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Milled from the finest hard spring wheat it has the unrivalled bread-making qualities which have made Canadian Prairie wheat famous.

For success with pies and cakes use **Sensation Flour** FOR CAKES AND PASTRY

"Sensation" is the ideal pastry flour. Milled from Ontario soft, winter wheat, it has the light delicate pastry qualities which no hard wheat flour can give. It is an economical flour too.

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Pure Maple Syrup per bottle.....**45c**
4 lb Tins Jam at.....**75c**
Marven's Plain and Fancy Biscuits
Marven's White Lily Cakes.....**40c**
Moncton Ideal Bread, Oranges, Apples, Bananas, Grape Fruit, Lemons, Cabbage, Rhubarb, Fresh Plums, Strawberries, Ripe Tomatoes, Turnips, and Potatoes.

H. A. TAYLOR
THE KITCHEN STORE

PUTS JAPAN'S LOSSES UNDER \$1,000,000,000

First Estimate Exaggerated, Says Insurance Expert

Experts now agree that the material losses in Japan, estimates of which have ranged as high as \$5,000,000,000 were grossly exaggerated in the first reports of the disaster which reached New York.

Secretary of Commerce Hoover has characterized a \$5,000,000,000 loss as "absurd" pointing out that industrial Japan was largely outside the devastated area. He prophesies that the great mercantile firms in Tokio and Yokohama will probably be in a position to re-establish their business within ten days.

The most exhaustive and what is regarded as the most accurate survey of the damage done has been completed by Howard P. Moore, general manager of the Foreign Insurance Association. Moore is back from a recent visit of several months to the principal Japanese cities. After delving into insurance reports, government year books, maps and other data he comes to the conclusion that the figures for damage to property by earthquake, fire and flood in Tokio and Yokohama should be put at \$843,213,750. He does not believe the total will exceed \$1,000,000,000.

NO EARTHQUAKE INSURANCE

Insurance in Japan is of comparatively recent origin. In the last big earthquake in 1855, no insurance of any kind was carried. According to Moore, the recent earthquakes and fires will also be a total economic loss without any insurance to act as a cushion.

Japanese companies saw from the beginning, says Moore, that it was impossible to get an average on earthquake business, because no obtainable rates on premium would pay the current losses and provide a surplus for the succession of earthquakes throughout the years which they learned was inevitable.

Practically all the insurance companies doing business in Japan are protected by clauses in their policies exempting them from liability for losses occasioned by volcanic eruptions, earthquakes, typhoons or any consequences of these occurrences. The entire losses, therefore, will have to be borne by property owners.

Goes To Campbellton Boy

The father of Charles R. Atherton Sussex, has notified the Lord Beverbrook Scholarship Trust Governors that he is in a position to provide for the education of his son and would be glad if some less fortunate pupil was given the award. The Governors have agreed that the scholarship be awarded to Harold S. Wilson of Campbellton. He is the son of a widow who is now earning a living for herself and family by nursing. It is his intention to pursue his arts course at Dalhousie.

GILLETT'S 100% PURE FLAKE LYE

This famous household cleaner and disinfectant is now made in *Crystal Flakes* instead of powder. It is the best household lye on the market. Use it for cleaning and disinfecting sinks, closets, drains, etc.; destroying vermin; softening water; making soap; cleaning floors, greasy pots and pans, etc.; removing paint, etc.

Avoid inferior and dangerous substitutes. Get the genuine article in cans as reproduced below.



"Friends" to Avoid

An old Persian proverb runs, "Think twice before you make an enemy, and thrice before you make a friend." True—even if we think that "twice" and "thrice" should be transposed. As a matter of fact, however, they are in their right places.

Most of us, before experience teaches us wisdom, take to ourselves friends far too easily. We continue the friendship because we don't quite know how to end it; but in our hearts we wish certain of our "friends" a thousand miles away—permanently!

There's the painfully "candid friend," for a start. He—or she—tells us of our faults, our defects, our shortcomings, and rules in hard all the things we know but would like to forget.

"I'm sure no one would tell you but myself, old man, but do you know you are getting fat?"

Or when a new hat appears—"My dear, I know you don't mind what I say, but it doesn't suit you a bit: It would be all right for a girl of sixteen, but—"

Had I my time over again I would never have one of these candid friends. I've searched my memory and cannot remember when candid praise was given. It is always criticism. Candid friends are life spoilers. Keep them out of your life.

Then there's the easily offended friend. Never have a friend of that type. Or if you have any, seize the first opportunity of letting them go out of your life. They will age you, worry you, and make a slave of you if they remain. You will always be apologizing, explaining, smoothing them down, begging their pardons. Your soul will hardly be your own, for you never will be free to do what you like. They might be "offended!"

They are tyrants, and their tyranny grows worse the more you pander to their "touchiness." Get rid of them! Buy—as I did—a new hat, and tell them nothing about it. They are sure to be "offended;" and then let them remain so.

Finally, there's the "friend" who uses you when her real friend isn't available. "Uses" is the right word! You are in reserve—to be used as required. That type should be barred too.

Choose your friends carefully.

MARRIED

At the Manso, Newcastle on Wednesday, the 15th inst., by the Rev. J. H. ...

GLOOM DISPENSERS ARE TAKEN TO TASK

A call to municipal and provincial authorities to realize just how heavy a burden taxation is on industries was sounded at the Central Canadian Exhibition Directors' Luncheon by R. Percy Sparkes, president of the Canadian Association of Garment Manufacturers. He coupled his remarks on the subject with an optimistic speech on the commercial aspect of the country, as a whole, and decried the "whisper of death" propaganda and calamity howling that he said was being promulgated.

"So far as I have been able to ascertain there is no need for pessimism in this country; Canada is not going to repudiate her debts and industry is prepared to put its back into business and carry on." Canada's exports amounted to \$500,000,000 while home production of goods amounted to \$400,000,000 in value. It was a mistake to be pessimistic in the face of these facts, said Mr. Sparkes, as this country was bound to prosper commercially.

Mr. Sparkes emphasized that the 8,000,000 to 9,000,000 people living in Canada, were second to none, physically, mentally or morally and fully as capable as any, and, from a commercial standpoint, Canadian manufacturers could produce goods that would compete with the best in the world.

The problem of taxation was the biggest one facing these people, said Mr. Sparkes. Industry was really under a frightful burden by this taxation. He instanced the new sales tax whereby the country expected to reap about \$110,000,000 next year. To four clothing manufacturing establishments in Ottawa this meant roughly \$150,000 in one year in extra taxation.

LUXURIOUS STALL FOR THE CHAMPION

When Papyrus crosses the Atlantic to race the champion U.S. three year old, he will travel in a specially designed compartment on one of the lower decks of the liner Aquantia. This luxurious stall will be lined on all sides with huge air cushions in order that the Derby winner may make his ocean voyage in comfort, whatever the weather may be. Papyrus will even sleep on an air cushion, for his owner Ben Irish, believes that an ordinary bed of straw might not be comfortable enough for his great thoroughbred.

The colt's luxurious compartment together with accommodations for his trainer, attendants, food supply and special water tanks, will occupy space equivalent to the area of a dozen first class passenger in the same compartment. It is calculated that the cost of transporting the aristocrat of the English race track will amount to more than \$10,000. Bar Gold Papyrus' stable mate will make the

"I Had Terrible Backache From Kidney Disease"
Mrs. M. A. McNeill, Canada Sta., N.E., writes:
"I was troubled for years with terrible backache, resulting from kidney disease. At times in each month I remained in bed, the pain was more than I could stand, and to walk was almost impossible. I used about \$50.00 worth of other medicines, but with little results. Now I am completely better, after using only five boxes of Dr. Chase's Kidney-Liver Pills."
Dr. Chase's Kidney-Liver Pills
One pill a dose, 25c a box. All dealers, or Edmanson, Bates & Co., Ltd., Toronto

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