



Your Future

Life insurance experts say that three out of four persons who attain old age are obliged to rely upon others for support. If you wish to be independent when your earning days are over you should begin to save at once.

Depositors in our Savings Department are protected by our Total Resources of \$80,000,000, our large Surplus, and our adequate holdings of Cash Reserves.

The Bank of Nova Scotia

Capital \$1,000,000
Reserve \$1,000,000
Total Resources \$80,000,000

CAMPBELLTON BRANCH
G. G. Giesse, Manager

Farm Notes and News

Interesting items of the Farm and Dairy.

The farmer is essentially a producer, but he might far more as a seller of what he produces.

The horses will take more salt while at the spring work. Keep a good supply before them at all times.

A steady gait in the fields accomplishes more in the end than sharp spurts and long rests and is easier on the horses.

If you want free agricultural implements don't let Premier Borden, Finance Minister White, and your own member at Ottawa forget it.

If the field is wet and soggy leave it for a day or two. Early seeding is advisable, but "puddling" the seed in the clay is not a good start for the crop.

Good sires of some of the best-known breeds are very scarce this spring. Do not be induced to part with a good herd header unless you have a better one to fill his place.

Taking chances in the business of farming is seldom advisable. Eliminate "chance" as much as possible, by doing everything with definite object in view and by adopting principles which cannot fail.

The most successful men on the land are generally those with whom every season of the year is a busy season. We have heard men say that there is a slack season on the farm just after seeding and previous to haying. There shouldn't be. Where is the farm without fences and gates to repair or build, draining to do, buildings to overhaul or weeds to destroy? It means success.

This, the season when good roads are most appreciated. Spring holes are usually the worst roads of the year round. Mark their location and repair at road-work time.

Straw may be getting scarce at this season of the year, but even though some of the other stock is forced to put up with a scantier bed, give the working horses a liberal supply.

Plan to plant a few trees this year. The frequency with which we get strong and sometimes destructive winds, should be sufficient incentive, to say nothing of the added attractiveness of a place having trees well located for windbreaks and beauty.

Too much water, especially very cold water given to an overheated animal coming in from work, may produce colic or other digestive derangements. By all means, however, give the warm tired horse a few swallows when coming in which will aid in cooling him off, moisten his parched mouth and throat and induce him to eat dry feed more readily.

Nothing adds so much to the attractiveness of the farm as clean and tidy surroundings about the house and buildings. During the winter there is always an accumulation of rubbish of one kind or another. This shows up badly in the spring when the snow disappears. A few hours applied to a little cleaning up will effect a wonderful change. Try it.

DR. DE VAN'S FRENCH PILLS A reliable regulating pill for women. 25¢ a box or three for \$1.00. Sold at all Drug Stores, or mailed to any address on receipt of price. Try a box. Dr. De Van, St. Catharines, Ontario.

PHOSPHORUS FOR MEN. Science and Vitality for Men and Boys. Increased "Energy" in Tonic—will build you up. 25¢ a box, or 10¢ a box, at drug stores, or by mail on receipt of price. Try a box. Dr. De Van, St. Catharines, Ontario.

Sold by White Drug Co.

BATHURST FIRE LOSSES ADJUSTED

Insurance Carried by Sufferers In Bathurst.—Total About \$85,000

Following is the list of properties destroyed:—
Mrs. Michael McKendry, residence and barn;
The Lounsbury Co., store and warehouse;
John Picot, garage;
S. Heldengraber, store and residence;
S. Heldengraber, residence occupied by Mrs. Wm. Walsh;
Sam Williamson, residence;
Sam Williamson, store, warehouse and barn;

Mrs. Jas. Buttmer, residence occupied by W. W. Lamb;
Mrs. Jas. Buttmer, two barns;
Mrs. John Robertson, barn;
Daniel McEwen, residence and barn;
Masonic Hall;
George Robertson, warehouse occupied by Peter Foster;
Geo. Sutherland, residence and barn;
W. G. Fenwick, residence occupied by Mrs. Giesse;
W. G. Fenwick, residence occupied by Leo Landry;
Miss Mary Kerr, store, and residence occupied by Frank Meahan;
W. G. Fenwick residence.

Telephone Exchange, and residence of Reg. Boss;
Albert Carter, residence, and store of Miss Jessie Carter;
Sweeney Hotel, and two barns;
Allan C. Branch, store and warehouse;
Allan C. Branch, residence and two barns;

Mrs. Robt. Ramsay, residence and barn;
Mrs. R. D. Southwood, store and residence;
John Branch, residence and barn;
Mrs. L. A. Palmer, residence occupied by Malcolm Douglas;
Mrs. L. A. Palmer, residence occupied by John and Philip Doucet;
Geo. Windsor, residence and barn.

In addition to those mentioned above which were entirely destroyed, the following were damaged to a greater or less extent:—
G. W. Ellis, residence;
Fire Station;
Godin's Livery Stable;
Geo. Allison's Blacksmith Shop;
Dr. Coffin, residence;
M. A. Jalliet, residence and barber shop;

Mrs. S. Howell, residence;
S. R. Shirley, residence;
James Degraze, residence;
F. P. Doucet, residence and barns;
Robertson Hotel and barns;
Mrs. John Robertson, residence, unoccupied;
George Robertson, warehouse;
John Salter, residence and blacksmith shop;

The Boss building;
F. P. Gatain, store;
Mrs. L. Doucet, residence;
N. A. DesBrissay, store and Orange Hall;
Capt. Poulin, residence;
Wm. G. White, residence.

INSURANCE CARRIED
ON TUESDAY'S LOSSES
Following is the list of the insurance held on the destroyed properties as far as could be learned definitely.

Mrs. M. McKendry, residence, barn and furniture. \$400.00
Norwich Union 1000.00
London Mutual 800.00
Western

Total \$2,200.00
Lounsbury Co., Ltd., building and stock. \$1000.00
Phoenix of London 1000.00
Norwich Union 1000.00
Anglo American 2000.00
Guardian 1000.00
Protector 8500.00
Other companies

Total \$9,500.00
Lounsbury Co., garage. \$800.00
North British & Mercantile \$800.00
John Picot, machinery and stock. \$700.00
Palatine \$700.00
S. Heldengraber, store, house and stock. \$3500.00
Acadia

British Crowa 2000.00
Guardian 1000.00
Queen 2000.00
Nova Scotia 1000.00
Other companies 11,850.00

Total \$32,000.00
S. Williamson, house, store and stock. \$1000.00
Sun 2000.00
National of Hartford 2000.00
Etna 500.00
Hartford 600.00
Liverpool, London & Globe & Queens. 4000.00

Total \$8,000.00
Mrs. J. Buttmer, house. \$300.00
Sun \$500.00
W. W. Lamb, boat. \$500.00
Palatine \$500.00
Albert T. Carter, house and stock. \$800.00
Liverpool, London & Globe \$800.00
Norwich Union 700.00

Total \$1,800.00
Reg. Boss, house and furniture. \$300.00
British America & Springfield \$300.00
W. G. Fenwick, house and contents. \$1,600.00
Norwich Union \$400.00
Mrs. Wm. Walsh, furniture. \$400.00
Nova Scotia \$400.00
Miss Mary Kerr, store and stock. \$800.00
British America \$800.00
Home \$1,200.00

Total \$280.00
Geo. Sutherland, house and contents. \$280.00
Norwich Union \$600.00
Masonic Hall. \$1,800.00
Western \$1,800.00
Daniel McEwen, house and furniture. \$800.00
Yorkshire \$800.00
National of Hartford \$2,500.00

Total \$5,300.00
Wm. Sweeney, hotel, furniture and bar. \$1,500.00
National of Hartford \$1,500.00
Liverpool, London & Globe & Queens 3,000.00
Acadia 1,500.00

Total \$6,000.00
Allan C. Branch, house, store, stock and furniture. \$1500.00
National of Hartford \$1500.00
North British & Mercantile \$900.00
Sun \$900.00

Total \$2,700.00
Mrs. Robt. Ramsay, house and contents. \$400.00
National of Hartford 1500.00
Union

Total \$1,900.00
Mrs. Robt. Ramsay, (Southwood store). \$1000.00
Springfield \$900.00
National of Hartford \$600.00

Total \$1,600.00
Mrs. R. D. Southwood, stock and furniture. \$750.00
British America 800.00
Phoenix 500.00
Yorkshire 1000.00
Phoenix of London 1200.00

Total \$3,750.00
Outside companies \$1,150.00
John Branch, house and furniture \$1,500.00
W. R. Johnson, house, \$800.00
L. A. Palmer, house, \$7,500.00
Geo. Windsor, house and furniture, \$2,500.00

Total \$78,850.00
In addition to the above total losses, damages to other buildings were assessed at about \$5000.00, which brings the total of insurances payable on account of the big fire to the large sum of \$83,850.00.

It is estimated that the actual loss was \$140,000.00, which would make the net loss to the town, in the vicinity of \$55,000.00. When one considers the size of the town and the fact that this amount represents the work of a lifetime for a large number of its people, it will be realized that it has been a very serious setback.

In spite of this fact, it is very gratifying to note that in almost every case, the burned properties will be rebuilt as soon as possible.

The Lounsbury Co. started the day after the fire, to build their destroyed property on the same ground, but a little further toward the north. W. G. Fenwick and Albert Carter have also started their rebuilding operations.

WHEN BUYING YEAST INSIST ON HAVING THIS PACKAGE



DECLINE SUBSTITUTES

and A. C. Branch too, is working at the foundation of his new house, and Geo. Sutherland is preparing to rebuild on even a larger scale than before.

It is said that all the others, except Daniel McEwen, who has sold his land to S. Howard Cox, and S. Williamson and Geo. Windsor, who are as yet undecided, will rebuild some time during the summer.

The Palatine Insurance Co., represented by J. Brian Mullins, had all their claims adjusted the night of the fire, and today Mr. Mullins received the cheques to pay these claims.

The Nova Scotia and National of Hartford Co's. represented by F. H. Eaton, have also been very prompt in settling their claims, Mr. Eaton being around today with cheques for the parties insured with his companies.

There is no doubt that the prompt settlements by these companies will be most satisfactory to their clients, and will result in largely increased business for the agents mentioned.

A HINT FOR MOTHERS

FOR THE RAINY DAYS.
Here is an excellent way to amuse a child on a rainy day or to set him to amusing himself. Bring out copies of old magazines, a pair of scissors, a bottle of muckage or small pot of flour paste, and a brush. The paste is preferable in some ways, being easier to wash off the child's fingers and apron. Procure some pieces of wood of different shapes and sizes or heavy pasteboard could be made to answer. The Philadelphia "North American," tells how to play this game.

Now to begin. Here, on the cover of the magazine you have selected is a lady—a very beautiful lady—with rosy cheeks, black eyes and a purple gown. Cut her out carefully and paste her up against a black card that has a broad enough base to keep her from tumbling over, and that is long enough to support her rather weak spine. Here are two more ladies—perhaps the purple lady has sisters. One can't have too many ladies, anyhow, especially if one wishes to play department store and have a bargain rush.

Al! here is an advertisement of a carpet firm, and just the finest kind of an Oriental rug is in it. Let's cut it out! It will look splendid for the doll house hall. Delightful! This man in the ready-made suit advertisement is just the husband for one of the purple lady's sisters. He would look too insignificant married to the purple lady, because he isn't colored, poor man! And on the next page is a baby and a little boy, who will do for the children's playmates. One can't have too many children in this furniture advertisement, and near the back is a table on which there is a streaming dinner. Before long the whole house will be furnished.

Next, the garden is to be considered, and a lookout kept for fences and trees and flowers of every description. The floral catalogues have heaps of them. Don't forget the garage and the automobile either, and there might be some chickens, cows and pigs, if the purple lady's brother-in-law is a gentleman farmer.

But what we can invent for the child is nothing to the plays his own fertile little brain will produce after you have given him one lesson in this simple art of toy-making. A box of crayons to color the pictures is an added pleasure.

The Paper Kingdom charges nothing for the happiness to be found within its gates and the little tenement child may enter with the small lady who has at her service an exhaustive parental purse.

WONDERFUL HAIR

Clean and free from dandruff and possessing all the radiance of perfect hair. This is just what Sagine means to those who suffer with itching scalp, dandruff, coarse, dry or common looking hair. Sagine is new life to faded inactive hair. Sagine feeds the hair root with the necessary food for promoting a healthy growth. Sagine is the daintiest tonic you could wish for. It is not a dye and is not sticky or greasy. A large shaker-top bottle costs only 50¢. And Mr. Wran gives his personal guarantee to refund the money if you are not entirely satisfied. Be sure to go to The Wran's drug store as other stores cannot supply you.

The question will now be asked, is gun running to be included as part and parcel of the Orange lodge ritual.

CO-OPERATIVE WAGES

Returns to English Workers Why Low in Their Own Establishments

According to Professor Guinness, in an article on "Productive Co-operation," which has recently appeared in a Toronto periodical, the "Wholesale Societies in the United Co-operative Movement in 1909 employed about 17,000 productive workers, paying them \$200,000 or \$4,000,000 in wages. The Retail Societies employed 21,000 workers in production, and paid them wages to the amount of \$1,200,000 or \$24,000,000. The associated workers with 7,000 productive employees, paid \$240,000 or \$1,940,000 in wages. This works out for the three groups to \$24 1/2¢, or \$75, or \$27 1/2¢, or \$28 and \$30 1/2¢, or \$28 per week or per annum. In the last case the worker is also given \$7.50 as a bonus, making his annual wage equal to \$85. These amounts are certainly not in excess of those paid by private employers. Foodstuffs outlets are undoubtedly correct when they charge the system with making poorer returns to the employer than does private industry. For example, the average earnings of the employees of the British railways amounted at the same period, to which the above figures refer, to \$24, or \$23 1/2¢ per week.

It should be remembered of course that these are the wages that prevail under Free Trade in Great Britain, and while they would seem unjustly low to a good Canadian mechanic there is no doubt that the relatively higher Canadian wages are explained to a great extent by the moderate protection policy which has prevailed in this country for the last thirty years.

J. A. ROY, VETERINARY SURGEON

Has opened up his practice in Campbellton and vicinity and can be found at any time in his office Union St. Campbellton.

BIG SHIPMENT OF FENCE WIRE RECEIVED

COILED, SPRING, BARB AND POULTRY

A LARGE ASSORTMENT OF SCREEN DOORS, WINDOW SCREENS and FLY SCREEN WIRE

Newest Models in Refrigerators

Mureco, Paints and Varnishes

We Sell O-CEDAR MOPS. A supply of Dry Cell Batteries for Motor Boats, Automobiles and Gasoline Engines.

W. T. COOK Beechey St. Opposite Subway, GENERAL MERCHANT

CLASSIFIED Advertisements under this head are charged for at the rate of a cent a word a week. Minimum charge 25¢.

FOR SALE Large cooking range in good order. Suitable for hotel or institution. Gurney "John Bull" make, G. No. 229, 5 ft. 6 inches long with hot water coil. Will sell cheap. Owner does not wish to store the article. For particulars Apply to "B" April 16th c-o Graphic Office.

SAND FOR SALE Anyone wanting sand, apply to, C. T. MAJOR, Ramsay Street. Phone 161-2 April 9th-5w.

GIRL WANTED. A girl for general housework. Must be able to do plain cooking. Two in family. Apply JOHN E. STEWART, Dufferin St. April 30-4f.

We buy and pay the highest cash prices for Beef Hides, Calf Skins, Sheep Skins, all kinds of metals, rags, rubbers, old lamp bags and rags. \$200. Warehouse, Pleasant Street, near Tanners Livery Stable. F. GILLMAN, Proprietor. Campbellton, April 6th, 1914. 6w.

PROFESSIONAL

PETER M. BLYTH ARCHITECT P. O. Box 111 MacDONALD BUILDING

L. P. ROY, C. E. DEPUTY LAND SURVEYOR Water St. Campbellton.



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SELF OPENING TIN

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PINCH IT TO OPEN PINCH IT TO CLOSE

THATS ALL! 10¢ everywhere

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is Growing in Efficiency Growing in Popularity Growing in Influence Growing in Attendance. NEXT TERM OPENS APRIL FIRST

Full information given on application. Address, W. J. OSBORNE, Principal. Fredericton, N. B.

Some of the Reasons for Our Success.

Our long experience has taught us just what the public needs. Our course of training is kept up-to-date and meets just those needs. We devote ourselves entirely to our students' interests.

Students can enter at any time. Send for catalogue. S. KERR, Principal

NOTICE

All persons having any claim against the Estate of the late Joseph Desrosiers, are hereby notified to file their claims duly attested under oath with the undersigned, and all persons owing debts to the said Estate, are requested to pay the same at once to the undersigned Administrator.

(Mrs.) JOSEPH DESROSIERS, Jacques River, N. B. April 22nd, 1914.

HORSES FOR SALE Four horses, ages from six to fifteen years. Prices from \$200.00 to \$250.00, according to quality of animal. Write to H. P. DOYLE, 2 wks-April 28th, Campbellton, N. B. HIDES, SKINS, ETC.

S. A.

The largest and Men's Raincoats

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