

WHAT IRELAND WANTS

Is a Better System of Banking.

A Study of the Subject From Many Standpoints—Some Features of the Savings Banks Mode of Operation.

Robert Ewen, writing in the May number of the Westminster Review, takes up the question of banks for the people, under the title of "What Ireland Wants." His introductory is somewhat startling in its wealth of optimistic sentiment considering the reports which reach us from time to time regarding the state of affairs in the Old Land. We give the article in full, as it deals with a phase of the Irish question which, if not new, at least is, in many respects, a calm, businesslike statement from a source which has been usually looked upon as not of the most friendly in treating Irish questions. The writer says:—

Ireland has evidently been improving in its condition of late, but there is something still wanting to enable her to make up to the other parts of the United Kingdom. Happily there is every desire on the part of her neighbors to see her on the way of improvement. It is pleasant to know that trade is much better in Ireland than it was, particularly in the province of Ulster; money is said to be more plentiful, and accounts more regular than formerly, which is a laudable sign. The large banks, according to their reports, are doing a big business, and finding their deposits increasing. The savings banks have also accumulated more money, which shows that the working classes are being better employed, and laying by money for the future. There is, it appears, above eight millions of pounds of deposits in the post office and trustees savings banks of Ireland, which is a considerable advance on former years. That money is, however, all locked up with the National Debt Commissioners, and drained out of the country for no use, whereas by some better arrangement that money might all have been employed in promoting the agricultural and manufacturing industries amongst the people at home, to whom that money belongs. If that large sum of six millions had been lent out to industrious and trustworthy tradesmen, and others, as it would have been locally, in moderate sums, say on the average of £80 to each individual to work upon, it would have set up or assisted one hundred thousand people to work for their own selves and their country at their own occupations or in company with others, as is done in other countries, through the people's banks, to benefit the small farmers, small manufacturers, and other traders there, on cash credit accounts or other securities. What is wanted in Ireland is some

BETTER SYSTEM OF BANKING,

which will distribute or lend out the money for use which is now lodged in the banks and locked up therein, or in Government or other stocks, which withdraws the money from employment in trade and the industries of Ireland. Good banking is the making of a country; bad banking is the reverse, it handicaps trade and commerce, and is no better than locking up gold in a miser's chest. Money is meant for circulation, and nowadays it is found that good paper money or bank cheques is as good as gold coin, indeed better, for it is more economical and handy and generally preferred in civilized countries like this, or France, or America, or Canada. There would be no need for gold coin in Ireland or in Scotland if all the banks were allowed to issue bank-notes, as ought to be the case, on a proper basis. It is a matter of his ory that Ireland made a great advance in its trade and industries when joint-stock banks, with the free issue of notes, were established about 1836, and the country progressed rapidly until 1845, when a serious check was given to it by the passing of Peel's Bank Act that year, which prohibited any new banks from issuing notes of their own, and even prevented the then existing banks from increasing their issues, unless under the penalty of providing and locking up uselessly gold coin for every pound note issued. That gold is just so much dead stock, and is a dead loss to the banks of so much capital—about six million pounds—which could be replaced by good securities that would yield a remunerative return. The free issue of bank notes before 1845 afforded great accommodation to trade, and the want of a note issue to the Irish banks which have been started since then, is a great hardship to them and to the public. The Bank Acts of 1844 and 1845 were most impolitic acts; they should now be repealed so as to let all banks and all trades get fair play. In 1882 I was in Dublin on business, and called upon the manager of one of these *noteless* banks. He told me the want of notes was a great drawback, as he had to borrow notes from banks which had the privilege of issue and the profit thereof. I suggested he should memorialize the Government to allow his bank to issue notes also. He replied the Government would not listen to such a request, as the Chancellor of the Exchequer was understood to be opposed to any alteration of Peel's Bank Act. If that was the case, it was a strong instance of injustice to Ireland. While I was in Ireland then, I also took the opportunity of making inquiry as to the savings-banks. I had interviews with the managers of

THE SAVINGS BANKS IN BELFAST AND DUBLIN.

They told me their business was not increasing. I told them of the plan adopted by a trustees' savings-bank I was a director of; where we started an auxiliary companies' bank alongside of the trustees' bank, and they worked well together. The companies' bank, not being connected with the Government, took in deposits at 3 per cent., and lent out money at about 5 per cent., and it did well, and was appreciated by the public; it got a considerable amount of business, and yielded a good dividend to the shareholders. Such a bank, with

responsible parties as shareholders, will look far better after their business than mere trustees, who too often don't look after their bank at all. After I explained that plan to them they both thought it a great improvement to engraft lending-banks upon the old savings-banks, or even to start new banks altogether under the Companies Limited Liability Act 1862, Table A. These savings-bank managers told me they could very easily carry on both kinds of banking with the same staff and in the same offices, and they thought such banks would be great boons to Ireland, and supply a felt want to the people. The savings-bank in Dublin is a large office, and would make a splendid central establishment. If the trustees of the old banks would become shareholders of the new companies' banks, and appoint good boards of directors, such banks might be made to pay as good dividends as the larger banks. I know this from experience, and these banks would be the grandest means imaginable for improving the condition and circumstances of the people of Ireland. Sir George Trevelyan, being at that time Secretary for Ireland, and he being the parliamentary representative of the constituency I belonged to, I brought this subject to his notice, and showed him what a great benefit it would be to Ireland to improve its banking system so as to let capital be more widely distributed and money widely circulated amongst the people, on the plan of the people's banks on the Continent and the national banks of the United States, also by the Canadian banks, which all afford far greater banking facilities to their people than are given by the old fashioned, restrictive banks of Britain. The Irish Secretary thought a good deal of the scheme and I believed he had the idea of letting a trial be made of it in Ireland, but I was disappointed, for after a time he wrote me a friendly note, saying he found the Government

WAS AVERSE TO MEDDLE WITH THE BANKING SYSTEM.

so he could go no further in the matter. I was vexed at that, and am so yet, for I have no doubt if the banking system had been so far reformed then, ways and means would thereby have been found for developing the agricultural, manufacturing, and industrial interests of Ireland more extensively than they have been. People may get into the possession or tenancy of land, but what can they do with it, unless they get money from banks to work it with? Thereafter I wrote several articles to Belfast papers recommending banking reform for Ireland. I received several letters approving of my views, but, as is well known, other questions came up more prominently. However the subject was not lost sight of. A Committee of the House of Commons was appointed in 1855 to consider what should be done to promote Irish industries; I was summoned to give evidence about people's banks and savings-banks, and to show how these could be made to promote the various industries of Ireland. I appeared before the Committee in London and was questioned by Mr. Sexton and other members. My evidence was given in the Committee's Report. Several members took an interest in the subject, and some of them said the idea of getting up people's banks for Ireland was of a practical kind and well worthy of the attention of the Committee. However that Parliament was hurriedly dissolved and the Committee with it. Mr. Sexton told me the Committee would likely be re-appointed in the new Parliament; but it was not; so this banking question is waiting for some leading statesman to take up, and get free banking established to aid free trade. Mr. Gladstone when speaking on the Irish Home Rule Bill said he quite approved of giving the Irish Parliament power to allow perfect freedom of banking, and the unlimited issue of bank-notes in Ireland, if desired; he even went the length of saying he would not be against giving the same privileges to English banks. That is a consummation devoutly to be desired. As for the Scottish and Irish banks, Sir Robert Peel took the privilege of free note issue from them, against their will and to their loss. In justice that privilege should be restored. There is no reason for contracting the note circulation of the country except it be to maintain the Bank of England monopoly, and give that bank the control of the money market, to make the loan of money as tight and as dear as possible—otherwise with free competition in banking the rate of interest would likely be lower and steadier than now, which would be all the better for traders. As to free banking, Adam Smith said: "It is obviously the best policy for all parties to allow all banks to do the best they can for their own interests, and for the service of the public by fair competition on equal conditions."

POSITION OF SAVINGS BANKS NOW.

Since the preceding article was written an unexpected difference has been discovered by the Chancellor of the Exchequer in the accounts of the Government saving banks. The Budget for the present year estimated the loss by the interest allowed to depositors being more than what is got from Government investments by £31,000, but that has proved to be too low, and notice has been given that Parliament is to be applied to for a further grant of £30,151. This has raised the question whether the interest on deposits should be allowed or not? The deficiency is not very great, and it might be borne, but it would be far better to place the savings banks upon a paying plan; and this could be done with respect to the trustees' banks at least, by turning them into independent companies' banks as has been suggested in this article. That would save the Government being bothered with these banks so much as the officials appear to be, seeing the Government gives the trustees' banks so very little encouragement. In fact the banks could do far better working for themselves, and for the benefit of their depositors and the public, than by being tied up, as they are, to take the low rate of interest the Commissioners give, when the banks could get better interest and do far more good by lending out their funds in the ordinary way of banking. If the Government reduces the rate of interest on deposits, it will let the public see that investing money with the National Debt Commissioners is the poorest investment that is to be had, and the security is not so much

better than companies' banks, as is pretended by those who cry up the trustees' bank. Indeed there are several glaring instances, such as the Cardiff savings bank, where the depositors were losers, for be it known the Government is not directly responsible to the depositors, only to the trustees, for the money lodged. These trustees, again, are not responsible as the shareholders of banks are, so that it was quite a mistake to suppose that the trustees' banks are as good as regularly registered companies' banks can be. As for the Post Office savings banks, they are really Government security banks, and are all that can be desired—so that there is no room for trustees' banks at all. They ought all of them to be turned into companies' banks and made

BANKS FOR THE PEOPLE,

to give the third classes the benefits and banking facilities suited to their circumstances, just as the large banks give these benefits on a larger scale to the middle and upper classes. It is not enough to gather in the savings of the working classes and lock the money up with the National Debt Commissioners—no business men or capitalists lock their money up in that way—they invest it so as to get a good interest or profit, and so should working people get up banks for themselves to turn their one hundred and sixty-three millions of pounds they have in the savings banks to the best possible profit to themselves. The trustees' bank I was connected with started a companies' bank alongside the old bank and carried the two on together; both have done well; the companies' bank gave a half per cent. more for deposits than the trustees' bank gave, and its deposits now exceed the amount in the old bank. The companies' bank pays 10 per cent. dividend to the shareholders and does a deal of good in the locality. That is a proof that such banks can do well—when well managed. I have brought this scheme of companies' saving and lending banks before the public and hope it will be taken up widely yet. The old trustees are rather averse to any change; but it must come, as these old banks are behind the age. I have had letters from trustees about this. One important and influential gentleman writes:

"No doubt the scheme you propose would to some extent benefit the working classes. In any case, however, it is quite hopeless to induce the Government to give any further facilities to trustees, or expect them to listen to any argument on the subject. I lately attended a deputation to the Chancellor of the Exchequer, and our reception was very discouraging. The Chancellor flatly contradicted any argument put before him, and indicated that any such proposed legislation would be strongly contested in the House of Commons. No doubt you are aware that the Act of 1891 does not permit us to invest in such excellent securities as that of county councils, school boards, lunatic asylums, &c."

KINGSTON'S VETERAN CITY CLERK.

Mr. Michael Flanagan Called to His Reward.

Fifty-two Years the Father of Municipal Matters at the City Council Board.

Kingston Freeman.

The flying of the city flags at half-mast at three o'clock on Monday afternoon, June 20, announced to the citizens that our veteran City Clerk, Mr. Michael Flanagan, had passed away to his eternal reward, much to the regret of the community, by whom he was considered the municipal father. For some years Mr. Flanagan suffered from locomotor ataxia, a disease of the spinal cord, which confined him to his home during many weeks of the past year, otherwise he was considered generally healthy for a man of his age, 74 years. About ten days ago his family and friends became aware that he was rapidly failing, so much so that his physician, Dr. V. Sullivan, ordered strict quietness and no visitors other than immediate relatives. He lingered between life and death until the following afternoon (Monday), when dissolution came, the venerable citizen passing away as though he were sleeping.

IN THE DEATH OF MR. FLANAGAN,

Kingston has lost one of its most respected landmarks, many of whom preceded him to the grave in the last ten years, prominent among them being the late Sir John A. Macdonald and Sir Alexander Campbell, intimate friends of the now departed and beloved City Clerk. He was this city's municipal authority for fifty-two years, and had to his credit the record of being probably the oldest city clerk in continuous office in the world. He was a characteristic and kind-hearted Irishman, and in his over half a century of official duty he had not been known to make an enemy, but kept daily adding to his list of friends until the figures had reached the highest number possible to attain in a city of this size, hence the extreme sorrow expressed on all sides at his demise. In his younger days he was one of Kingston's most active men, always interesting himself in anything that would assist in the city's prosperity, many times sustaining personal losses rather than have large or small industries go out of existence. His whole life can be summed up in saying that he was indeed a loving husband, kind father, and a model citizen.

Mr. Flanagan was born at Elphin, County Roscommon, Ireland, on September

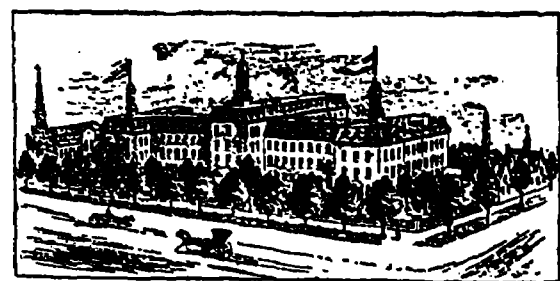
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SEND FOR CALENDAR.

ber 23rd, 1823, the son of Laughlin Flanagan and Margaret Murray. His father died while he was young. With a good education to assist him, in 1841 he emigrated to Canada to carve out his future, arriving in Kingston some days after Lord Sydenham. A few weeks later he entered the office of Charles Stuart, barrister, and Registrar of city and county.

HIS INDUSTRY AND TASTE AS A PENMAN attracted the attention of Francis Manning Hill, one of the foremost public men of the day, who induced Mr. Stuart to transfer Mr. Flanagan to his employ, succeeding Mr. Hill as City Clerk in 1845. He served under all the Mayors which Kingston ever had but one, the late Mr. Cassidy. In 1871 the citizens generally presented him with his portrait, which now adorns the City Hall. Deceased was married in 1846 to Miss Sarah, second daughter of Dr. Boyd, of the Royal Navy, who survives him. Of a family of eleven children, nine are alive—Michael and William, Mrs. O'Sullivan, Mrs. O'Brien, Misses Sarah, Mary, and Gertrude, Madeline and Charlotte, and three grandsons, and one granddaughter—Messrs. William G., Michael E., and John S. O'Brien, and Miss Marion O'Sullivan. On Monday evening the City Council met and passed resolutions of sympathy with the bereaved family. The aldermen assembled spoke in most sympathetic terms of the many sterling qualities of the late venerable official, many of the older ones viewing the vacant chair and recalling to memory incidents of very many years ago in which the lamented city clerk was one of the foremost figures.

The funeral was attended by the Mayor and Aldermen, city officials, school trustees, ex- and ex-school trustees, ex-mayors, ex-aldermen, representatives of all public bodies and societies, and citizens of all denominations and was one of the largest ever seen in Kingston. At St. Mary's Cathedral a solemn Requiem Mass was celebrated and the Libera chanted for his soul. His Grace Archbishop Cleary officiated and pronounced the final absolution prior to the remains being placed in St. Mary's vault. The floral tributes, from the City Council, important persons outside the city, and citizens, were numerous and beautiful.

MAINE'S IRISH TOWN.

Benedicta—Its History, Its Beauty and Its Continued Prosperity.

In no state of the Union are racial lines drawn more closely than in Maine. Though Yankees are the original settlers, after the Indians, they have never been able to get a foothold in several thriving villages. Waldoboro, which was colonized from Ireland 150 years ago, is still 90 per cent. Dutch; Madawaska, where the Acadian refugees found homes in 1750, is more than 95 per cent. French, and New Sweden, which was settled by emigrants brought over from Sweden by Minister W. W. Thomas in Grant's first administration, has but two Yankee families. Though all of these people make good citizens and add greatly to the wealth of the state, it is probable that Benedicta, the one almost exclusively Irish settlement in Maine, beats them all in point of thrift and in general prosperity. Several picturesque historians have said that Benedicta was colonized from the "slums of Boston," a statement which is resented by the town residents, and which the real facts in the case do not warrant. In the

EARLY DAYS OF THIS CENTURY

the Catholic Churches of Boston were poor, every parish having many members who struggled hard to live. Keenly alive to the needs of his people, Archbishop Benedict Fenwick, the predecessor of Archbishop Williams, went to the General Court of Massachusetts and bought a township of wild land in Aroostook county, Me. Though the purchase was made when Maine was a province of Massachusetts, no settlers were sent to the new land until after 1830, when Maine had been a State for ten years. Then the Bishop began to colonize the new township, sending two or three families at a time to the Maine wilderness. Though the whole plan was an experiment, it proved a success, and when the war broke out the township contained a population of more than 400. Having established themselves as lumbermen and farmers, the residents applied to the Legislature for a charter naming the place Benedicta.

IN HONOR OF ITS FOUNDER.

The town of Benedicta was incorporated in 1872, and though the timber is now cut off and though potatoes bring but 30 cents a barrel at the nearest railroad station, the people continue to prosper. The settlement is one of the model villages in Maine. The village streets have asphalt sidewalks and are well lighted. An expensive town hall has been erected lately, and the people worship in one of the finest and largest Catholic churches

in the State. The town is free from debt, and good houses, well dressed people and other signs of prosperity are seen everywhere. Of the 150 families living in town, twenty-two have reared fourteen or more children each. There is not a pauper or beggar in the town; and though the place boasts of no millionaires, there are several well-to-do men in town, and everybody is above want. Except the descendants of three families which squatted here before 1820 every resident of the town is of Irish descent.—Boston Republic.

DOINGS IN NEW YORK

The celebration of the Golden Jubilee of the College of St. Francis Xavier, which was held last week, was a magnificent function.

This celebration has brought together many people of distinction. There were present four bishops who had been graduated from the college. The Apostolic Delegate and another Archbishop were there, to say nothing of other dignitaries and more than a hundred priests. There were representatives from nearly all of the Catholic colleges and universities in America.

There was in the morning a procession from the college to the church. There were two divisions. The first was led by Father Myhan, the third master of ceremonies. He was followed by the Fellows in Philosophy, in cap and gown, and then came the clergy. Two acolytes walked on either side of the crossbearer. Father Newey, the second master of ceremonies, followed with the sub-deacons. Father J. F. Delaney and Father O'Hare.

Then came Archbishop Martinelli. He wore a gorgeous robe of violet with a long train which was borne by two pages. A purple biretta covered his head and a cape of ermine was thrown over his shoulders. Beside him were the deacons of honor, the Rev. T. J. Campbell and the Rev. D. Brann.

In the second division the Rev. E. J. Donnelly, the first master of ceremonies, led the way for Bishop Wigger, Bishop McFall, Bishop McDonnell and Bishop Hoban, all in purple. Then came other distinguished prelates and finally Archbishop Corrigan.

The third division was made up of the military, the cadets of the college, commanded by Capt. John Dunn, of the Tenth United States Infantry. There were 200 boys in uniform. They marched into the church with their guns and stood at attention while the priests took their seats.

Archbishop Martinelli was the celebrant. The cadets were directly in front of the altar.

Bishop Wigger, of Newark, preached the sermon, and he spoke enthusiastically about patriotism. In the afternoon there was a reception. Archbishop Martinelli and Archbishop Corrigan received in the academic room for an hour. Hundreds of members of the congregation and the alumni and the visiting priests talked with one another and had refreshments in the quadrangle.

The first fatality among the workmen engaged in tearing down the old Tombs prison occurred on Friday afternoon, when Charles Robinson was instantly killed by the breaking of a derrick. As a result of his death three men were arrested and held by the Coroner in \$1,000 bail each to wait the result of the inquest.

Robinson with several others was lowering the coping stones from above the door of the prison on Franklin street. A derrick had been rigged on the first floor of the prison, with guy ropes running across the street and to portions of the building. It was Robinson's business to attend the ropes. While a stone weighing two tons was being lowered the guy ropes became loose. The mast of the derrick was drawn from an upright position and snapped in the centre. The piece which broke off fell on Robinson, who was knocked through a hole in the first floor to the prison below.

The police claimed that the mast was of too light timber and charged the contractors and foremen with negligence. A few minutes after the killing they arrested Jacob K. Brown, the contractor; Alexander Roy, the foreman, and Theodore S. Barnes, the superintendent of the work. The contractor claimed that Robinson was responsible for the accident, while workmen about the building said the responsibility rested elsewhere.

Joseph J. O'Donohue died at his home, No. East Sixty-ninth street, Friday afternoon. He had been in poor health for four years, as the result of an operation. Mr. O'Donohue was born at No. 40 Peck Slip, January 4, 1831. His father was then a retail grocer, but afterwards established a wholesale tea and coffee business, taking in Joseph and another son as partners before Joseph was twenty-one years old. Mr. O'Donohue continued in this business until a few years ago.

He and his father organized the Long Island Ferry Company in 1858, and when that company and the Brooklyn Ferry Company were consolidated in 1861, as the New York and Brooklyn Ferry Company, he was elected President. He held that office until the 15th of May last, when he was succeeded by his son Joseph. Mr. O'Donohue was the oldest member of the Tammany organization, which he joined in 1856. He lived in Brooklyn for some years, and in 1863 was chairman of the Kings County Democratic general committee. In 1865 he declined a nomination for Mayor of Brooklyn, and in that year he moved to New York. He was a member of the Committee of Seventy in Tweed's time. Mayor Wickham made him Park Commissioner in 1874, and in 1876 he was a presidential elector. He was City Commissioner during Mayor Gilroy's term. Mr. O'Donohue was a trustee of the New York Office Exchange, a member of the Chamber of Commerce, and of the Board of Trade and Transportation, a trustee of the Roman Catholic Orphan Asylum, and member of many clubs and organizations. He leaves a widow and four children.

The warm wave struck this city last week. The thermometer up in Sergeant Dunn's eyrie registered 87 degrees at 3 o'clock in the afternoon on Friday, and the official custodian of Uncle Sam's weather for New York and vicinity cautiously admitted that it was a warm day.

Down in Park row the register was 92 degrees.

As it was there were no cases of prostration reported at any of the big hospitals. They were ready for them at Hudson Street and Bellevue, though. The "insulation baths" and the ice tubs were gotten into shape early in the day. But they were not needed.

The only results of the heat apparent in the day's hospital returns consisted in the extraordinary number of insane persons received at Bellevue Hospital. Eleven patients were admitted to the insane pavilion between the hours of 8 a.m. and 6 p.m.

The Feast of the Sacred Heart was observed with elaborate special services at St. Patrick's Cathedral on Friday. The main altar and the Sacred Heart altar were aglow with myriads of lights and covered with a profusion of choice flowers. Magnificent palms served to outline the graceful high altar and the beautifully painted banners of the League of the Sacred Heart gave additional shades of color that made the scene impressive. At 9 a.m. solemn Mass was sung at the Sacred Heart altar. The celebrant of the Mass was the Rev. Joseph H. McMahon, director of the League of the Sacred Heart. The Rev. P. Daly and the Rev. T. F. Murphy assisted as deacon and sub-deacon, while the Rev. H. T. Newey acted as master of ceremonies. The music of the Mass was especially fine, the male voices of the Cathedral choir uniting with the chancel choir under the direction of Organist Ungerer to render with splendid effect Robert Krawatschki's Op. 4 mass in F. Gounod's "O Salutaris," for male voices was given as an offertory. The service in the evening at 8 o'clock was particularly impressive.

Nearly one hundred representative tea importers met on Friday in the office of James & John R. Montgomery, 129 Water street, to pass resolutions urging the Finance Committee of the United States Senate to retain in its schedule the proposed ten cents a pound duty on all tea brought into this country. Mr. Willard, the secretary of the meeting, read extracts from a letter that a committee representing the tea importers of the country had sent to Congress. That letter advocated the imposition of a duty of fifteen cents a pound on tea, urging that such a duty would add \$15,000,000 to the revenue, would compel foreign exporters to send better tea here, and, at the same time, would not increase the price of the article.

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