

NA-DRU-CO DYSPEPSIA TABLETS

relieve and cure indigestion—acidity of the stomach—biliousness—flatulence, —dyspepsia. They re-inforce the stomach by supplying the active principles needed for the digestion of all kinds of food. Try one after each meal.

See a box. If your druggist has not stocked them yet, send us 50c. and we will mail you a box.

National Drug and Chemical Company of Canada, Limited, Montreal.

The Campbellton Graphic.

J. G. MCCOLL, EDITOR H. B. ANSLOW, MANAGER

CAMPBELLTON, N. B., JANUARY 20th, 1911

BANK OF NEW BRUNSWICK.

The general statement of the Bank of New Brunswick, as at December 31st, submitted to the shareholders at Monday's meeting, will be found elsewhere in this issue of the Graphic. This statement was outlined in the report of the meeting, and there is little to add except that it shows this long-established bank to be in an excellent position. Incorporated nearly one hundred years it was long perhaps the most conservatively managed financial institution in the country, confining its business to St. John city. Conditions have changed, however, in the banking business, and in accordance therewith a policy of expansion has been entered upon. Branches have been opened in different parts of the Maritime provinces and the management is now considering extension to the upper provinces. The Campbellton branch is in charge of Mr. R. M. Hope.

ARE WE PREPARED?

A great amount of work yet lies before us in this year of grace 1911. We received a terrible lesson in 1910, have we profited by it? Yes and No.—In our anxiety to rebuild our town have we taken the necessary steps to preserve and safeguard it? Are we equipped to fight even a small conflagration should it break out? These are serious questions; can we give a satisfactory answer?—Months have passed and we have yet only the primary appliances for fire fighting.—Now is the time to organize the Fire Department on a solid basis and allow it to grow with the town.—Appoint a salaried Fire Chief, one who has had a thorough training in some of the large cities,—make him fully responsible, and allow him to organize his forces into a proper state of efficiency.—We cannot do everything at once but we can make a beginning.—As the town increases those hydrants can be put down, alarm boxes placed in the streets, the site of sub-stations arranged, and proper appliances bought, and installed,—the necessity of having a Chemical Fire Engine being of paramount importance.—These things will all come we know but they are too long on the road,—and until the Fire Department is fully equipped and put on a satisfactory basis, we cannot feel secure.—The Council are doing all they can know—but we think this matter should have precedence over everything else.

BUY AT HOME.

Recently in discussing the "Buy in Campbellton" question the writer was given some hard raps. One gentleman, (and by the way he belongs to St. John), why it was he, was obliged to pay twenty-five to thirty per cent. more for goods he purchased here, than he paid in St. John. He certainly believed in the "buy at home" principle, but not when merchants were charging exorbitant prices. "If," he said, "the merchants of Campbellton expect to build up a large trade they will certainly have to revise their business methods."

Another gentleman hit a more personal note. His agreement was: If the Graphic charged twenty-five to thirty per cent. more for printing commercial stationery how many of the town merchants would "buy at home". Not many and in my case this is just my position. I will not buy in Campbellton when

I can save from twenty to thirty per cent. by buying elsewhere.

Another gentleman asked us this question? Why is it that at one hardware store I pay \$2.85 cents for a keg of two and a half inch wire nails while at another I pay \$3.25. Of course we could not answer.

There is no doubt that the Graphic's campaign to interest Campbellton citizens in Campbellton's welfare is creating comment and we trust that before long more interest will be taken in this matter. Our columns are open to short, pointed letters on this subject.

FOR CONSTIPATION

A Medicine That Does Not Cost Anything Unless It Cures.

The active medicinal ingredients of Rexall Orderlies, which are odorless, tasteless and colorless, is an entirely new discovery. Combined with other extremely valuable ingredients, it forms a perfect bowel regulator, intestinal invigorator and strengthener. Rexall Orderlies are eaten like candy and are notable for their agreeableness to the palate and gentleness of action. They do not cause griping or any disagreeable effect or inconvenience.

Unlike other preparations for a like purpose, they do not create a habit, but instead they overcome the cause of habit acquired through the use of ordinary laxatives, cathartics and harsh physic, and permanently remove the cause of constipation or irregular bowel action.

We will refund your money without argument if they do not do as we say. They will. Two sizes, 25c. and 10c. Sold only at our store—The Rexall Store, T. Wran.

ST. ANDREW'S

PRESBYTERIAN CHURCH

The annual meeting of the church was held on Wednesday evening, under the presidency of Mr. D. J. Bruce. All the accounts were well received and the balances at the command of the various branches of the church work show healthy signs of activity. Rev. Mr. Drummond in presenting the Report of Session, paid a fitting tribute to the memory of the late Dr. Carr and asked for the continued support and consideration of the congregation in his endeavor to follow in the footsteps of his illustrious predecessor. There are 238 members on the roll, being a net increase in membership of 10 for the year ending Dec. 31, 1910. The balance of cash on hand for the benefit of the poor of the congregation is \$117.24.

In the Sunday School report Mr. D. C. Firth asked for volunteers for the teaching staff, which was very much undermanned. All the records had been destroyed in the fire, so that few comparisons could be made. The school opened in the Dimock Hall on Sept. 14th, 1910 with an attendance of 37. Since then it has increased to 159, showing remarkable progress. The collections to Dec. 31st, amounted to \$27.50.—It may be mentioned that the Presbyterian Publishing Co. have given the school all necessary supplies.

Mr. W. F. Yorston reported that the Men's Union had a membership of 19 and an average attendance of 10. Balance on hand \$18.62.

Mrs. Gerrard reported that the Women's Foreign and Home Mission Society had a membership of 50. Average attendance at meetings was 17. Cash balance on hand is \$97.44.

Mr. P. Gerrard read the report of St. Andrew's Club which showed a flourishing condition, having nearly \$300 at their back, for the purchase of a piano which is greatly needed in the club room.

In the Trustees report presented by Mr. D. C. Firth, the cash receipts were \$4023.23, expenditure \$3970.89, leaving a balance on hand of \$52.34. For the Manse and Church building Fund, the receipts were \$15,918.56 and the disbursements \$7022.13, leaving

COUNCIL ECHOES

Sugarloaf street still bulks large in the council eye. As already stated in the Graphic the fact remains that work on the yards and station has been suspended until this matter is disposed of. To the man in the street it appears as if the I. C. R. were insisting on the council closing this street, when they themselves have the power to do so, and for the only reason that they would be required to open up another thoroughfare for the convenience of the public and residents. It seems a small matter, yet there is a lot behind it.

We are pleased to see that the friends to be placed to our credit by the governments are to be placed in the Bank of Nova Scotia. The various banks were asked what their rate of interest would be and although we are sorry that they were not all at the same figure and thereby perhaps each getting a share, still we are doing the best for the town and getting the best return.

The special grant given the town treasurer was the best way of getting out of what might have been construed as a precedent. The treasurer's salary is really a percentage of collections and this year, with a reduced assessment and difficulty of collection, he was given even more work and fully deserves the consideration of the Council. This grant will only bring up his earnings to last year's level.

The meeting was changed to a Monday to suit the early closing merchants. There was a small meeting. Verb sap.

THE RIPARIAN ASSOCIATION OF THE RESTIGOUCHE RIVER, LTD.

Notice is hereby given that application will be made to the Parliament of Canada at the present session thereof for an act incorporating the association now existing under the name of "The Riparian Association of the Restigouche River" for the purpose of the protection, encouragement and promotion of the propagation of salmon in the Restigouche and Matapedia River and their tributaries and to induce or secure obedience and respect to the fish and game laws and their enforcement and for such other objects and purposes within the jurisdiction of the Parliament of Canada as may be necessary and useful.

Meredith, MacPherson, Hague & Holden, Advocates, Montreal. Solicitors for Applicants. Jan. 6-51s.

THE RIPARIAN ASSOCIATION OF THE RESTIGOUCHE RIVER, LTD.

Avis est donné par le présent qu'une demande sera adressée au Parlement du Canada, à sa présente session, d'un acte incorporant l'association existant sous le nom de "Association Riveraine de la Rivière Restigouche" (The Riparian Association of the Restigouche River) à la fin de protéger, encourager et promouvoir la propagation du saumon dans les rivières Restigouche et Matapédia et leurs tributaires, et faire respecter les lois de chasse et de pêche et leur mise en vigueur; et pour les autres objets et fins de la juridiction du Parlement du Canada, qui pourraient être nécessaires et utiles.

Meredith, MacPherson, Hague & Holden, Advocates, Montreal. Soliciteurs des requérants. Jan 6-51s.

ing a balance of \$7006.43. From this sum has to be deducted the sum of \$1800, the final payment on the Manse building, but there falls to be added nearly \$5,000 promised by the congregation, so that the trustees have nearly \$13,000 to go towards the building of the new church. These assets do not include the value of the lands held by the congregation, so it will easily be seen that the church is on a sound financial footing. All these reports were received with quiet satisfaction. The committee who had compiled an exhaustive report previous to the fire, in which unfortunately the records were burned, were thanked for their labors and the meeting adjourned.

CASTORIA.
The Kind You Have Always Bought
Bears the Signature of *Dr. J. C. Watson*

HER PHYSICIAN ADVISED

Taking Lydia E. Pinkham's Vegetable Compound

Columbus, Ohio.—"I have taken Lydia E. Pinkham's Vegetable Compound during a change of life. My doctor told me it was good, and since taking it I feel so much better that I can do all my work again. I think Lydia E. Pinkham's Vegetable Compound a fine remedy for all women's troubles, and I never forget to tell my friends what it has done for me."

Mrs. E. HANSON, 304 East Long St., Columbus, Ohio.

Another Woman Helped.
Granville, Vt.—"I was passing through the Change of Life and suffered from nervousness and other annoying symptoms. Lydia E. Pinkham's Vegetable Compound restored my health and strength, and proved worth mountains of gold to me. For the sake of other suffering women I am willing you should publish my letter."—Mrs. CHARLES BANGS, R.F.D., Granville, Vt.

Women who are passing through this critical period or who are suffering from any of those distressing ills peculiar to their sex should not lose sight of the fact that for thirty years Lydia E. Pinkham's Vegetable Compound, which is made from roots and herbs, has been the standard remedy for female ills. In almost every community you will find women who have been restored to health by Lydia E. Pinkham's Vegetable Compound.

Classified Advertisements.

FOR SALE
One horse, weighs 1300, 7 years old, sound. One Double Woodshed, one Creana Double Barrel Shot Gun.
Wm Murphy,
Eel River Crossing
Dec. 2-1f

FOR SALE
A substantially built shack 15 x 25 on Queen street. For particular apply to Dr. L. G. Pinault, Campbellton.
Dec. 15-1f

TEACHER WANTED
An experienced Second Class Female Teacher to take charge of the Dalhousie Jet School at the beginning of the next term.
Timothy Robinson,
Sec'y-Treasurer,
Dalhousie Junction, N. B.
Dec. 16-1f.

FREDERICKTON
The Business College
W. J. OSBORNE, PRINCIPAL

THE SCHOOL THAT HAS WON THE CONFIDENCE OF THE PEOPLE
Our 1911 Catalogue sent free to any address on application, tells you all about this fine school and how YOU can be put on the road to success like hundreds of others who have been trained here. Enter any time. Address:
W. J. OSBORNE, Principal,
Frederickton, N. B.

EASTERN S.S.CO.

Reliable and Popular Route Between
TJOHN and BOSTON
FARES
CAMPBELLTON to BOSTON
FARES

First Class\$10.05
Second Class 8.50
State Rooms 1.00

COMMENCING DECEMBER 1st.
Steel Steamship Calvin Austin complete Wireless Telegraph Equipment.
Leaving St. John Thursdays at 9:00 a.m. for Eastport, Lunenburg and Boston. Returning, leave Union Wharf, Boston, Mondays at 9:00 a.m. and Portland at 5:00 p.m. for Lunenburg and St. John.

Through tickets at proportionately low rates, on sale at all Railway Stations and baggage checked through to destination.

L. R. THOMPSON,
Travelling freight and Passenger Agent.
W. G. LEE, Agent,
St. John, N. B.

The Bank of New Brunswick

INCORPORATED 1839

Capital (paid up) \$ 774,300
Rest, \$ 1,405,025

HEAD OFFICE: ST. JOHN, N. B.

Director's Report

The Directors beg to present to the Shareholders the following Report and Statements for the year ending 31st December, 1910.

The Net Profits for the year after making full provision for interest on deposits, rebate on current discounts, and for all bad and doubtful debts, amount to \$142,180.44. The following disposition has been made of these profits, amounting in all to \$100,337.54. To the Rest Account has been added \$25,000, to the Pension Fund has been contributed \$5,000, there has been written off Bank Premises \$10,000, and the balance of \$1,405,025 has been added to Profit and Loss Account.

The Rest Account has been further increased by the addition of \$32,900, being the premium on new Capital Stock sold and issued during the year.

The Bank has had a satisfactory year, and the increases in the various departments show a continued growth of the business.

Branches of the Bank have been opened at Hampton and St. Stephen, New Brunswick, and at Hantsport in Nova Scotia. The sub-agencies at Newington and Petitcodiac have grown sufficiently to warrant their being made regular Branches.

The Building at Campbellton owned by the Bank was destroyed in the fire that devastated that town in July last, but it was sufficiently insured, and is now being rebuilt.

New buildings have been erected by the Bank in Fredericton, Summerside, and on Charlotte Street, St. John. These have occasioned the increase in the Bank Premises Account.

All the Branches and the Head Office have been inspected during the year, and independent Chartered Accountants have certified to the correctness of the Balance Sheet.

JAMES MANCHESTER,
President.

St. John, N. B., 16th January, 1911.

GENERAL STATEMENT

31st December, 1910

LIABILITIES.	
Notes of the Bank in circulation	\$ 901,731.00
Deposits not bearing interest	1,388,445.31
Deposits bearing interest	5,343,512.24
Deposits due to other Banks	72,236.58
Other Liabilities	139,495.92
(not included under foregoing heads)	\$ 8,191,461.05
Capital Stock	\$ 774,300.00
Rest	1,405,025.00
Quarterly Dividend (Payable 3rd January, 1911)	25,102.87
Balance of Profit and Loss Account	28,069.13
	2,232,577.00
Total Liabilities	\$10,424,038.05
ASSETS	
Specie	\$287,546.97
Donation Notes	675,138.25
Deposit with Dominion Government (for security of note circulation)	38,500.00
Notes and Cheques of other Banks	258,033.79
Deposits due by other Banks	494,869.93
Investments	444,302.26
(Provincial, Municipal and other Bonds, etc.)	1,005,630.72
Call and Short Loans (secured by Bonds and Stocks)	\$6,800,282.56
Current Loans and Discounts	5,000.86
Overdue Debts (estimated loss provided for)	178,016.96
Bank Premises	146,105.75
Other Assets (not included under foregoing heads)	7,219,986.13
Total Assets	\$10,424,038.05

R. B. KESSEN, General Manager.

We have examined the Books and Accounts of the Bank of New Brunswick at its Head Office at St. John, and have been duly furnished with certified returns from the Branches and with all information and explanations required by us. We have certified, at the Head Office, the Bank's Investments, and other securities, the cash on hand and the accounts with other banks, and find them to be in accordance with the books; and we certify that in our opinion the above Statement as at December 31st, 1910, is properly drawn up so as to exhibit a true and correct view of the state of the Bank's affairs as shown by such books and certified returns.

PRICE, WATERHOUSE & CO.
Chartered Accountants (England).

PROFIT AND LOSS ACCOUNTS

Balance at Credit on 31st December, 1909	\$ 28,306.23
Net profits for the year ending 31st December, 1910, after making full provision for interest on deposits, rebate on current discounts, and for all bad and doubtful debts	142,180.44
	\$ 169,446.67
Dividends	\$ 100,337.54
Rest Account	25,000.00
Contribution to Pension Fund	5,000.00
Written off Bank Premises	10,000.00
Deposits carried forward	28,069.13
	\$ 169,446.67

REST ACCOUNT

Balance on 31st December, 1909	\$1,347,125.00
Premium on New Capital Stock	32,900.00
Transferred from Profit and Loss Account	25,000.00
Balance on 31st December, 1910	\$1,405,025.00