

Classified
PROFESSIONAL

DR. J. D. MacMILLAN
DENTIST
Over H. S. Miller's Store
Telephone 73

DR. J. E. PARK, MD. CM.
PHYSICIAN AND SURGEON
Office at Residence formerly the
R. R. Call Property.
Office Phone 188 Newcastle, N. B.

On Public Wharf

Lime, Cement, Fire-Clay,
Land Plaster, Hard Wall
Plaster, Fertilizer, Slag,
Sewer Pipe, Hay, Straw and
Coal.

Orders taken at store and
promptly delivered.

STOTNART MERCANTILE CO.
Ltd. Phone 45

**THURSDAY,
NOVEMBER**

FIRST, is the date on
which new classes will be
formed at the

**FREDERICTON
BUSINESS COLLEGE**

A good month to begin.
Apply for admission as early
as possible.

ADDRESS
W. J. OSBORNE, Principal
Box 028 FREDERICTON, N. B.



Notice

All persons are warned that tres-
passing on Beaubear's Island is
strictly prohibited and any person
who is found on the Island will be
prosecuted.

O'BRIEN LTD.

July 13th, 1922. Nelson, N. B.
79-26

Trucking

I am prepared to do any and
all kinds of trucking which you
may require. Quick service and
moderate charges. Phone 228 or
arrange with me personally,
FINLAY COPP,

49-pd

For Sale

The late George Russell property
situated in rear of the Post Office
in the Town of Newcastle, at present
occupied by Miss Bella Russell.
Property to be disposed of at once.
For further particulars apply to:
WM. FERGUSON,
Newcastle, N. B.

We Want 300 Men

Right now for big paying mechanic
jobs. If you are mechanically inclined
and like working around automobiles and
tractors, don't delay. Never was there
such a demand for trained men. A few
weeks time invested now will give you a
trade that will mean independence for
life. Learn automobile and tractor oper-
ating and repairing, tire vulcanizing,
battery building and oxy-acetylene weld-
ing by the Hemphill practical system.
Free employment service is at your dis-
posal. Free catalogue. Get big pay
and steady work. Do it now. Hemphill
Auto Tractor School, 163 King St.
West, Toronto.



**WHY NOT INSURE
BANK DEPOSITS?**

One of the many suggestions we
have received in connection with the
present banking situation
in Canada comes from a reader who
has long been conversant with a
good deal of the inner history of
finance in this country and who has
made some study of Canadian bank-
ing in laws and practice. The sugges-
tion is that the banks establish an
insurance fund to guarantee deposits
in somewhat the same way that
the note circulation of the banks is
now protected. That is, the banks
be required to deposit with the
Receiver General at Ottawa a small
percentage of their deposits each
year—say one-tenth of one per
cent—until the insurance fund reach-
ed a certain percentage of the total
deposit—say 10 per cent of the total
in the chartered banks of the
country. In this way the deposits
in our chartered banks would be
protected to the same extent
that the note circulation of the
banks is now protected. This
principle could be applied either

under Government supervision or
inspection or could be carried out
by the banks themselves if Govern-
ment inspection were not adopted.

The note circulation is now protect-
ed and there is undoubtedly a grow-
ing demand that the deposits in our
chartered banks be made more
secure.

Government deposits in the case
of insurance companies have long
been a source of security to the
policyholders in our regularly licens-
ed companies, and the insurance
companies themselves would be the
last to advocate the reestablishment
of the old go-as-you-please policy
that was in vogue years ago and
which led to many losses by those
who were more intent in
lining their own pockets than they
were in serving the public through
the sale of sound insurance.

In the case of the banks the
same policy as that adopted by the
insurance companies could be follow-
ed, that is to say, there could be
deposited with the Finance Depart-
ment at Ottawa interest bearing
securities, such as are now carried
in their vaults, and form part of
their liquid assets. (Saturday Night)

**LIFE BURDENED
BY DYSPEPSIA**

Health and Happiness Came
With "Fruit-a-tives"

Made From Fruit Juices and Tonics
"Fruit-a-tives" the wonderful
medicine made from the juices of
apples, oranges, figs and prunes, is
one of the greatest means of doing
good that this country of ours has
ever known.
"Fruit-a-tives" is bringing health
to hundreds and hundreds of people
who suffer with chronic Constipation,
Biliousness and Dyspepsia.
Mr. Frank Hall of Wyevale, Ont.,
says, "I purchased a box of 'Fruit-
a-tives' and began the treatment. My
condition improved immediately.
The dyspepsia ceased to be the burden
of my life as it had been, and I was
freed of Constipation."
50c. a box, \$5 for \$2.50, trial size 25c.
At dealers or sent by Fruit-a-tives
Limited, Ottawa, Ont.

**Lumber Trade
Is Booming**

Chicago, Nov. 21.—The lumber
trade continues fairly brisk as a
result of the large amount of hand-
to-mouth buying by retail dealers
and factory consumers, says the
American Lumberman. The in-
ventory period is drawing near
and business men generally are
striving to make the best possible
end-of-year showing, and therefore
are restricting purchases.

Lumbermen believe that all buyers
will enter the new year with
very low stocks and will have to
buy heavily immediately after the
inventories and holidays. Mean-
while there is not a great deal of
either hardwoods or softwoods at
the mills. Fundamental conditions
are sound.

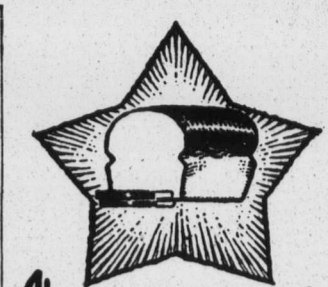
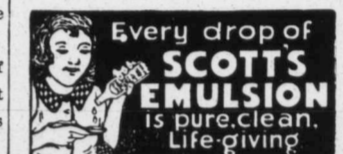
**TO BRING SETTLERS
TO THE MARITIMES**

Moncton, Nov. 22.—A meeting of
the executive committee, appointed
by the Maritime Board of Trade to
deal with the colonization and devel-
opment of the Maritime Provinces of
Canada was held here this morning
in the City Hall.

Those present were A. E. Mc-
Mahon, Kentville, president of the
Maritime Board of Trade; F. C.
Gregory, J. Comeau, Halifax; E. K.
Smith, Amherst; E. T. Higgins and
A. A. Pomeroy, Charlottetown; Robert
Innes of Coldbrook; Mr. Read,
Fredericton and H. J. Logan, M. P.
Amherst.

The committee considered the for-
mal application for Dominion Act of
incorporation under the name "Mar-
itime Colonization and Develop-
ment Association," a non-profit
making body with no shares.

The scope of the activities out-
lined in the application per-
mits of the bringing in of settlers,
the assisting and directing of those
already in the provinces, and the
assistance of any other corporation
in bringing settlers to the Mari-
times. There are also provisions
for the assisting of those engaged
in agriculture, fishing, min-
ing, lumbering and industrial pur-
suits. This latter provision also
includes the purchase of patent and
their utilization in the development
of these provinces.



If you want
to excel in
bread-making
use
**North West
Flour**
THE BREAD FLOUR

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.

Let your next order for
flour be;
"North West" for bread
"Sensation" for pastry

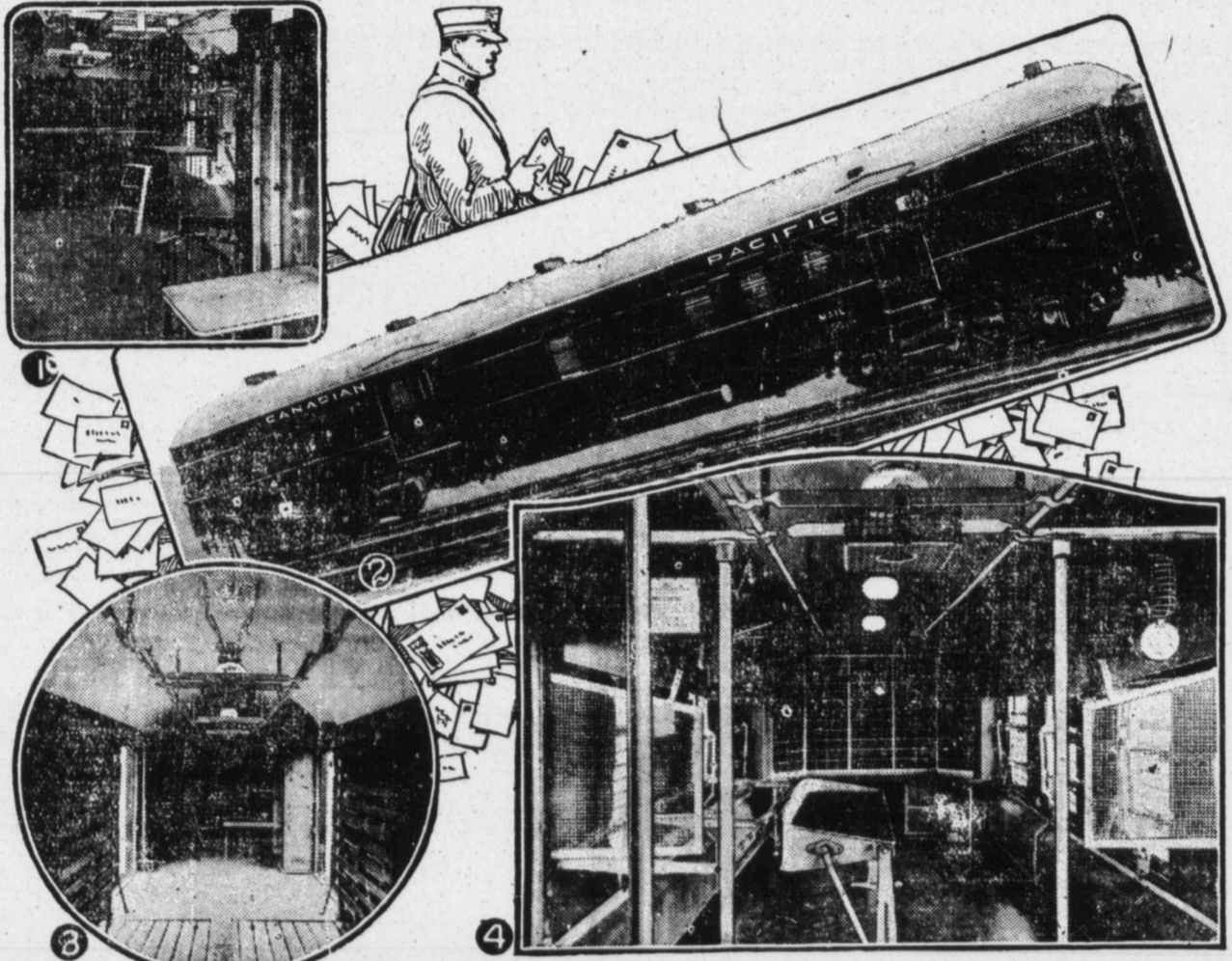
Sold by dealers everywhere

THE T. H. TAYLOR CO., LIMITED
CHATHAM, ONT.

Maritime Representative
H. E. RAINS,
HALIFAX, N.S.

Delicious in the Cup
"SALADA"
TEA
is equalled by no other tea on sale for
Quality and Flavour.

HIS MAJESTY'S MAILS ON CANADIAN PACIFIC



1.—A comfortable corner of the Baggage Car.
2.—Exterior of one of the new Canadian Pacific Mail and Baggage Cars.
3.—Another view of the Baggage Car.
4.—This is where the mails are sorted.

Almost every day we rely upon His Majesty's Postal service for the
delivery at certain hours of letters and parcels which are of value
and which would lose their value were they delivered tardily. Seldom
have we cause to complain of the service rendered in exchange for our
cents and we have come to expect the efficient regularity of that service
regardless of the natural or economic disturbances which affect other
services. The letter was stamped and placed in the postal box. It must be
delivered, and with dispatch, rain or shine.

Due to the increasing use of His Majesty's Mails, the Canadian Pacific
Railway has found it necessary to add to its rolling stock, twelve new Mail
and Baggage coaches. These, being up-to-date in every respect, provide
every facility for the handling of the mail, and a number of conveniences for
the clerks which the older type of cars could not boast of. The "All Steel"
cars are some of the finest used by Postal authorities in the world, and the
Company is to be congratulated, in that providing every facility for the
quick handling of postal matter, it has kept an eye to the comfort of the
clerks.

The forward end of the travelling Post Office, for such it is, is used
mainly for storage purposes. On one side, movable iron stanchions separate
the bags destined for the various towns en route, and on the other is the gas
stove, for cooking purposes, ice water tank, lavatory, wash basin, and
clothes cupboard—innovations which are greatly commended by the clerks.

The rear end of the mail compartment is the business end. A long
reversible table, running lengthwise, allows the clerk to face either side of
the car in order to sort his parcels into the bags which are supported by
folding racks, and into the boxes conveniently arranged above the bags for
the accommodation of newspapers, and which can be quickly emptied by
the simple expedient of raising the front. At the rear end is a table, the full

width of the car, and behind this are the hundreds of pigeon holes into which
the clerk must distribute the letters for the various towns, quickly, almost
automatically. At his feet as he stands at his table, the clerk has a tray into
which the letters posted when the train is at a station, drop. These letters he
stamps and distributes with those put on the train at the terminal. Cord with
which to tie the letters into bundles is conveniently at hand, and if some of
the bundles contain registered mail they are placed into the pigeon holes
at one side, over which a wire grating is fitted and locked. Everything is
scrupulously clean.

The baggage and express end of the coaches is also the last word in car
construction. As with the mail section, the doors open in the centre of the
compartment, one half of which has a solid floor, the other half being fitted
with fish racks. In addition to the conveniences afforded the mail clerks,
the baggage men have a folding table which fits tightly against the wall
when not in use, and which may be utilized as a dining table and—but not
there is too much business to talk of cards.

The twelve new cars were designed by C. H. Temple, Chief of Motive
Power and Rolling Stock, Canadian Pacific Railway, and were constructed
by the Canada Car and Foundry Company, Ltd., Montreal. They are
designed to carry 30 tons of express matter and 10 tons of mail, a total of
40 tons; compared with 30 tons, the capacity of the old type of coach. The
Company has adhered to the six wheel truck, but heavier journals have
been provided, 6 1/2 by 10 in place of the 5 by 9 inches. Another feature
of the new coaches is the diaphragm ends. This eliminates the danger of
people "riding blind".

Until more are constructed, the new coaches will operate between
Montreal and Toronto, Montreal and Sault Ste. Marie, Toronto and St.
John, N.B., and Winnipeg, and Edmonton on Canadian Pacific lines.

Listen!

Have you heard
about Peps? Peps is a
scientific preparation put
up in pastille form, which
provides an entirely new and effective
treatment for coughs, colds, chest
and throat troubles.

Peps contains certain medicinal in-
gredients, which, when placed upon
the tongue, immediately turn into
vapor, and are breathed down the air
passages to the lungs. On their jour-
ney, they soothe the inflamed and
irritated membranes of the bronchial
tubes, the delicate walls of the air
passages, and finally enter and carry
relief and healing to the lungs.

In a word, while no liquid or solid
can get to the lungs and air passages,
these Peps fumes get there direct,
and at once commence healing.

FREE TRIAL Cut out this
article, write
across it the name and date of this
paper, and mail it (with 1c. stamp to
pay return postage) to Peps Co.,
Toronto. A free trial packet will
then be sent you. All druggists and
stores sell Peps, 50c. box.

Peps

ECZEMA You are ex-
periment-
ing when
you use Dr.
Chase's Oint-
ment. It re-
lieves at once and gradu-
ally heals the skin. Sample box fr.
Chase's Ointment free if you mention this
paper and send 1c. stamp for postage. See a
box; all dealers or, **Winnipeg, St. John & Co.**
Limited, Toronto.