiel Canal and were sighted off Tranderup (at the southern entrance to the Lit- | would lead you to believe that these tle Belt).

The fleet was observed steaming with great speed through the narrow

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Interesting Insurance

Case.

Amdeng Boon Chuey v. Shanghai Life Insurance Co., Ltd.

This morning in the International Court, Phra Sakhum read the judgment in the case in which Amdeng Boon Chney is sning the Shanghai Life Insurance Co. for Tes. 18,000 due to her on a life insurance policy taken out by her late husband from the defendant Company.

The following is the opinion of Mr. R. B. H. Gibbine, the legal Adviser of the Court, which opinion translated into Siamese, constituted the judgment of the International Court.

The plaintiff, Andeng Boon Chney alleges that Chin Lim Ha, deceased, was her husband; that he insured his life with the defendant Company-Policy No. 28032. - For the sum of Ticals 13,000 in her favour, it he died. but parable to him at a given age if he lived that deceased died while the said policy was in force, and that the defendant Company refuse payment. She therefore claims judgment for Ticals, 13,000 with interest at 72 per cent. from the date of filing her petition, and costs.

The defendants allege that they are and always have been ready to pay the money but that :-

1. Plaintiff has failed to prove that Chin Lim Ha is dead.

2. That Chin Lim Ha gave a false answer to question 12 in his application form because he stated that he had never been examined before and refused a Policy whereas in fact he had been examined by Dr. Walker and offered a conditional Policy which he refused to accept.

3. That he also gave false answers to Dr. Hansen in his medical particulars form and they ask that the claim be dismissed with costs.

The plaintiff gave evidence that before her husband died he showed her the policy and said that if he died she could get money from the Company.

That she telegraphed the fact that her husband was ill to the Company and asked for a doctor -telegram produced. That she was told to get her own doctor. That her husband was ill for about 20 days, and then died. That she reported the death to Poo Yai Ban Moo, and that the body of the deceased was cremated 7 days later.

Poo Yai Ban Moo says: I have known Chin Lim Ha for about 5 years. He was Amdeng Boon Chuey's husband. He and his wife came together to my village about 5 years ago and have lived there since. I know when Chin Lim Ha was sick. I went to see him when he was dead. I saw his dead body. In that village there is only Lim Chin Ha who is Chinese; all the others are

Nai Deng says: I have known Chin Lim Ha and Amdeug Boon Chuey for about 6 or 7 years. L went to ussist at Chin Lim Ha's cremation. I saw his dead body.

This evidence is absolutely unshaken and I am of opinion that the death of Chin Lim Hz, the husband of Am leng Boon Chuey, the plaintiff in this case, is proved beyond doubt, in which opinion my Siamese colleagues entire-

The only questions left therefore

1. Did Chin Lim Ha, under the name of Dan Kim Jeng, apply for insurance in the defendant Company to Dr. Walker in November 1914?

 Was that application refused?
 Did Chin Lim Ha give false answers in his medical report to Dr. Hansen or in his application form?

As the only evidence adduced in support of question 3 fails entirely if questions I and 2 are answered in the negative the real remaining issue is question 1.

Dr. Charles C. Walker is called and he states that in November, 1914 he examined one Dan Kim Jeng, and he identifies the application form and medical report of Dan Kim Jeng. This really in the extent of Dr. Walker's knowledge, and his evidence should properly have stopped there. Mr. Brooks, however, handed him the medical report of Dr. Hansen on Chin Lim Ha, the deceased, and he said "Now doctor I want you to examine these two medical reports" i.e. the report of Dan Kim Jeng and that of Chin Lim Ha - "and tell the Court whether there is any. thing which from your experience two men were really one and the same person:" This is undoubtedly a most improper quostion and most-improperly put, but it is also a question which reflects the utmost discressit upon the nature of the defence.

Dr. Walker—as of course Mr. Brooks know he would—answered the abestion in the affirmative and proceeded to point out the similarity between the two reports.

To begin with both the applicants were dealers in bides !! This however was too much even for Mr. Brooks who shrewdly interrupted and the matter for the moment dropped:

Mr. Wright, however, naturally went do you account for the fact that Dan Kim Jeng showed signs of heart trouble when you examined blue and could tell the applicant that he had you recommended a conditional policy, and yet when Dr. Hansen examines fore for instance. There is no doubt that Nai Toy could tell the applicant that he had you recommended a conditional policy, better say he had not been examined before for instance. There is no doubt that Lim Ha, whom you say is the that if the applicant took his advice same man, six weeks later he passes and falsely stated that he had not been

him as quite sound i." Of course Dr. Walker had an explanation-he said "It appears from Chin Lim Ha's medical report to Dr. Hansen that lie said nothing about his father having had heart trouble, and therefore Dr. Hansen probably did not take as much trouble as I took and that he did not have Chin Lim Ha on the table and examine him." Ingenious certainly, but unfortunately Dr. Hansen appil Lim Ha upon the table and examine him. Mr. Wright then asked "Would" it be possible for a man to have a pulse of 94 and six weeks later a pulse of 76?." This time the doctors agree, but the answer, guarded though it is, is most unsatisfactory. They say " Not in the case of Europeans but possible in the case of a native," but they also say that rest and the absence of excitement would be necessary, and since the evidence goes to prove that Chin Lim Ha had money, and that he was the only Chinaman in the out of the way village where he live! he would not be likely to "cest" in Bangkok so that the answer may safely be disregarded.

It is impossible however to pass over the evidence of this witness lightly. There is no doubt that Dr. Walker was called with the idea of impressing upon the Court that as he a doctor - had no doubt that Dan Kim Jeng and Chin Lim Ha were one and the same person, the Court should have no doubt either. A very simple little rus -very!

No one who heard Dr. Walker and watched him giving his evidence, which he lid in English, would have dared to say he told a lie, but on the other hand his evidence made it quite clear that, short of absolute perjury, he meant to leave no stone unturned to get a verdict for the derendant Company, and his evidence may rafily be disregarded.

The only other evidence of any importance is that of Nat Toy. This man is a canvasser to the employ of the Company and gets 20 per cent. on the first premium of all insurances effected through him. He says he took Dan Kim Jing to see Dr. Walker, and when Dr. Walker refused him. he took him to Dr. Hansen. He is suce that Chin Lim Ha and Dan Kim Jong were one and the same person.

- According to his statement therefore

he was present at both medical exa-

minations. Yet he admits he wrote the answer to question 12 in the application form of Chin Lim Ha. estion 12 runs as follows: - "Have you ever been declined or postponed for assurance by any Company, or have you ever been examined for assurance without receiving a policy.?" The answer Nai Toy admits he wrote was "No." Yet if we are to regard him as a trustworthy witness be ought to have put "Yes" and stated that a condition. al policy had been offered and refused. In other words he admits that he wrote down a statement which to his knowledge was absolutely untrue. He explains this by saving that he thought the answers to the questions did not matter, the only thing that martered was whether the doctor would pass the applicant. No doubt that was true so far as he was concerned, as it is clear that the only thing that mattered -to him-was whether the applicant was passed or not, in other words whether he, witness, got his twenty per cent, or not. Heals said that "It is a custom in our company that if one doctor refuses an applicant we take that applicant to another doctor, and if that doctor passes the applicant the company generally insures him."

This is a very extraordinary practice but is, in view of the line of defence set up in this case, and in view of the law, not nearly so calculated to result In loss to the company as it is to be the means of defrauding the public.

Let us therefore examine this defence. Mr. Brooks when addressing the Court on the conclusion of his case. did not attempt to justify Nai Toy's action, but said that he thought it quite possible that Nai Toy did tell Chin Lim-Ha that the answers to the questions did not matter, and the one thing to do was to get the doctor to pass one, but he said "I submit it makes no difference what Nai Toy said or what he wrote down because in such case Nai Toy acted as the agent of the proposer (the applicant) and not as the agent of the company" and he re-ferred to the case of Biggar v. Rock Life Assurance Co. 1 K.B. 1902 Page 516. That case decides that: "An agent of an Insurance Company who is allowed by a proposer to invent the answers to questions which form the basis of the contract between the proposer and the company, and to send them in as the answers of the proposer, is for that purpose the agent of the proposer, and not of the Insurance Company; and under such circumstances the Insurance Company is not liable upon a claim under the policy by the proposer even though be did not instruct or authorize the agent to make any false answer and did not know that the agent had answered the questions falsely. Held also that it is the duty of the applicant to read the answers in the proposal before signing it, and that if he fails to do so, he must be taken to have read and adopted statements therein contained. To a certain extent Mr. Brooks proposition is undeni-

ably sound. There is no doubt that Nai Toy

that this answer was false, then al makes a statement which only the though it could be proved that this Company could make, he therefore false statement in no way effected the becomes the Agent of the Company, issue of such policy it would afford a and the Company cannot accept the good defence to the action. The case premium obtained by the fraud of of Anderson v litzgerald 1 H.L. cases their agent and then plead such fraud 184 is to the same effect since it lays in their own defence. The case of down that: -- Where a representation is part of the contract"—which is the case in the defendant company as poliit by admitting that he did have Ching and so its truth and not its materialty is the question," But the more importwill point in this case is the observation of Lord St. Loonards and it is more for that reason that I refer that He says: - Some policies, however, make the insurance company itself sole judge I the moregality of the dalschool and adopt the most stringent provisions ! against misstatement, whether material or immaterial, known or not known to be untrue by the party making them so that I am bound to say unless they are fully explained to the parties, a vasi number of persons will be led to suppose that they have made provisions for their families by an insurance on their lives when, in point of fact, the policy is not worth the paper it is written on?" These (wo cases however do not seem. to me to go as far as Mr. Brooks suggests they go, for this reason. They deal only with statements which are or ought to be within the special knowledge of the applicant and to that extent Nai Toy would be the applicant's agent but if, as Mr. Brooks says he thinks it quite possible. Nai Toy told the applicant that "it did not marter what answer he gave to the question as the only thing | the Plaintiff for Ticals 13,000 with

examined before and it could be proved. Nai Toy in making such a statement Bidden v. London, Edinburg and Glasgow Assurance Co. Ltd. 2 Q. T. B. 1892 Page 534 is an Appeal Court decision which supports this view.

I have dealt with this matter at some length because I think that in the interests of the Public this disgraceful defence should be fully exposed, the defence however does not fail on grounds of law only; but because the evidence of the defence is utterly unworthy of belief. This Court finds as a fact that Dan Kim Jeng and Chin Lim Ha were not one and the same person, but were quite different per-

It also finds that Chin Lim Ha did not apply to Dr. Walker in Nov. 1914 or at all, and there is nothing to show that any of his statements were un-

It unanimously finds, moreover, that the defence is scandalous and disgracefull especially the evidence of Dr. Walker and Nai Toy, and that it was persisted in not in the desire to clicit the truth but to avoid payment of a claim which, as there is no suspicion of foul play, can only have arisen through gress carelessness on the part of Dr. Hansen and under such circumstances the Court enters judgment for that mattered was whether the doctor interest at the rate of 71 per cent. would pass him or not" the position from the date of filing this claim. appears to me to be changed entirely. Court co ts and lawyer's fees Tes. 800.

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British Prisoners In Germany.

Further correspondence with the United States Ambassador respecting the treatment of British prisoners of war and interned civilians in Germany has been published in a White Paper. The correspondence has already been made public in separate documents, but one point brought out by Drs D. J. McCarthy and A. E. Taylor who visited the detention camp at Hameln on May 20 deserves attention, as it shows that before the judicial murder of Captain Fryatt took place officers of British mercantile ships were regarded as

quasi-military prisoners.

There are (wrote Drs. McCarthy and Taylor) at the present time retained as civil prisoners in this camp the officers of the ships of the mercantile marine taken prisoners by the Möwe. We were told that they were considered as quasi-military prisoners on account of their official position as commanding officers in the mercantile marine, and for that reason had not been transferred to Munden with the other civil prisoners detained at this camp.—Ex.

60-ft. Deep Dug-out.

The larger German dug-outs on the Somme front are entered through a a steel deor; from it you descend a thirty-foot staircase in which the rise and tread of each step are well made of wood. At the foot of the stairs you find spacious rooms in which floors, walls, and roofs are closely boarded. The connecting passages are equally finished, and a second third-foot staircase leads down to a second group of rooms treated in the same way.

In one dug-out, where an extension was being made when the line was captured, there is to be seen an ingenious mechanism for sending up the excavated earth ready packed in sandbags for use in the trench above. Another is arranged as a hospital with two tiers of bunks, as in an English hospital ship, to hold some thirty patients. Each of these larger dug-outs would easily house a whole platoon and give it complete security under severe artillery fire unless a high-explosive shell or mortar should find its way in at the door.

Russians Wifhdraw From H madan

Russian Official.—Under Turkish pressure our troops have withdrawn from Hamadan (190 miles west southwest of Teheran).—Wireless Press

Tigris Sufferings.

The conditions among our troops in Mesopotamia so lately as Juna 21 were revealed by a couple of sentences from a letter read in the House of Lords by Lord Midleton. Writing of a hospital at the front, where he went to see his men, an officer said:

"I found them lying 10 or 12 in a tent, in a temperature of from 115 to 117 degrees, in hot and dirty clothes. There were no sheets or pyjamas. Their food and drink consisted of four Army biscuits per day and water from the Tigris."

Lord Sydenham put a little brighter aspect on this state of affairs by stating that an officer who left Mesopotamia only a month ago told him that things were certainly improved.—Ex.

Portuguese for France.

Paris.—Senhor Bernardino Machado, President of the Portugueso Republic, has sent a telegram to the "Journal" saying: "From the first anxious hours of the war we sent our soldiers to fight in Africa together with those of our inseparable Ally, Great Britain. Now, after the decision of the Portuguese Parliament, we shall fight on the European front as well. We are proud thus to follow you in glorious battle."—Reuter:

Bucharest Explosion.

Bucharest.—A violent explosion took place in the other reservoirs of the Army powder works near here. The official report says that the cause was accidental. Among the 200 victims were two colonels, a captain, and several soldiers killed and many were seriously injured. The King and Queen and Cabinet Ministers have visited the scene. The powd r factory itself was not damaged and will continue work.

Poland.

Amsterdam, Aug. 11.—According to the Budapest correspondent of the Tyd, Polish national circles believe that the Russian occupation of Austrian territory will be a guarantee for the future independence of Poland.

From a "reliable source" the correspondent learns that German and Austrian action may shortly be expected guaranteeing Poland on certain conditions her own constitution and independence, the Government calling up Polish volunteers in order to cooperate in the establishment of their own freedom. The terms of this proclamation will be fixed in Vienna before the 18th inst., and will be ratified by both Emperors.—Ex.

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Ozone for Wounds. Discarding Bandages.

The medical correspondent of the "Times" writes :-Of new and improved appliances and methods of treatment many wonderful examples are to be seen at the military hospitals through which I was conducted one day last week by Colonel A. S. Wood. wark, Assistant Deputy Director of the Medical Services for the London dis-

At Queen Alexandra's Military Hos. pital I saw several patients undergoing a new healing treatment. Two of these men were most severely wounded in September of last year, and for ten months had been treated in the cus. if he cannot fully class his hand he tomary way without any sign of healing. On August 2 they were brought; on to thinner and thinner bars as the to Millwall, the bandages were flung away the wounds were subjected to repeated applications of a stream of ozone, being lightly covered with a loose layer of lint in the intervals, and in four days healing was in rapid pro-

This treatment is simplicity, itself. Oxygen passes from a reservoir into an electrical machine which converts it into ozone; the ozone flows out through a fine metal tube. The machine is wheeled close to the patient's bed, the wound uncovered, and a stream of the microbe-killing ozone flows into the deepest recesses. No painful dragging off of bandages, no rebaudaging of the limb to hurt and exhaust the patient. I saw here a soldier who had lost his right foot, with a stump covered with skin so healthy and hard that he could walk upon it, a surgical marvel. Freedom From Agony.

What might be called the open-air treatment of wounds has come to stay. At the Herbert Hospital is a soldier with a bad compound fracture of the leg. The limb is not swathed in many yards of bandages as was the custom, but lies between sandbags to secure immobility and is covered only with- vaccines have been sent out from Mill. a single layer of lint. The lint is kept constantly wet with an antiseptic fluid (peroxide of hydrogen). Surrounding the leg is a large cage covered with a sheet of thin butter muslin, so that the wound is continually refreshed by a free current of air. Extremely rapid healing and freedom from the agony of manipulation are the great gains from this mode of treatment.

The whirlpool bath is entirely a war invention, from which excellent results in cases of stiff joints have been an epidemic in a camp. obtained in France. As I saw it at some of the military hospitals visited, it consists of a small oblong bath, filled with water which is kept in continuous movement by a miniature propeller revolved at a very high speed by means of an electric motor. A stiff arm or leg, hand or foot, placed in the bath and kept there for some time is much improved by the stimulus of the run-

ning water. Bone Carpentary. Marvellous examples of bone car-

pentry are to be seen, such as the

G

transference of a large piece of bone from the leg to fill agap in the arm bone or jaw.

Trench foot is being more or less successfully treated by massage, operation, and other methods. I saw a soldier victim of this affection walking with a little difficulty, but very well pleased with himself; it was the first time he had put on boots for nine months.

All sorts of joint injuries go to Hammersmith Hospital, and there, as well as at other hospitale, is to be seen a collection of ingenious exercisers for restoring mobility. When the surgeon has done all that he can the patient goes to the masseurs and the exercisers. If his wrist is stiff he twists a bar with graduated resistance; grasps a thick bar and turns it, paring hand improves; the patient with a stiff knee is put to exercise on a stationary bievele: others, according to the nature an a situation of the defect, practise rowing, climbing ladders, pulling on weighted ropes; and with these curative exercises is combined massage, with electric treatment, and other remedies

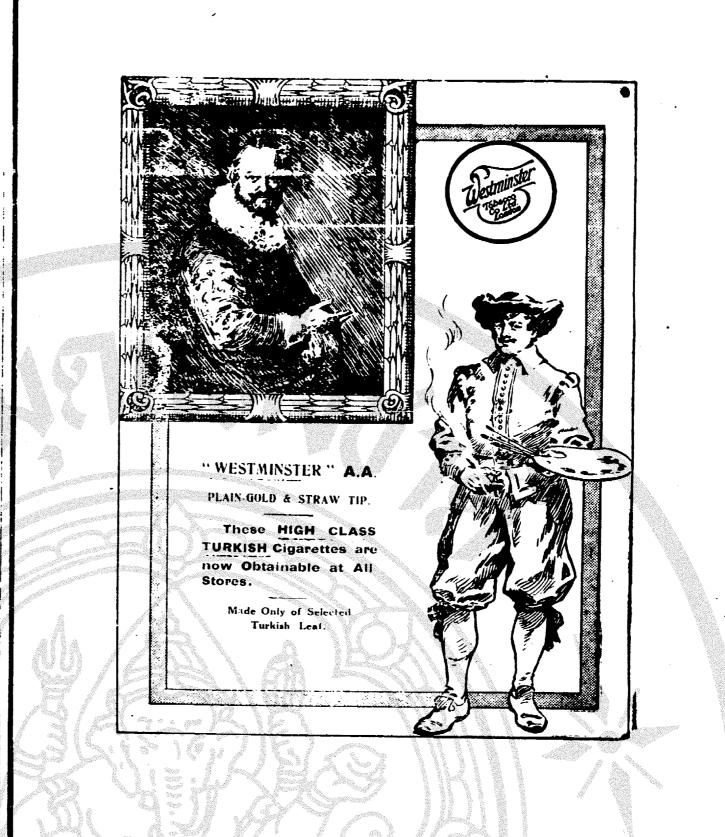
Ten Million Serum Doses

What is being done by our greatest bacteriologists and chemists in the laboratories of the Royal Army Medical College to prevent war diseases, to cope with the enemy gas poisons and tear shells, etc., would take an article to itself to describe. Here the vaccines are made to secure the men against typhoid fever, which used to be more fatal in war than the bayonet and the bullet combined; paragyphoid fever, so rare formerly, so common now in France; the cholera of Salonica and Egypt; pneumonia, one of the soldier's worst trench enemies in cold weather; and other diseases common in camp and trench.

About ten million doses of these wall since the war begin. Among them is a mest valuable mixed vaccine which gives protection from both typhoid and the two forms of paratyphoid fever. This has been in use since January last. Quite new, since the war began, are the the measures taken for discovering whether anyone who comes in contact with soldiers is carrying the infection of spotted fever at the back of his nose, for, although himself quite free from the disease, such a currier might create

Serum, too, for the cure of spotted fever is here made, and by its use the death-rate has been reduced from over 50 per cent. to 29 per cent. in all cases, and as low as 9 per cent, when the remedy can be used within three days

of the commencement of the attack. One of the greatest services rendered to the soldier by the scientists of Millwall Laboratory is the invention of a mask which will effectually protect him from any poison gas the Germanchoose to employ, as well as from the effects of tear shells.



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The Result.

He was there when I joined the train. As I entered the carriage, he smiled from his corner in the most fuscinating manuer. Murmuring some few common-places, I settled myself for the forty minutes' run to Beetle-

It was not until the train had started that I noticed his attire, but it was really striking. It consisted principally of check riding breecher, Wellington

boots, and a pea-jacket. We did not speak for several miles, but he continued to smile pleasantly at the hurtling landscape. Presently I

forgot him.
It was a slight sound from his direction which recalled my attention to him. He stood erect, his arms extended horizontally, while, with features aglow with effort, he breathed deeply. Reaching the limit of his chest capacity, he smiled again, with exhaust

accompaniment. Evidently the manœuvre had occasioned him satisfaction, but he made no remark upon its achievement. Instead, he raised, his arms and whirled them, windmill fashion, about his head. Upon his knuckles coming into contact with the hat-rack, however, he

desisted. "Putting in a little practice, ch?" I asked, feeling somehow that I was evading the obvious.

He did not reply, but descended slowly and with uncertainty upon first one knee and then the other. Finally he straightened himself, raised both feet simultaneously, and descended to

the floor with startling suddenness.
"They don't ask you to do that," he said in tones of truimph. "That's a little addition of my own."

I said "Indeed?" for he had pansed

expectantly. "No," he assured me proudly, "none of the examiners asked me to do that." He collected and dusted himself, and, returning to his corner, beamed bright-

Lendeavoured to appear absorbed in the view from my side, but 1 glanced uneasily across at him once or twice. He marked off his own height upon the windowframe, and took a careful note in his pocket-book. He laid flat my suit case, and stood solemnly upon it, remurking that his weight was nine stone three. Then he commenced again at the chest expansion, and was Ar Krung Kao Sept. 20 2.2 ...

half-way through the windmill turn when we pulled up at Beetlerhrope. I had so reely let down the carriage from the County Asylum approached, One of them looked in our comparts ment, bulged at the temples, and with a sign to his mate, entered.

"Hope eain't Annoyed you, sir? he said, as he assisted my travelling companion to anight.

" Not at all, poor fellow," I said with

"We got word 'e was on this train,' continued the man, "through the chap 'e got them togs from, so we came across country in a car to meet him. Queer case, sir."

"What is he suffering from?" 1 queried. "E's bin over-examined," said the

official confidentially, " and it's left 'im 'armless but affected in 'is hintelleck. To begin with, 'e took our a policy on his life, and the insurance company examined im A month later, Lord Derby's scheme came in, and 'e attested. They examined 'im again. Then 'is group was called up, and 'e was reexamined; but owing to a mistake 'is papers got lost, and 'e 'ad to be examined again. They sent 'im to join a regiment up North, but 'e was so dazed that when 'e got there 'e couldn't answer their questions properly; and they examined im. Not being satisfied with 'im, they sent 'im back, and 'e was examined special. And," concluded the nen as the train glided away, sit became a 'obby with 'im. 'E's always going through it now. 'E can't elp it. A regular victim of hexaminations."-1 S.C. in the London Opinion.

Swedish Shipping.

Copenhagen, Aug. 11.—The Swedish war insurance companies report that since the beginning of the war 91 Swedish ships have been destroyed by mines and torpeloes, while 212 Swedish citizens have been killed. Great Britain has seized S vedish goodto the value of £2.531.250 and Germany goods to the value of £ 56,250, The war insurance companies have paid out in compensation £ 900,000, -Fxchange.

Rainfall.

We have received the following telegraphic reports of rainfall from the Department of Agriculture, Ministry of Lands and Agriculture:

KRUNG DEB. At Phra Pradaeng Sept. 18 22.3 mm. "Min. of L. & A. " 21 12.5 ". Mondol Krung Kag. MONDOL NAGOR JAISRE At Smudsagor Sept. 18 5.1 ., Smudsagor .. 19 10.3 MONDOL RAJBURI At Smudsonggroup Sept. 20 1.3 ,

Mondor Practify.

Despatch Qun.

Colonel Archer-Shes, home from the front has made an interesting reference in the House of Commons to the useful work which could be accomplished by a "message gun," which he suggested the Ministry of Mon tions

One of the great difficulties of an advance, he said, was to get messages back from the front lines to those behind. The Fowles gun could throw messages 600 yards, and when it landed a small bomb detonated and sent up a flare and smoke to denote its where

"We could save many lives if we could have a device of this kind," said Colonel Archer-Shee.

Telegraph Lines.

The Post and Telegraph In an iment reports that Smuda Songram and is interrupied between Bingkokas . Smyla Sigor. Other lines are availab ...

Bangkok Mails Close.

SONGKIILA. Tuesday 26th 10 a.m. s.s. Mahide^f CHANDALURI Wednesday 27th 10 a.m. s.s. Chotatutch

Exchange Rates.

To-day's Quotations.

÷	
	Lospos-
Ç.	Bank Bills, demand 1/6 7/16
1	Bank Bills, 3 months' sight
-1	
-	PARIS—
-	Bank Bills, demand
ı	GERMANY-
3	Bank Bills, demand
8	
38	NEW YORK -
0.00	Bank Bills, demand U.S.A.
50	India-
	Bank Bitle, demand Ret, 115 3/4
-	
-	SINGAPORE-
	Bank Bills, demand \$65 9.8
(Charles	Hosekose-
263,000	Bank Bills, Jenau 1, \$\psi 69 5/8
Special Services	1 TO A CONTROL OF THE
	YOROHAU! & KOBE
-3	Bank Bills, deriand, \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
	None: The rate of Interest on A.
	vance Bills has been reduced to
-33	AVIII AND SECTION OF THE PROPERTY OF THE PROPE

6 per cent per annam.

Landon of Simuse Corrego.

Sprivatory of Frebride James

MENAM MOTOR BOAT CO., LTD.

TIME TABLE.

LINE 1 -BANGKABUE TO BANG QUANG & MUANG NAWN. Boats I ave Bangkabue to Bang Quang, Muang Nawn & Pakret. a.in. 7.00, 8.00, 9.00, 10.00, 11.00, 12.10. p.m. 1 , 1.30, 2.30, 3.10, 3.50, 4.40, 5.30. daily.

Bangkabue to Samkuk 2.30 p.m. daily.

LINE 2-TANON TOK TO PARLAT in connection with Paklat Tram Cars Thahin Boats leave Tanon Tok every full and half hour from 6.30 a.m to 7.30 p.m After 7.30 when sufficient passengers.

LINE 3 -THA CHANG WANG LUANG TO KLONG BANGKOK NOI.

Boats leave The Chang war g Lu in glanding a.m. 7.30, 8.30, 9.3), 10.30 11.30, and p.m. 1.00, 2.3), 3.30 4.30, and 5.30, daily.

LINE 4-KLONG SAMRONG LOCK TO BANG HIA. Boats leave the Lock in connection with the Paknam Railway train 10.45 a.m. from Bangkok.

ROYAL STATE RAILWAYS.

(Broad Gauge Lines.)
TIME TABLE In force from 1st April, 1916

			ln f	orce t	roin t	st April,	1319.				
ingkok'					p.m. 3.33 5.45	Lampang	Dop.			a.m	a.m 7.33 p.m
Ayuthia Ean Phaji	A≡. Arr		p.111.	4.24	6.30	Den Chai Tha Sao Utaradit	,, ,,			7.1 7.18	12.38. 2.21 2.40
 Ban Phaji Lopburi	Dep. Arr.	9.57 11.5	p.m 12.37 1.55	p.m. 4.30 5.48		Bun Dara Sawa'loke Ban Dara	Dep.		,	8.16 a.m. 7.— 8.1	3.26. p.m. 2.10 3.11
Changket Pak'pob	D. p. Arr.	p.m. 12.33 2.17	3.35 5.10	::	7.25 9.54	Ban Dara	Dep.			a,m. 8,24	p.m. 3,32
Pak'poh Pitsa'loke		p.m. 2.26 6. a.m.	6.30 11.5 15.00.	<u> </u>		Pitsa'loke		•••		p.m. 1.45	
Pit∗a'loke Ban Dara	Deep.	7.4	2.2 4.18			Pitsa'loke Pak'poh	Arr.	 p.m.	a.m.	6.20 a.m.	
Ban Dara Skaloke	Dep. <u>Arr.</u>	. 9.20	4,40 5,41	 	<u>-</u>	Pak'poh Chengke	Dep. t Arr.	3.52 6.21		7.20 9.22	10.43. p.m. 12.28.
Ban Dara Caradit P.a Sas		1114:	5.29 5.38	•••	···	Lopburi Ban Pha	Dep.		8,30	11.6 p.m. 12.21	1.56 3.4
F.a. Sas Den. Chai Lempang	 <u>*</u> _		·			Korat Lat Bua I Gengkoi	Kao Ar	9.m. 3.57 5.55	a.m.	a.m. 7.— 8.40 11.32	p.m. 1.52
Ban Phej Gengkoi Lat Bua I	Arr			4.41 5.51		Ban Pha			. 18	p.m. 12,29	2.59
Korat	Del	 	4.2 6.8	•••	3.2 [10.32 p.m.	Ban Phaj Ayuthia Bangkok	11	6.27 7.13	8.37 9.25	(2.25G) -	3.14 3.58
Ban, kok Petræs	Dep Arr	. 7,1	;	•	3.50		Dep.	a.m. 7.50 9.39			p.m. 3.55 5.45
							42942		10000		•

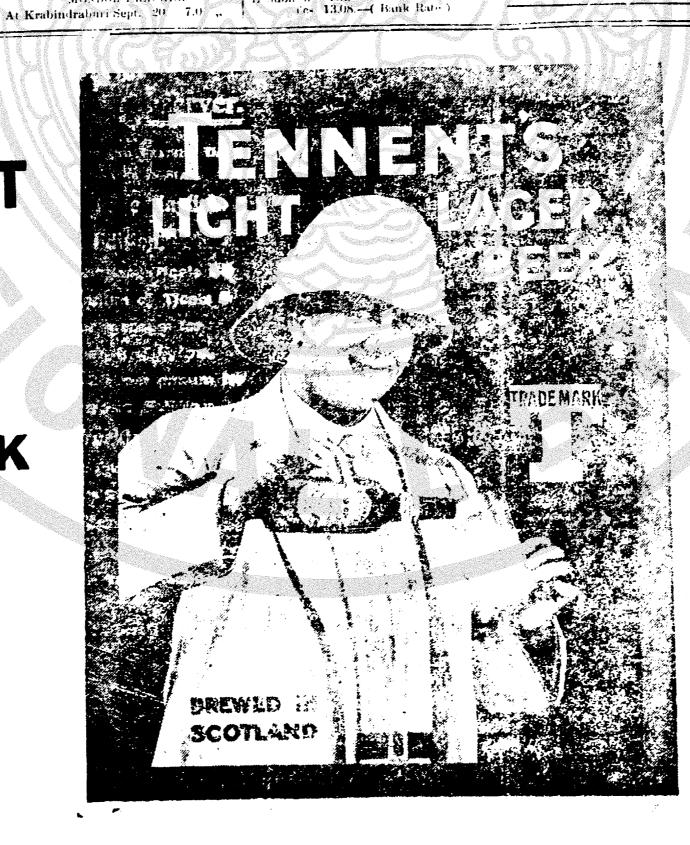
A LIGHT

Refreshing

DRINK

FOR ALL

Seasons



DON'T FORGET

TO ASK

FOR THE

RED



IT'S IT

Obtainable Everywhere.