

The Weekly Monitor

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AND—
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PROPRIETOR AND PUBLISHER

WEDNESDAY, MARCH 20, 1912.

Under the new regulation issued by the deputy minister of agriculture it will be necessary for orchardists to pay strict attention to the eradication of the brown-tail moth pest, as a penalty will be enforced of \$100, according to the terms of the Act, for disregarding instructions of the inspector as to destroying nests or insects.

It is stated that 1300 nests have been found in Bridgetown section during the recent visit of the Brown-tail Inspectors staff, and that to the westward even larger numbers of the pest have been found.

It would be supposed that a mere hint from the inspectors of the presence of the pests, would be sufficient to induce the utmost activity on the part of the farmer in overcoming what may, if neglected, result in the ruin of his orchard. The government is doing an admirable thing in lending the farmer the assistance of experts for the protection of his property, and prompt co-operation on the part of the farmer should show his appreciation of the government's interest in his welfare.

HELPING THE FARMERS.

The following explanation by the Halifax Recorder of the Nova Scotia government's farmers loan bill will be of interest in connection with the appeal to the Flammings government to take similar action:—

"It has been the custom of loan companies to lend on the security of farm mortgages not more than fifty per cent. of the value of the property. As a general rule, a man purchasing a farm by means of this half value loan would have no money to stock it or to purchase farm tools. The object of the government is to enable the intending farmer to raise more money on a mortgage in order to provide himself with the requisites of his work. The bill provides that the government shall guarantee the loan company against loss, if the said company will supplement their fifty per cent. loan by a still further loan of enough to make the entire amount loaned equal to eighty per cent. of the value of the property. The company, of course, advance fifty per cent. on their own responsibility as before, but will be safeguarded against the loss of their further advances by the government. If necessary, the government will advance the money to the farmer through the medium of the Loan Company, the maximum loan in no case to exceed \$2,500. There is no doubt but that many abandoned farms will be reopened and new land will be taken up."

That there is in Nova Scotia as in New Brunswick great room for an increase in the number of farms is clear from the following additional remarks by the Recorder:—

"Out of 13,000,000 acres in the province of Nova Scotia, there is every reason to believe that about one-half are cultivatable and of sufficient fertility to repay cultivation. Not one million acres are under the plough at the present time, and this gives us some idea of the agricultural potentialities of the province."

Carry a smile with you as well as a calling card—it is a better introduction. Our enemies are caused by misunderstandings, and they are all melted in the sunshine of the heart. Take the chip of your shoulder and stop your still hunt for insults. Do not take the little "worries that vex and fret" too seriously.

PROMINENT FEATURES OF
The Excelsior LIFE Insurance CoHigh Interest Earnings
Low Mortality Rate
Economy in Management

These are the chief sources from which profits accrue.

Capt. S. M. Beardsley
Provincial Manager
Wolfville N. S.

Land Settlement Commission

(Continued from page 1.)

yond all anticipations. In this very year the same thing has been recommended by the Massachusetts legislature whereby certain moneys of savings banks deposited with the state treasurer, may be loaned to the commission for the erection of working men's cottages. This is the first experiment in the United States. But as I shall show a little later, the same thing has been tried in the Australian states. There, however, each state has power to grant charters to savings banks and the savings of the people are to be used by an agricultural bank for the purposes I have described.

"In Canada the federal government alone can grant a charter to any bank, and that is the fundamental reason why I have suggested the establishment of a Land Settlement Commission, by which the province could launch the scheme. But the principle at bottom is the same in both countries, viz.: that the savings of the people should be used by the government of the province for agricultural development. There a state can do it directly, here it must be done indirectly, by arrangement with the federal government.

"By the second and third methods, the province could raise the money, but not so economically. You would probably have to pay four per cent on long term debentures and the price of their flotations would be apt to bring up the rate to four and one-half per cent. on the money realized. The margin between four and a half per cent. and five per cent. would be small, and the chances of profit on the loan operations of the commission would be reduced. Under these methods it might be necessary to raise the rate of loans from five to five and a half or six per cent. But even then capital would be supplied on very cheap and easy terms.

DETAILS OF THE PLAN.

"Our Land Settlement Commission or some similar body having been set up and received the funds, would commence operations. Loans would be made say from \$100 up to \$3,000 for agricultural purposes only, at periods say from twenty-five to thirty-five years. I would prefer the latter period, and commence to collect your first payment at the end of six months. They should manage the business side of the operations and give the project their entire attention. All political functions would be reserved for the government, and the two functions must be kept absolutely apart. The loans would be so arranged that a borrower would pay a fixed sum every half year and no less. Part of this amount would consist of interest at five per cent. (or whatever rate is established) and part in reduction of principal. As the loan continued the amount of principal upon which interest is calculated would be reduced by the partial payments every six months, and at the end of the period would be extinguished.

"For example, if John Smith should borrow \$1,000 he would have to pay a fixed sum of \$32.35 every six

months for thirty years, until his loan at the interest of five per cent. was fully liquidated. Or if Smith would prefer to pay an even sum of \$10 every six months he could borrow \$309.08 and in this manner pay it off in thirty years, with the interest at five per cent. The scheme of loans is best illustrated in the tables "C" and "D," annexed to my address, and would urge you to carefully study them when published. They were prepared by James Liddell in the Foreign Exchange Department of Lee, Higginson & Co., Boston.

"In all cases, loans would be made by separate vote of the commission and upon approved value. Loans should not exceed seventy per cent. value of agricultural property, and the commission should have the right to advance a smaller percentage if the character and location of the property required such action. All loans would be secured to the province, through the commission, by a first mortgage upon the property, with provisions of foreclosure and sale in case of default by the borrower on any instalment. Every applicant for a loan must state the purpose for which it is required, and if any loan is used contrary to the scope of law, the commission could cancel it at once and resume the property. Every loan would be made only upon the written report of experienced valuers employed by the commission, and a small fee would be charged for the valuation. If a borrower failed to pay on time a fine would be imposed before he was reinstated in good standing. Payments may be anticipated, but no credit on interest could be given until the date of half year ensuing. Whether any portion of a loan could be used to buy stock or farming implements is a different problem, but I should be inclined to permit a use of say twenty-five per cent. of the loan for such purposes. Primarily, the scheme contemplates that the loan must be used for purchase price, erection of buildings or other permanent improvements. If a borrower's farm was free from incumbrances, I would permit a loan for purchase of stock, etc., and take security on the farm itself.

"A certain amount of discretion must be given to the commission on matters of this kind, providing the loan was well within the amount allowed on the land. The lands of the province should be classified and the terms of a loan would depend on the character and location of the property. Small loans, up to \$500 should have a preference, and the aggregate amount granted to any one person on different properties should not exceed \$5,000. In all cases, no sale or transfer of the property should be permitted without consent of the commission. The names and accounts of borrowers should not be open for public information. Officials should be prohibited from revealing secrets, just as banks are today.

"All profits derived from the operations of the commission should be paid over to the provincial secretary, and set aside by him as a fund for the redemption of bonds or other obligations of the province incurred on the scheme. This fund would be conservatively invested by the provincial secretary until such time as he could

Public Auction

To be Sold at Public Auction, on
the premises of E. H. Armstrong,
Granville Ferry, Saturday
March 30th, at 11 A. M.THE FOLLOWING STOCK AND
FARM IMPLEMENTS:—

1 Horse, 1 Cow, 1 pair Oxen; 3 yearlings, 1 Calf, 2 Shoats, 1 brood Sow, Berkshire; Farm implements consisting of 1 ox Wagon; Mowing Machine; Horse Rake, Hay Tedder; 2 Plows; Horse Hoe, Harrow, Roller, Hoes, Forks, Rakes, Spray Pump, 2 sets double Bob-sleds; 4 Chains; 2 Peavies; Carpenter Tools; Cooper Tools, Grind Stones; Scythes and Snaths 2 Carriages; 2 single Harnesses, pair double Harness; Dump Cart 2 seated Pung, Road Cart; 20 tons Hay.

ALSO HOUSEHOLD FURNITURE
AS FOLLOWS:—

1 Parlor Suit, walnut; 3 Bed room Suits; 2 single Beds; 4 Springs, 2 Mattresses; 1 Hall Rack; Carpets; Matting; 4 Tables; Side Board; Lounges; Combination Book and Writing Desk; Refrigerator; Sewing Machine; Range; Kitchen Utensils; 2 Hanging Lamps; 3 Parlor Lamps; Dish; Churn; Butter Tray and Prints, other articles too numerous to mention.

If stormy, first fine day.
TERMS.—Sums under \$5.00 cash, over, six months with six per cent interest joint notes.

E. H. ARMSTRONG
Granville Ferry, Feb. 29th, 1912.

Farm for Sale

In the apple section of Clarence, Annapolis Co. consisting of 225 acres: wood land of 75 acres; hay land of 45 acres; orchard of 15 acres. Remainder in good pasture with never-falling water. Two-story house, with fifteen rooms, and bath-room. Barn 33 x 95. Town water in house and barn, free from taxes for all time. Out-buildings good. Orchard not full this year but picked 2250 barrels. Young orchard coming on and in less than five years will put up 3000 barrels. Cause for sale, owner too old to work and take charge.

JAS. M. MARSHALL,
Clarence, Annapolis Co., Mch. 1st.

NURSERY STOCK

Before ordering trees write us for our Catalogue and prices or see our nearest agent. We are the largest growers of trees in Canada. Full line of Apples, Peaches, Pears, Cherries and Plum trees. Our trees are noted for fine root system and largest limb growth. Our nurseries are patronized by the largest and most progressive growers of Canada. Write for agency.

BROWN BROS. CO. NURSERYMEN,
Limited.Browns' Nurseries, Welland Co.,
Ontario.

arrange for the redemption of obligations to the federal government or the public as the case may be."

READY-MADE FARMS.

Mr. McIntyre then entered into a discussion of the plans for ready made farms and told how the commission might help the farmer. He went very fully into the details of the funds required and then described a framework to base the legislation upon. He put up many sound arguments for the plan and made references to the experiences of other countries along these lines. He made particular reference to the work being done in England.

In concluding Mr. McIntyre said that he trusted that this day would mark the beginning of a new era in the affairs of these provinces. He vouched was not designed to build up offices but to restore country life and agricultural pursuits to their proper place. His address was greatly appreciated and heartily applauded.

A spirited discussion followed. Mr. McIntyre's address and a resolution favoring the adoption of such a scheme for New Brunswick. J. E. Porter moved, and H. H. Stuart seconded, a resolution to refer the matter to a special committee to wait on the provincial government and ask for its consideration.

R. E. Armstrong moved in amendment that the matter first be referred to the Board of Trade and Union of Municipalities; the recommendation to the government to come from those bodies. The amendment was defeated by a large majority and Mr. Porter's motion carried amid great applause.

Arthur Hawkes was heard in a characteristic address, and declared the adoption of the foregoing resolution marked a great step in provincial progress, being a recognition of the principle that public credit must be used for the benefit of the farmers.

STOCK-TAKING BARGAINS

WHILE TAKING STOCK WE CAME ACROSS

"HUNDREDS"

of ends of goods of every description, and we are now offering
the public rare bargains. You will find our counters loaded with

REMNANTS

OF

Dress Goods, Silks, Muslins, Zephyr Ginghams, Print Cottons,
Laces, Embroideries, Ribbons, Undervests, Hose, Curtain Muslins,
Straw Matting, &c. &c. Prices for these goods CASH.

2 lb. Prints of Butter 26c., and Fresh Eggs 27c., this week

Strong & Whitman

PHONE 32

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OF
ANY MAKE
OF

Type writer

We have quite a variety of machines to select from. Each machine is fully guaranteed against defect. Terms to Suit.

SOULIS-NEWSOME
Typewriters Co., Ltd.

HALIFAX : ST. JOHN

GET
THE
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When you decide to get the best Groceries and Confectionery obtainable you will find our stock in these lines complete at the lowest prices. Come to us and save money.

Mrs. S. C. Turner

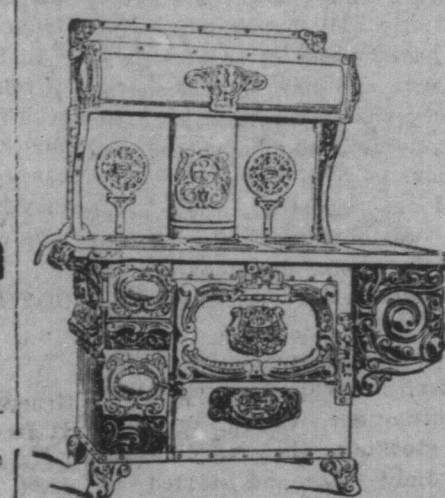
Stock,
Workmanship,
Design & Price

are the points to be considered in buying GRANITE OR MARBLE MONUMENTS. It is my aim to please in each of these points those who favor me with their orders.

Catalogues on request.
Address Bear River Post Office.THELBERG RICE,
Bear River and Nictaux

EASTER EXCURSIONS

THE HALIFAX & SOUTH WESTERN RAILWAY will sell excursion tickets between all stations, at the ONE-FIRST CLASS FARE, minimum excursion fare twenty-five cents, good going April 4th, 5th 6th and 8th, valid for return until April 10th, 1912.



We have just received a shipment of STEEL RANGES of different varieties, which we are able to offer at prices ranging from \$35.00 upwards.

We would be pleased to show these to intending customers, and would advise calling early as we have only a limited number left of the Range we are offering at the special price of \$35.00.

Beside these ranges we have a good stock of STOVES AND RANGES, both STEEL AND CAST IRON, of different styles, which we have marked very low in price.

Bridgetown Foundry Co., Ltd.

CHESLEY'S

Sat. 23 Special Sale Mon. 25

Collars	Ladies' Hair Nets	Darning Wool
Dutch Collars, a Bargain	Any color	3 Cards for
13c.	4c.	5c.
Pearl Buttons	Embroidery	Hair Rolls
per dozen	Corset Cover Embroidery	24 inches long
4c.	per yd.	14c.
Barettes		Writing Tablets
Your Choice		Good quality Paper
12 1-2 & 15c.	16c.	8c.

GROCERIES

POST TOASTIES	.09	LEMON EXTRACT, 2-oz. bot.	.08
KEROSENE OIL, gal.	.18	CAKES, 3 lbs.	.25
PORK, lb.	.16	SODA, pkg.	.04
MOLASSES, gal.	.38	DUTCH CLEANSER, can	.09
CREAM TARTAR, pkg.	.08	FROSTING SUGAR, lb.	.09
PEPPER, pkg.	.06	RICE, lb.	.04
CASSIA	.06	SPLIT PEAS, lb.	.04
CLOVES	.06	MIXED STARCH, lb.	.08
COLEMAN'S MUSTARD	.08	NATIONAL BLEND 3c TEA	.30
CORN STARCH, pkg.	.08	TEA, 30c., lb.	.28
COCOA	.13	TEAS, all 40c. lb.	.38
ST. CHARLES' CREAM	.11	SALT, 1 lb.	.07
SHREDDED COCOANUT	.24	ROLLED OATS, 5 lbs.	.23
YEAST CAKES	.04	SEEDED RAISINS	.12
VANILLA EXTRACT, 2-oz. bot.	.08	PRUNES, lb.	.09

WANTED: Print Butter 25c. lb. Eggs 27c. doz.

YOU'LL LIKE
THE FLAVOR.

Ardent tea-lover though you may be—
you have yet to learn a deeper enjoy-
ment of your favorite refreshment!

The one quality above all others which
has endeared tea to your taste has been
multiplied. *Flavor* has been develop-
ed to a truer fullness, richer smooth-
ness.

You'll learn how very, very much this
means to you in real tea-joy when you
sip your first cup of King Cole Tea.

Your only regret will be that the expe-
rience of flavor-blending which re-
sulted in King Cole Tea wasn't started
sooner.