



# WILCOX'S MONTH- END SPECIALS

To make September Month a banner month over last year, we have put on sale for the balance of September our entire stock of Men's, Women's and Children's Clothing at Special Out Prices. The cold weather will be here, that's sure, so take advantage of these prices and Save a Dollar when you can:

- |  |   |
|--|---|
| <b>LADIES' COATS</b><br>In Blue, Brown and Black Curl Cloth<br>Worth \$15.00.....For \$9.98  | <b>MEN'S SWEATERS</b><br>In All-Wool, Military Shades. Just What You Want for Our Boys at the Front.<br>Prices Only \$2.75 and \$3.75.<br>For Month-End Sale Only.. |
| <b>LADIES' COATS</b><br>In Black Plush<br>Worth \$20.00.....For \$14.98  | <b>MEN'S GREY WOOL SOX</b><br>Worth 25c...5 pairs for \$1.00<br>For Month-End Sale Only   |
| <b>LADIES' COATS</b><br>In Fancy Tweeds and Naps<br>Worth \$14.00.....For \$9.98   | <b>MEN'S BLACK COTTON HOSE</b><br>6 pairs for 25c.<br>For Month-End Sale Only   |
| <b>LADIES' COATS</b><br>From \$12.00 to \$40.00<br>Less 10 per cent. for Month-End Sale Only   | <b>MEN'S SILK HOSE</b><br>4 pairs for \$1.00  |
| <b>LADIES' SAMPLE SUITS</b><br>No Two Alike at<br>Prices from \$18.00 to \$30.00<br>Less 20 per cent. for Month-End Sale Only<br>Our Regular Line of | <b>LADIES' SILK HOSE</b><br>3 pairs for \$1.00  |
| <b>LADIES' SUITS</b><br>Run from \$14.00 to \$35.00<br>Less 10 per cent. for Month-End Sale Only   | <b>LADIES' SWEATERS</b><br>From \$3.00 to \$6.00<br>At Special Prices for Month-End Only  |
| <b>GIRLS' COATS</b><br>From \$4.50 to \$10.00<br>Less 10 per cent. for Month-End Sale Only   | <b>BOYS' SUITS</b><br>Some of the Best in Town at<br>Prices from \$4.25 to \$13.00<br>At Special Out Prices for Month-End Only                                      |
| <b>LADIES' SILK WAISTS</b><br>From \$1.00 to \$5.00  | <b>MEN'S SUITS</b><br>From \$7.50 to \$24.00<br>Less 10 per cent. for Month-End Only  |
| <b>LADIES' NEW FALL SHIRTTWAISTS</b><br>All the Latest Styles and Colors<br>From \$1.00 to \$5.50<br>At Special Out Prices for Month-End Sale Only   | <b>MEN'S FALL AND WINTER OVERCOATS</b><br>All the Latest Style and Cut<br>At Special Out Prices for Saturday and Monday   |
| <b>LADIES' UNDERSKIRTS</b><br>In All Colors—Guaranteed Not to Fade Nor Rip<br>Price Only \$1.50  | <b>TRUNKS, BAGS AND SUIT CASES</b><br>At Special Out Prices for Saturday and Monday   |
| <b>LADIES' CORSETS</b><br>From 50c. to \$4.50  |   |
| <b>LADIES' SERGE DRESSES</b><br>From \$5.50 to \$10.00<br>At Special Prices for Month-End Sale Only  |   |

It Pays to Shop at  
Charlotte Street  
**WILCOX'S**  
Corner Union

## Real Estate And The Assessment

Methods of Valuation Outlined and Recommended in Report of Civic Commission

The following from the Civic Assessment Commission's report is of special interest to all taxpayers:

Methods of Real Estate Valuation. Within recent years the increase and inequalities of taxation have led to the development and application of more accurate methods of valuation. One essential for correct valuation of real estate is a system of maps. As the Hon. Lawson Purdy has said, "accurate maps are the foundation of a good system of assessing real estate." Such maps are described in the instructions to assessors sent out by the New York State Tax Commission as follows:

"Block and lot maps are easily prepared at no great cost, and will repay the outlay many fold. The city should be divided into blocks, showing the exact boundaries of every separate assessed parcel of real estate in the city. Number blocks consecutively from 1 up; separate lots or parcels of land in each block should also be numbered consecutively from 1 up, for as many lots as are contained within each block. The city should then be divided into sections, numbered consecutively from 1 up. The length of all boundary lines should be shown on the maps in feet and inches; on valuable lots of irregular shape the area should be shown in square feet, and on larger parcels the area should be shown in acres."

The other type of map is known as the land map, and differs from a block and lot map in that it shows the area which it covers.

First, of street and water front sections, block and lot lines are shown, and lot maps not being indicated. Second, by figures written opposite each side of the four sides of every square the value per front foot of an average inside lot, and having a depth previously ascertained representing the average depth. These land value or equalization maps enable the assessor to have under his eye for comparison the values of different sections and streets of the city. In making such maps for St. John present numbers of lots so far as they go can be retained.

A method of land valuation much used by many assessors is that known as the unit system. This method seeks to establish in the centre of each street a standard lot 25 feet by 100 feet (or a piece of land of one foot frontage by one hundred in depth, or some other size may be chosen) as a unit of value and the value of other lots which may be more or less advantageous in location, size and character is computed as a percentage of that of the standard unit. In order to fix the value of the unit in each street, this system must make use of what is known as the "option method," or the "sales method." The former fixes the value of the chosen unit by "bearing" of citizens and real estate dealers, and in the Somers system this is called "community valuation."

"Sales" Method. The "sales method" is simply a way of determining value by the collection and comparison of all data relating to the transfer of real estate, and may be used in connection with a "unit system" or independently as is the case very largely in Montreal and Toronto. It would help this method materially if the law compelled the actual sale price to be recorded in each transfer, but even without this legislation an acute assessor can frequently get such information. Toronto keeps a record by a card system where the history of each lot is recorded.

Another method of land valuation uses the gross rentals as a basis. When the building is adequate to the site the assessor subtracts from the gross rental, the interest on the building, and the amount for taxes, depreciation and other expenses of maintenance and capitalizes what is left at about five per cent. to get the value of the land. This method in a community where land values increase rapidly, or in the case of a property where the land is not adequately used, is liable to give too low a value to the land.

A method of valuation used largely in this city because of the leasehold system

is the capitalization of the ground rent on the basis of six per cent. Its danger is that at this rate the valuation obtained is liable to be low. Mr. Foreman, of Toronto, writes that lands of this character in Toronto are assessed at values that would not equal a three per cent. capitalization of the ground rent. The assessors should use care in the application of this method. In some sections of the city lands are rented more often than sold and ground rents can be secured where sale prices cannot. The rate of capitalization of ground rents is a matter for careful investigation in each section, or industry for which lands are used, and is to be determined by a comparison between ground rents and sale prices and whatever other data the assessor can secure and without regard to the nature of ownership, since the proposed division of the tax in the case of leasehold will relieve any danger of over-taxation by a full assessment.

Value of Buildings. In determining the value of buildings your commission has already indicated that the method usually employed by many assessment departments is to subtract from the value of the whole property, considered as an indivisible unit, the value of the land alone, and to regard the difference as the value of the improvements. The value of the whole property when the structure is adequate to the site will be in the vicinity of ten times the gross rental; or such value is determined by the cost of construction or reconstruction, less the depreciation, and any manual on this subject gives the rules for such valuation by square or



Dr. Chase's  
Nerve Food

The Saint John  
Railway Company

Tenders for Pumping Station

The St. John Railway Company invites tenders for the construction of a Brick and Concrete Pumping Station, together with necessary dredging, in accordance with plans and specifications to be seen at the office of the Engineer, No. 74 Carnarvon street.

A certified cheque must accompany each bid as stated in the Form of Tender. All bids must be addressed to the St. John Railway Company, and will be received at the office of the Company until noon of Friday, the 22nd day of September, A. D. 1916.

No bid will be considered unless on the form specified and in the envelope supplied at the office of the Engineer. The Company reserves the right to reject any or all tenders.

H. M. HOPPER,  
General Manager.  
GILBERT G. MURDOCH,  
Engineer.  
St. John, N. B., Sept. 12, 1916. 9-28.

## WAR LOAN

### DOMINION OF CANADA

Issue of \$100,000,000 5% Bonds Maturing 1st October, 1931.

PAYABLE AT PAR AT

OTTAWA, HALIFAX, ST. JOHN, CHARLOTTETOWN, MONTREAL, TORONTO, WINNIPEG, REGINA, CALGARY, VICTORIA.

INTEREST PAYABLE HALF-YEARLY, 1st APRIL, 1st OCTOBER.

PRINCIPAL AND INTEREST PAYABLE IN GOLD.

ISSUE PRICE 97½

A FULL HALF-YEAR'S INTEREST WILL BE PAID ON 1st APRIL, 1917.

THE PROCEEDS OF THE LOAN WILL BE USED FOR WAR PURPOSES ONLY.

THE MINISTER OF FINANCE offers herewith, on behalf of the Government, the above named Bonds for subscription at 97½, payable as follows:

10 per cent on application;  
30 " 16th October, 1916;  
30 " 15th November, 1916;  
27½ " 15th December, 1916.

The total allotment of bonds of this issue will be limited to one hundred million dollars exclusive of the amount (if any) paid for by the surrender of bonds as the equivalent of cash under the terms of the War Loan prospectus of 22nd November, 1915.

The instalments may be paid in full on the 16th day of October, 1916, or on any instalment due date thereafter, under discount at the rate of four per cent per annum. All payments are to be made to a chartered bank for the credit of the Minister of Finance. Failure to pay any instalment when due will render previous payments liable to forfeiture and the allotment to cancellation.

Subscriptions, accompanied by a deposit of ten per cent of the amount subscribed, must be forwarded through the medium of a chartered bank. Any branch in Canada of any chartered bank will receive subscriptions and issue provisional receipts.

This loan is authorized under Act of the Parliament of Canada, and both principal and interest will be a charge upon the Consolidated Revenue Fund.

Forms of application may be obtained from any branch in Canada of any chartered bank and at the office of any Assistant Receiver General in Canada.

Subscriptions must be for even hundreds of dollars.

In case of partial allotments the surplus deposit will be applied towards payment of the amount due on the October instalment.

Scrip certificates, non-negotiable or payable to bearer in accordance with the choice of the applicant for registered or bearer bonds, will be issued, after allotment, in exchange for the provisional receipts.

When the scrip certificates have been paid in full and payment endorsed thereon by the bank receiving the money they may be exchanged for bonds, when prepared, with coupons attached, payable to bearer or registered as

to principal, or for fully registered bonds, when prepared, without coupons, in accordance with the application.

Delivery of scrip certificates and of bonds will be made through the chartered banks.

The issue will be exempt from taxes—including any income tax—imposed in pursuance of legislation enacted by the Parliament of Canada.

The bonds with coupons will be issued in denominations of \$100, \$500, \$1,000. Fully registered bonds without coupons will be issued in denominations of \$1,000, \$5,000 or any authorized multiple of \$5,000.

The bonds will be paid at maturity at par at the office of the Minister of Finance and Receiver General at Ottawa, or at the office of the Assistant Receiver General at Halifax, St. John, Charlottetown, Montreal, Toronto, Winnipeg, Regina, Calgary, or Victoria.

The interest on the fully registered bonds will be paid by cheque, which will be remitted by post. Interest on bonds with coupons will be paid on surrender of coupons. Both cheques and coupons will be payable free of exchange at any branch in Canada of any chartered bank.

Subject to the payment of twenty-five cents for each new bond issued, holders of fully registered bonds without coupons will have the right to convert into bonds of the denomination of \$1,000 with coupons, and holders of bonds with coupons will have the right to convert into fully registered bonds of authorized denominations without coupons at any time on application to the Minister of Finance.

The books of the loan will be kept at the Department of Finance, Ottawa.

Application will be made in due course for the listing of the issue on the Montreal and Toronto Stock Exchanges.

Recognised bond and stock brokers will be allowed a commission of one-quarter of one per cent on allotments made in respect of applications bearing their stamp, provided, however, that no commission will be allowed in respect of the amount of any allotment paid for by the surrender of bonds issued under the War Loan prospectus of 22nd November, 1915. No commission will be allowed in respect of applications on forms which have not been printed by the King's Printer.

Subscription Lists will close on or before 23rd September, 1916.

DEPARTMENT OF FINANCE, OTTAWA, September 12th, 1916.

## Various Forms Of Headache

"It is necessary in order to treat headaches properly to understand the causes which produce the affection," says Dr. J. W. Bay of Brockton, Ala. Continuing he says, "Physicians cannot even begin the treatment of a disease without knowing what causes give rise to it, and we must remember that headache is to be treated according to the same rule. We must not only be particular to give a remedy intended to counteract the cause which produces the headache, but we must also give a remedy to relieve the pain until the cause can be removed. To answer this triple and complex demand there will be found a most convenient and satisfactory remedy. One tablet every one to three hours gives comfort and rest in the most severe cases of headache, and particularly the headaches of women."

When we have a patient subject to regular attacks of sick headaches, we should caution him to keep his bowels regular, for which nothing is better than "Acioids," and when he feels the least sign of an oncoming attack, he should take two A-K Tablets. Such patients should always be instructed to carry a few anti-kamnia tablets, so as to have them ready for instant use. These tablets are prompt in action and can be depended on to produce relief in a very few minutes. Ask for A-K Tablets. Anti-kamnia tablets at all druggists.

## The Milk Question as it Effects YOU

It is your duty, as a parent, to provide your family with Milk of Known Purity, and thus take a vitally important measure in maintaining health in your home.

PRIMECREST FARMS PURE MILK is Absolutely Guaranteed Fresh, Clean and Free from Disease Germs.

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