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All persons are warned that tree passing on Beaubear's Island is strictly prohibited and any person who is found on the Island will be prosecuted.
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We are revising our Mailing List and all subscribers in arrears are respectfully asked to pay the amounts due on their paper. Look at your address label, and if it does not read 1925 you owe us something and we would be pleased to have your remittance at once.
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UNDERWRITERS' FIRE BAROMETER RECORD

NEW YORK, Oct. 11—What type of fires to expect in selected months can be foretold with reasonable certainty by the National Board of Fire Underwriters.

The Board has found that the arson curve reflects not only the ebb and flow of prosperity, but also, with unvarying regularity, the closing of the special seasons in certain commodities. A precise relation between incendiary fires and industrial seasons is known to exist.

With the approach of the Christmas season, the fur manufacturing trade concludes its brief "year," and as the cutting and sewing machines slow down, the number of conflagrations in these shops increase inordinately with other months. Some important sections of the garment trades season ends in April, and from the middle of that month, underwriters assert, they may expect a sudden increase in calls for fire settlements. Similarly with the sporting goods manufacturing, and other industries whose period of output occupy only a portion of the calendar year.

A trade map of the country warns the insurance man where to expect sectional conflagration of unusual frequency. This year they are said to center in New England where the textile industry is below par, but the wave also has touched upstate New York, and in the last two years the finger pointed to Texas, then Georgia and to Southern Illinois.

Some estimates lay as high as 40 per cent. of the \$500,000,000 annual fire loss to the gruesome hand of the "fire bug." His work is marked by death as well as by destruction. For of the 15,000 people who perished in flames in the United States last year many died in conflagrations of deliberate origin.

In William Street, which is to insurance what Wall Street is to finance and Maiden Lane to gems, there is issued a monthly chart for the information of underwriters. It shows in parallel columns, the fires which have occurred in various trades and the "business embarrassments" noted in the same industries. "What fires are running now?" is a common inquiry of an insurance agent returning from a short vacation.

"Clothing" or "leather goods" or "trimmings" may be the reply. Adjusters and investigators have been warned to scrutinize carefully reports in the trade which, for the time being at least, is known to be undergoing an extra hazard.

Even the weather has a not inconsiderable influence on commercial fires. If summer lingers, throwing the fall trade sales behind, the facts noted by the underwriters' loss committee; if the winter is unusually severe, a closer watch is kept on the spring trades for straw hats and flimsy dress goods will be retarded on their way to market and the weaker elements of those trades may be pinched.

Unassimilated aliens often are the blazers of the arson trail. Underwriters hold this type responsible for many devastating conflagrations. Although declared to be widespread, arson is a difficult crime to prove and many claims are settled that just failed to bring a criminal indictment.

Those who fight incendiaries have little sentiment about fires. In William Street they give credence to the story that Mrs. O'Leary's cow kicked over a lantern and so burned Chicago half a century ago, and that a lone Pennsylvania crowd short-circuited two high tension wires last June and caused a dozen or more blazes. These were fires of fate, accepted as such.

More concerned, however, with the national toll of preventable fire losses, underwriters and fire fighters have joined forces to see that there are no more Mrs. O'Leary's cows.



Treat Colds Externally

For sore throat, bronchitis or deep chest colds, rub Vicks VapoRub briskly over throat and chest and cover with warm flannel.
Vicks acts in two ways—both direct: absorbed like a liniment and inhaled as a vapor. A quick relief for the cold troubles of all the family.



Presbyterian Teaching

Plan to Affiliate Pictou Academy with McGill

New Glasgow, N. S.,—Oct. 7—

The Maritime Synod of the Presbyterian Church in session here today heard reports of the work of the church in New Brunswick, Prince Edward Island and Cape Breton. That progress had been made through the province of New Brunswick was the report of Rev. Finlay G. MacKintosh, home missionary secretary of the Continuing Church in the Maritime Provinces. In every former Presbyterian church that had gone into union, he said, there was a minority group strong and enthusiastic, and from one end of the province to the other there was a strong vital church.

"There is a Presbyterian cause with out intermission," he said. "Our line of continuity is not broken anywhere. All that is needed is sufficient ministers to lead the people."

The educational policy that will in future be pursued by the Presbyterian Church of the Maritime Provinces was the subject of discussion. Rev. Frank Baird and Rev. Robert Johnston, the Moderator, outlined a proposed arrangement by which Pictou Academy might be affiliated with McGill University and Toronto in the training of students in theology. The plan, which is not yet fully matured, but which was discussed at length by a number of the leading members of the Synod, was the effect that the Presbyterian Church take over the boys' residence in Pictou and finance it. In return the Pictou Academy Foundation will be asked to make the Academy a collegiate institution with a two years' arts course instead of one as at present. This would form the centre of the educational policy of the Church in the Maritime Provinces.

There were some questions as to the advisability of feeding Central Canadian universities and passing by those of the Maritime Provinces. The insistent feeling was that the atmosphere of Halifax was not conducive to good Presbyterianism. That the Church would have about eleven hundred preaching stations and one hundred and fifty thousand members, was the statement of Rev. A. S. Reid, of Montreal, who pointed out that the most serious problem at the present time was the securing of sufficient ministers. Between three and four hundred ministers are needed to man the various fields properly. Within six months, Mr. Reid stated, he expected that a supply of men would be secured to help fill the gap.

Mr. Reid brought greetings from the Synods of Ottawa and Montreal. That the United Church of Canada was in grave danger of lapsing into unitarianism was the expressed fear of Mr. Reid, and he was confident, he said, that a great body of the Evangelicals, former Methodists, Presbyterians and Congregationalists, would swing back into the Presbyterian Church.



LET THEM SPEAK UP

Apparently the King Government or its candidates in this province cannot be either coaxed or driven into attempting to give the people of New Brunswick a reason why the Intercolonial Railway's western terminus is at Riviere-du-Loup.

Was it not a part of the pact that the Intercolonial would run to that centre of population?

Did it not for many years run as a transportation entity to Montreal?

Did not the Maritime Provinces have a vested right—unchallengeable—to a through line operated and managed from the waters of the Atlantic to the city of Montreal?

When these questions are asked, the Government and its candidates are dumb. They cannot be persuaded to open their mouths.

Is not restoration of a continuous Intercolonial to Montreal a right of the Maritime Provinces?

Might it be said to be right. It was might that deprived this province of its rights. The strong wrested the right from the Maritime Provinces. From these provinces the little they had was taken away and given over to others.

The people want an answer— if one can be given on this subject.

That stretch of railway from Riviere-du-Loup to Montreal is known to be a rich portion of the Intercolonial. It was taken from the Maritimes and donated to the Central Region. It was taken with this no-ive back of tie action: To make a poor showing for the Atlantic Region and enrich the Central Region.

The King Government saw the invasion of Maritime Rights committed—and approved of it. The "Solid sixteen" from Nova Scotia and the liberal members from New Brunswick watched the invasion and have allowed the wrong to continue.

Why should New Brunswick electors again trust their interests in the hands of men who thus betrayed them; and who remain dumb when challenged to justify their conduct?

FRANCE FINDS A TAX HARD TO DODGE

The latest tax in France is a tax on "unproductive personal property." Objects of art are included. And, then, will parliament approve?— is the hand of the tax-gatherer to be licensed to take toll of the sacred things that genius has given a nation where genius is idealized?

If the measure passes the Chamber of Deputies it will make possible a levy on pictures, tapestries, silver-ware, jewelry and precious stones, in short, on works of art of all descriptions, provided the possessor's income is over 7,000 francs (paper), and the things here specified in hand of over 50,000 francs (paper) in value. The estimated revenue from this source will be 80,000,000 francs.

It will be a hard tax to dodge; the insurance records are available, and the sales tax, and an expert valuation, failing these, This aspect opens up possibilities for the artistic valuers. Foreigners living in France are not wholly exempt.

The contingency of valuable art treasures being taken out of France to escape the tax, is conjured up; the needy aristocrats foresee a partial sale of their heirlooms, in order to pay the levy on the rest.

It is an annoying tax, a levy on capital of a special sort. The Rightists in the chamber will fight it, and it will doubtless appeal to the Radicals. The very idea of such a measure, however, illustrates France's need, as well as the determined attitude of M. Caillaux to meet that need.



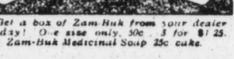
Have You A Skin Trouble?

PAY heed to early symptoms of skin disease! At the first sign of any unpleasant rash, irritation or eruption, anoint it with Zam-Buk. This quickly soothes and heals off disease.

Where skin is already afflicted with eczema or is poisoned, sore or irritated, Zam-Buk is the one remedy that gets right at the root of the trouble. Zam-Buk expels disease, and grows new clear skin.

Zam-Buk's ever-ready character and exceptional healing, soothing and antiseptic value have won for it a permanent place in over a million homes.

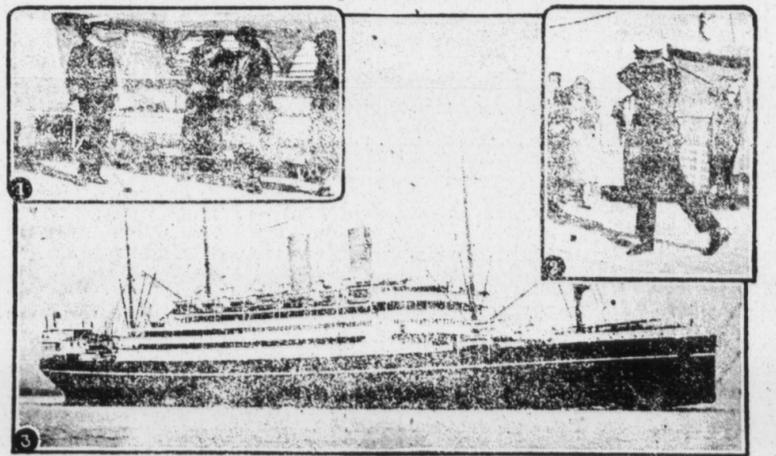
Get a box of this great herbal balm to-day! It is a sure cure for all skin troubles. Mrs. W. Campbell, of Honey River Station, N. H., says: "Watery eruptions on my daughter's face and arms after we returned to open sun. We tried almost everything we knew before we came across Zam-Buk. This balm cleared and healed my child in a surprising way."



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Teeling off for a "Round-the-World" Trip



(1) Captain R. G. (Jock) Latta, commander of the Empress of Scotland just prior to teeling off from the deck of his ship as a member of the "Round the World Golf Club." (2) Captain R. G. (Jock) Latta, commander of the Empress of Scotland, splitting the fairway in the first stroke of the "Round the World Golf Club" tournament. (3) S.S. Empress of Scotland, flagship of the Canadian Pacific fleet, which will sail on a tour of the world from New York December 3rd next.

Here you see Commander R. G. (Jock) Latta, of the S.S. Empress of Scotland, flag-ship of the Canadian Pacific fleet, just before and in action as a member of the "Round-the-World Golf Club", teeling off from the deck of his ship and splitting the fairway far into the ocean with the first ball of the tournament. The idea of the club was first started by I. O. Upham, of the San Francisco Golf Club, who on a \$50 bet went ahead with the notion of teeing on foreign golf links across the world, playing one hole on every course with the same ball. He had all kinds of sport from losing his ball on a Chinese

links and hiring twelve men to search for it, to finding the Copenhagen Golf Club, Denmark, occupied by the whole Danish army. Before returning to San Francisco he had played on 55 courses. Captain Latta is one of the latest members of the Club and a number of fellow members will sail on the Empress of Scotland on December 3rd from New York on the fifth yearly cruise of the globe undertaken by C.P.R. Vessels. The coming trip will cover 27,320 miles, nineteen countries, every kind of climate, race and tongue, and will return to New York April 10, 1926 from a trip occupying 129 days.