

Massey-Harris Farm implements.
McLaughlin Fine Carriages, Buggies
 etc., etc.

Bain Trucks and Carts.

A good supply of above; also any ODD PIECES can be had from the undersigned at lowest prices, as he employs no travelling agents. Come straight to his blacksmith Shop and save your money.

F. H. GOUGH,

Pleasant Street, Newcastle, N. B.

BANK OF NOVA SCOTIA

(INCORPORATED 1822.)

CAPITAL, - - \$3,000,000
RESERVE FUND, \$5,250,000

Unexcelled facilities for the transaction of all kinds of Banking Business.

Special attention given to the Savings Department and interest credited quarterly on Savings Accounts. This is the only bank having its head office in Canada that submits its books and statements to Independent Audit.

Newcastle Branch, J. S. Lewis, Manager.

WHEN YOU THINK OF HAVING

PHOTOGRAPHS

of Yourself, Your Family, Your Friends, Your House, Your Horse, or ANYTHING PHOTOGRAPHABLE, INDOOR OR OUTDOORS, or when you want your Plates or Films developed and finished, or when you want

PHOTOGRAPHS ENLARGED in Bromide, Crayon, Ink or Oils, Call on

MERSEREAU,
 THE PHOTOGRAPHER.

Over Mrs. Demers' Store, NEWCASTLE.
PING PONG PHOTOS
50 CENTS A DOZEN.

OPPORTUNITY

\$100.00 Invested in White Pass Yukon R. R. Stock 5 years ago, now worth \$10,000.00.

\$100.00 Invested in Air Brake Stock is now worth \$24,000.00.

\$100.00 Invested in Bell Telephone Stock when first offered, now worth \$20,000.00.

\$100.00 Invested in Calumet & Hecla Stock is now worth \$187,500.00.

\$100.00 Invested in Crown Point Stock is now worth \$187,500.00.

\$100.00 Invested in Best & Belcher Mines is now worth \$155,000.00.

\$125.00 Invested in California is now worth \$75,500.00.

\$100.00 Invested in Consolidated Virginia is now worth 65,000.00.

\$200.00 Invested in Le Roi in 1890 is now worth 500,000.00.

\$200.00 Invested in Crow's Nest Pass Coal Co., of B. C. in 1896 is now worth 570,000.00 or \$285.00 per share.

Stock of the Home Mining Co. advanced from 25 cents a share to \$25.00 a share in seven months.

Granite Mountain Stock advanced from 10 cents a share to \$75.00 in two years, and paid \$14,000,000.00 in dividends.

These are only a few examples; there are thousands of others.

While success cannot rightfully be judged by money standards, the fact remains that in the eyes of the world the extent of a man's success is the extent of his capital.

The worth has no use for a poor man or a loser.

The person who has reached middle age, wholly dependent upon

his individual efforts for his livelihood, is accounted a failure. He no longer commands the respect of the multitude but receives instead their scorn or pity.

Have you ever thought of these things?

What are you doing to make yourself independent?

Your hand or brain devoted to another man's cause can never make you wealthy.

Nor can your dollars.

The man who only saves is at best a plodder.

He should invest his dollars. Look about you.

There are successful people on every side.

Have you ever wondered how they made money while others have not?

Excluding those rich by inheritance, and those rich by fraud, there remains countless thousands of men and women who, starting practically without a dollar, have built up for themselves wealth or a handsome competence, and are no longer dependent on their hands for support.

These people have made money first by working for and earning dollars, and then by putting their dollars to work.

You are cheating yourself and your family when you do not save from your earnings and put your earnings to work.

Suppose you put your savings in a bank. The bank pays 3 per cent. How can it? Because it invests your money so that it will bring much more than 3 per cent.

enough more so that most bankers become very wealthy on the difference between your interest and theirs.

And what if they invest unwisely and lose all, as they sometimes do? Why, it's your money and your loss—not theirs.

You have not the control of your own capital—do not even know they are doing with your money.

You are making your dollars work for others. Why don't you make them work for you?

The banker invests your dollars; pockets their earning power, and gives you 3 per cent.

Why don't you do your own investing and make the profit for yourself?

You may think you have no opportunity.

But you have.

Opportunities are at every hand. No man or woman exists that has not had some opportunity for financial advancement.

The trouble is: most opportunities wear rubber shoes, and the public sleepily refuse to hear them.

One of the world's most successful financiers, when asked how he made money so fast, replied:

"I have an agent at the elbow of every opportunity and never let one pass without paying me tribute."

Don't you realize that every great fortune had its humble beginning. That just a few dollars have grown to millions?

Look at Andrew Carnegie. He saved up \$500.00 and made his

first investment in Adams Express Company stock. It paid him 10 per cent interest almost from the start.

You know what it and he are worth today.

There are hundreds of similar examples.

"No one ever succeeds except by doing things,"—John D. Rockefeller.

To become wealthy—successful—you must save and invest your savings.

Where were you in the year 1896, and what were you doing?

Couldn't you have saved \$100.00 without inconveniencing yourself?

Suppose you did save \$100.00 and invested it in CROW'S NEST PASS COAL MINE STOCK. This stock was sold in 1896 to small investors at 10 cents a share—six years thereafter it was worth \$100.00 a share, and to day is selling for \$285.00 a share, or your \$100.00 invested then would pay you a dividend of over \$10,000.00 a year and be worth \$285,000.00.

Opportunity is always knocking at the door.

Jay Gould once said to a friend, "When you invest in the stock of a company, don't look for the 'best,' for you will never find it. Look for a good one; then invest, and do it quickly. Don't wait to see if it pans out all right, for that is where you lose your opportunity. When you have waited to see if it pans out, you will have to pay a premium on the stock, and you will have lost the biggest advance in value. You must make

money on your judgment and foresight, and not on demonstrated facts."

Pittsburg, Pennsylvania, has over 400 millionaires who have made their fortunes out of coal and oil. Coal is the basis of all industrial and commercial wealth. Coal mining in British Columbia has always been a success. It is like diamond mining in South Africa—a bonanza of the first magnitude.

Dunsmuir made millions and millions in coal mining in British Columbia, and died the richest man in Canada.

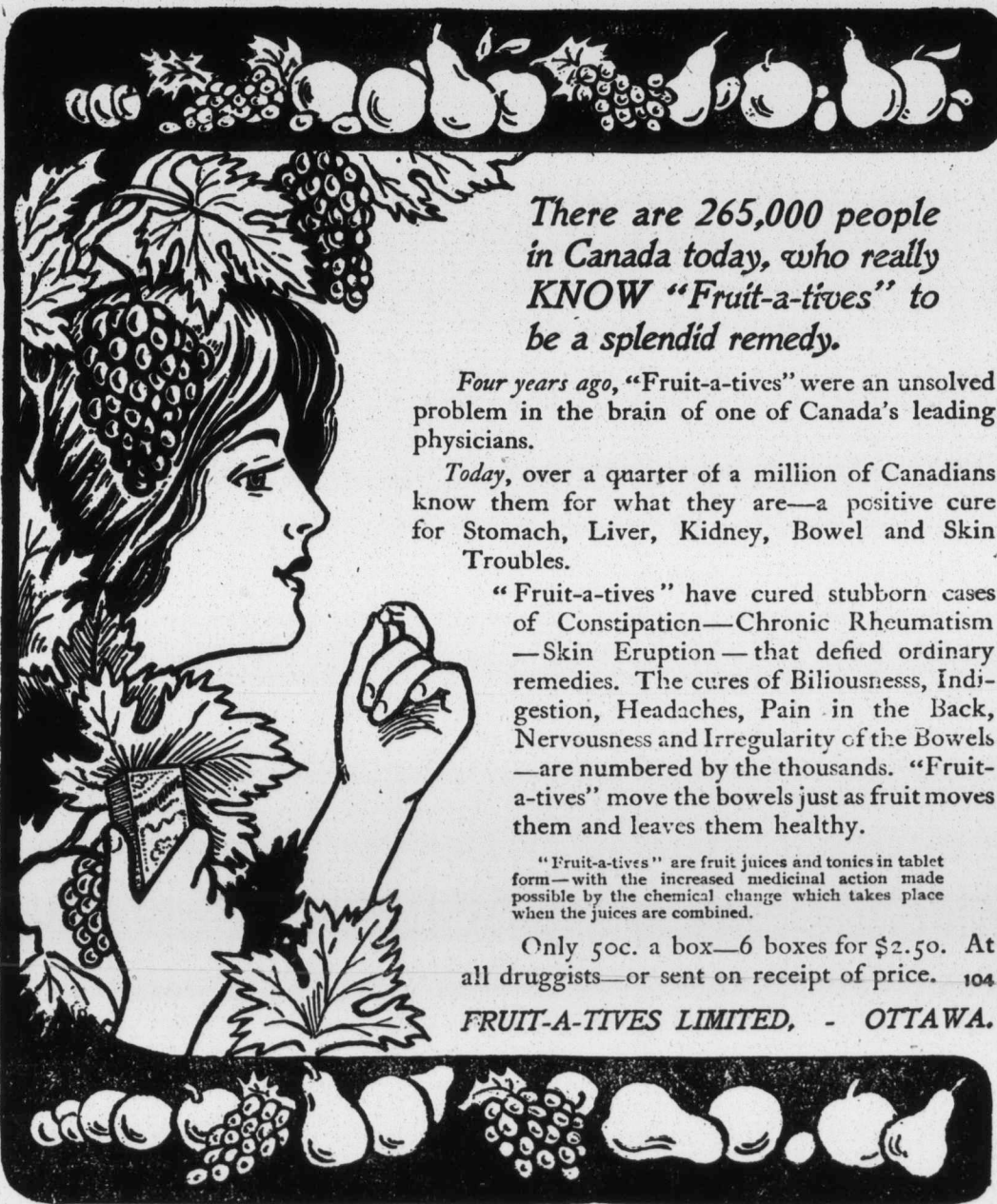
The BRITISH COLUMBIA AMALGAMATED COAL COMPANY of Portland, Oregon, controls 17,500 acres of coal land near Vancouver, B. C., estimated by coal experts to be underlaid with 1,400,000,000 tons of the best quality of steam, domestic, and cooking coal in America.

Our mine is better than the Crow's Nest, the quality of our coal is pronounced by coal experts to be as good, if not better, we are 500 miles nearer tide water, and 300 miles nearer the big smelters in the boundary district, where coke is used.

We are offering a limited amount of the treasury stock for sale at 25c a share, par value \$1.00, full paid and non-assessable.

The officers of this company are men of high standing. Bank or commercial reference will be given.

Call or write for prosperous information.



There are 265,000 people in Canada today, who really KNOW "Fruit-a-tives" to be a splendid remedy.

Four years ago, "Fruit-a-tives" were an unsolved problem in the brain of one of Canada's leading physicians.

Today, over a quarter of a million of Canadians know them for what they are—a positive cure for Stomach, Liver, Kidney, Bowel and Skin Troubles.

"Fruit-a-tives" have cured stubborn cases of Constipation—Chronic Rheumatism—Skin Eruption—that defied ordinary remedies. The cures of Biliousness, Indigestion, Headaches, Pain in the Back, Nervousness and Irregularity of the Bowels—are numbered by the thousands. "Fruit-a-tives" move the bowels just as fruit moves them and leaves them healthy.

"Fruit-a-tives" are fruit juices and tonics in tablet form—with the increased medicinal action made possible by the chemical change which takes place when the juices are combined.

Only 50c. a box—6 boxes for \$2.50. At all druggists—or sent on receipt of price. 104

FRUIT-A-TIVES LIMITED, - OTTAWA.

SPECIAL MEETING TOWN COUNCIL.

Mayor and Treasurer Authorized to Borrow \$3,000 More From Royal Bank.

TAXES COMING SLOWLY.

Mr. Casey's Petition.—Enlarging Police Court.—New Officers.—Fire Whistle.

A special meeting of the town council was held Tuesday 30th ult. The mayor and all the aldermen were present, excepting Ald. McMurdo and Morrissey.

A resolution was passed, on the recommendation of the finance committee, authorizing the mayor and treasurer to borrow from the Royal Bank, on current account, from time to time as required, a sum not to exceed \$3,000, for the current expenses of the town. This increased accommodation may become necessary on account of the taxes coming in slowly. The loan is to be repayable on July 1, 1908.

The petition of William Casey for rebate of taxes, on account of his property being inaccessible for lack of a road, was brought up by the mayor and some discussion ensued. Several aldermen spoke, and the opinion was expressed by some that Mr. Casey had no valid ground for objections, as his assessment was low, the assessors having apparently taken the circumstances into consideration. His taxes are \$12 for this year, which was considered low for a property owner. The petition was laid over until next regular meeting, the chairman of the petitions committee to enquire into the matter in the meantime and be prepared with a recommendation, in order that the council may dispose of the matter.

Ald. John Clark, chairman of the park and fire committee, verbally reported in regard to the procuring of a fire whistle. He said they were not yet in a position to give figures of the cost of such a whistle, as the manufacturers communicated with wanted specifications submitted from which the whistle could be specially made.

Some discussion took place in regard to the laying of a spur railway track at the power house. The mayor stated the negotiations he had had with the railway. The discussion ended without anything definite being decided upon.

Ald. T. A. Clarke, chairman of the police and appointment to office committee, recommending (1) that the tender of M. Russell for supplying coal to the police court room at \$4.74 per ton be accepted; (2) that Howard Williston be appointed a school trustee, in place of John Clark, whose term had expired, and that John Williams be appointed a surveyor of lumber. On motion the report was received and adopted, the appointments of Messrs. Williston and Williams being duly balloted on.

The police committee also recommended that they be authorized to remove the partition separating the police court room from the other small room, in order to give needed room for the growing police court business; this to be in addition to erecting the platform and railing as already authorized. On motion the report was received and adopted, the work to be done by tender. The council then adjourned.

OBITUARY

MISS BLANCHE CRAMMOND.

The sad news of the death of Miss Blanche Crammond, which took place in Boston, was received by her family here yesterday, in a telegram to her brother, L. R. Crammond, accountant of the Bank of Nova Scotia. On Tuesday her father, Mr. C. Crammond, received a telegram that she was very sick. He left for Boston immediately, on the Ocean Limited, but, as stated, news of her death followed.

Miss Crammond left here last September. She was highly esteemed by a large circle of friends, to whom the news of her death will come as a shock. The family, consisting of her father, two sisters and two brothers will have much sympathy in their bereavement.

Interment will be from the residence of Dr. Murray, Lord's Cove, Deer Island, N. B.

The British Columbia Amalgamated Coal Company.

EXECUTIVE OFFICERS: R. L. DURHAM, President, Dr. HOMER I. KEENEY, Vice-President, A. B. CROSMAN, Secretary and Treasurer. DIRECTORS: R. L. DURHAM, Vice-President of the Merchants National Bank of Portland, Oregon. DR. HOMER I. KEENEY, Physician and Surgeon. A. B. CROSMAN, Ex-Postmaster of the City of Portland Oregon, largely interested in the Mining Industries in Alaska and Timber Lands in Oregon. W. H. HURLBURT, Ex-President of the Oregon Water Power and Railway Company. OWEN J. B. YEARSLEY, Banker, Toronto, Ont. J. M. CROOK, Real Estate and Investments. S. ANDREW HARTMAN, Financial Agent; Mines and Investments. GENERAL COUNSEL, ALFRED A. AYA, Fenton Block, Portland, Oregon. BANK REFERENCES: Merchants National Bank, Portland, Oregon. Oregon Trust and Savings Bank, Portland, Oregon. S. ANDREW HARTMAN, Director and Financial Agent.

Suite, 1164 Monadnock Block, Corner Jackson Boulevard and Dearborn Street, CHICAGO, ILL.

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