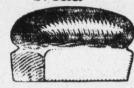
there is nothing else quite so appetizing. nourishing as fresh, crusty, home-made bread



when it is made with

> -and nothing else half so delicious.as the feathery cakes and crisp, flaky pastries made



Remember to use "North West" for Bread "Sensation" for Pastry

THE T. H. TAYLOR CO., LIMITED CHATHAM, ONT.

Maritime Representative H. E. RAINS, HALIFAX, N.S.





Notice

All persons are warned that trespassing on Beaubear's Island is his vessel safely through the perils measure, to the cool head and strictly prohibited and any person of the hour, but rescued many skilful hand of her commander. who is found on the Island will be

O'BRIEN LTD.

July 13th, 1922. 29-26

Nelson, N. B.

Trucking

I am prepared to do any and all kinds of trucking which you may require. Quick service and moderate charges. Phone 228 or arrange with me personally,

FINLAY COPP, Newcastle, N. B.

Merchants Should Get Guarantee as Mere Promises Not Dependable

The Retail Merchants' Under- oftentimes material results in the must be seen that it would be very writers' Agency of the Northwestern settlements. lutual Fire Association has persist information, have been sufficiently appear, therefore, that no material of this institution to patronize them in this issue.

to put forward in support of their future? contention that the Stock companies rates were too high and to show Agent, thereby saving the Agent's commission.

2. The selection of their business only the choice risk being accepted. First: Elinination of the local gent has not resulted in any naterial reduction in cost. The to withdraw the arrangement is sticking to his last." direct operating system, through the only logical conclusion.. cany companies in past years, and ance companies is rendered through ganizations.

By referring to the Dominion ently side-tracked the lesson taught Government reports we have ascerfrom over 50 years' experience in canada for this company for the Government, and have secured business in many towns by promising \$41,121 and the expense \$27,800; Underwriters issues in Canada a a rebate of 35 per cent. of the total outgo, \$68,921. For 1921 the premiums to merchants and others figures would appear to be earned who insured in their Association., premiums, \$278,497; losses, \$140,727 A great many merchants, especially and expenses \$141,318 making a in the smaller towns more or less total outgo of \$282,045 against earnremoved from direct sources of ed premiums of \$278,497. It would

Second: Selection of choice busithis institution to part ness—The letter herein photographed and The Retail Hardware Mutual two years or more. In view of intimates that, in order to pay even Fire Insurance Company, of Minnthe promises and statements that a reduced rate of dividend to have been made, it is very interest- policyholders, a better selection of ing to read a letter photographed the business written is necessary. Reports, pages CLXXIV., we learn It has been predict Apart from this, and in view of the ed by well informed men who fact that practically all their busiknow the results of the operations sess has been taken away from the of fire companies in Canada, that Stock companies, one cannot conthe promises made by this com- ceive how they expect to improve pany could not be carried out for on the results made by the Stock any length of time, as the figures companies during years past. It \$59,917, or a total cash outgo of eported by the various Insurance is evident that they have been dis-Departments of the Dominion and Provincial Governments would not tained and have been forced, even Those warrant any such earnings as are at this early date, to reduce the indicated by these promised rebates. dividend which is charged to the ness of many opinions expressed by The representatives of the Ketan poor selection in the past. What prominent Merchants' Underwriters' Agency guarantee is there that any better and others have had two principal arguments results are to be attained in the

The photograph copy of a letter how they were going to be able to Retail Merchants' Association at have written for many years, and return 35 per cent. of the premium. Winnipeg, reprinted on this page, 1. The elimination of the Local withdrawing their support from the Canadian Hardware and Implement Underwriters' Agency, which com- chants' Association for having the two or three years ago, would in- sation so recently given to this dicate that their operations have company.

branch offices, has been tried by There has atways been very keen and is doing good work for its cry to the policyholders, as a large been made to reduce the premiums undertake to endorse with them part of the services of fire insur both by Mutual and Non-tariff or the local agent.. Through him, Non-tariff companies which have their province. ny endorsement or changes in the been formed in Western Capolicy can be promptly attended to nada have thus far met with dis- to control, and if a calamity hapand the assured is advised on mal failure. The record of these pened to their other protege, the points affecting his contract under companies are on file in the Isur-Retail Merchants' his policy. Another most valuable ance Departments of the various Agency', what could they say to the service is rendered by the local governments, and to any one who merchant who suffered through his agent when losses occur, affecting would investigate these records it reliance upon their advice.

difficult, if not impossible, to make any material reduction premiums as charged by the Stock companies.

It is well known that the Cana joint policy for three American Mutuals, each taking one-third of all premiums and sharing equally in the losses and expenses. syndicate is made up of the following companies: The Hardware Dear ers' Mutual Fire Insurance Company, impressed by the representatives saving in expense has been affected. Company, of Owatonna, Minnesota; eapolis, Minnesota.

> From the Dominion Government that their combined earned preniums for 1921 were \$63,069. The combined loss and adjustment expense was \$39,864, and the combined general expense, exclusive of any dividends to policyholders, was

These figures speak for themselve and plainly demonstrate the correct when this concern started its operations n Canada.. They have been writng the same class of retail store sent out by the Secretary of the business as the Stock companies the experience over the average must inevitably be much the same We commend the Retail Mermenced business in Canada about courage to withdraw their endor-We all know the old

not been successful and the decision proverb about the "Shoemaker The Retail Merchants' Association has competition in the insurance busi- members along the lines to be ex s a rule, has been found satisfact. ress and numerous attempts have pected of such an Association, but to approval any insurance Practically all the pany is, we think rather outside

Fire is a destructive agent, hard

Merchants Should Get Guarantee As Mere Promises Not Dependable

It is well to note in the letter the | what is likely to happen .. clause referring to the bad ex. This letter also advises the assur recite as follows: posures and to the securing of ed that his policy is to be cancelled better class of insurance risks and that another policy which he dend may be maintained

out to the retail merchant has been its contracts, than any others, which has "cinch- in his policy. The notice

HEROIC COMMANDER

High praise is being given

seamanship in the harbor of Yoko-

N.R., the captain of the Canadian ed over again where we picked up

Pacific steamship Empress of Austra- as many as we could of those who

hama at the time of the earthquake that the Empress of Australia pass

TEA "is good tea"

You should try the ORANGE

PEKOE QUALITY if you like a

tea of the very finest flavor.

ilia for his gallant spirit and skilful had fallen into the water."

they say, is necessary in holds will not be renewed when it order that the reduced rate of divi- expires in the course of a few days. It will be seen that the company The most attractive bait held is even going so far as to cancer so that the retail the promised rebate at the end of merchant is not only confronted the term. This has appealed to with a repudiation of the promises many country merchants during the made to him with respect to the practices as adopted by Stock past year or two when all were amount of rebate, but he cannot companies. trying to reduce expenses in every even depend on the carrying out of It is an argument, more the contract which he has received

of reduced dividends may be taken confidence can be placed in any writing. This is the least he can as a direct repudiation of the concern which, in the face of over expect when he takes promises made to the merchant 50 years recorded experience, starts the other features of interior prowhen he got his policy, and the out to undersell a market so long tection, reduced service and assessdirect statement of the possibility and well established in this parof further reduced dividends may be ticular commodity, Insurance. taken as a strong indication of The net results to the policy- the future developments.

others. The first shock thrust the

was only the beginning of terrors

holder in this company we

Inferior protection Materially reduced service. Liability of assessment under certain conditions.

Keduced amount of dividend with suggestion that it may further reduced.

He will also now appreciate the value of experience and sound

Any persons who are now can vassed by representatives of this company should demand that any It will be seen also that little promises of dividends be made in ment liability...

It will be interesting to

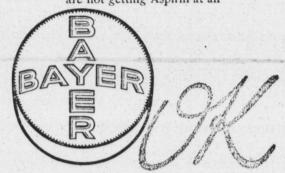
keamship away from the dock, and When the merchant tells you that to on this Captain Robinson remarked this piece of goods is nearly all wool Commander Samuel Kobinson, R to an interviewer: "I had her shovyou are mildly interested. This When the merchant proves to you at another piece of goods is all He not only brought those on board ed through safely, thanks, in great You will pay a high price for it, and fair in that another way. They contain streaks of cheaper goods. certain tests and they do very well There are other tests under which they break down. Folks with good morals and no brains don't add much to the progress of civilization Veither do folks with good brains and no morals. The Great Merchant is in the market for all wool

SMOKE

The Tobacco of Quality
2 LB. TINS and in packages

Manufactured by Imperial Tobacco Company of Canada Limited

UNLESS you see the name "Bayer" on tablets, you are not getting Aspirin at all



Accept only an "unbroken package" of "Bayer Tablets of Aspirin," which contains directions and dose worked out by physicians during 22 years and proved safe by millions for

> Toothache Earache

Headache Neuralgia Lumbago Rheumatism Neuritis Pain, Pain

Handy "Bayer" boxes of 12 tablets-Also bottles of 24 and 100-Druggists. is the trade mark (registered in Canada) of Paver Manufacture of Monoidester of Salicylicacid. While it is well known that Asphita means law sture, to assist the public against initiations, the Tablets of Flayer Companistamped with their general trade mark, the "Eaver Cross."



A LMOST the entire West burns soft coal in furnaces. The "anthracite" fallacy was exploded by necessity.

McClary's long ago built the ideal furnace for the West, and to-day it is the ideal furnace for the East. With the famous Air Blast Ring it burns soft coal or hard coal equally well.

Don't equip your home with a furnace that will burn hard coal only. McClary's All-Cast Sunshine will make you independent of fuel shortages.

Pipe, Pipeless or Duplex Register Systems.

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