

Banking by Mail

Because you live at a distance is no reason why you should risk the loss of your money by fire or theft. Mail it to the nearest branch of The Bank of Nova Scotia, whether you have an account or not.

If you have no account, your remittance will open one and you will receive by return mail a bank book showing the amount at your credit. If you already have an account, a prompt acknowledgment of the deposit will be sent you.

—THE
Bank of Nova Scotia

Paid-up Capital \$ 9,700,000
Reserve 18,000,000
Resources 230,000,000

R. B. ROSSBOROUGH,
Manager
CAMPBELLTON.
Branch at Jacquet River.

Provincial Bank of Canada.

Incorporated by Act of Parliament in 1908.

AUTHORIZED CAPITAL, \$5,000,000 PAID UP CAPITAL AND SURPLUS, \$4,100,000

A new Branch of the bank has been opened at DALHOUSIE, N. B. with P. P. LeBLANC as Manager, in the building formerly occupied by the Bank of Nova Scotia.

This bank will give the necessary support to Merchants, Traders, and Manufacturers; Good Commercial Paper will be discounted at a reasonable rate of interest.

Campbellton Branch:
L. G. Trempe, Manager.

The Royal Bank of Canada

The Road from the Farm to the Bank should be well worn.

Go to the Manager of the nearest Royal Bank branch with your financial difficulties while they are small he can help you.

Your affairs will be treated with strict confidence. The Bank's employees are pledged to secrecy about the business of every customer.

Campbellton, N. B., Dalhousie, N. B.

Counter Check Books.

Our Counter Check Books give universal satisfaction. Any style supplied. Prices are right.

THE GRAPHIC Ltd.,

Don't Wait Until Your House Burns—

But insure today against loss by fire. We represent a number of the largest companies in the business and can give you adequate protection. Call or write for rates.

R. K. SHIVES,

Union St., Campbellton, N. B.

Hamilton & Collier,

BUILDERS and CONTRACTORS, N. B.

Beaver Board, Windows, Doors, Sheathing, Scaffolding, Paint, Nails, Paper, Roofing, Douglas Fir Doors and Finish, and general building supplies.

JUST RECEIVED

Hardwood Flooring, Sheathing, Sewer Pipe, Fire Lining, Cement, Lime in car lots.

A large stock of Paints and Paint Oils on hand. Get our prices before closing any contract. Estimates furnished free.

Phone 417

P. O. Box 208

Office Roseberry St.

POINTS TO BE KEPT IN MIND

When Making Your Income Return Remember the Following.

(Prepared by the Royal Trust Company.)

Tax payable along with return, April 30—at least a fourth. Better pay half, to allow margin for errors, which are heavily penalized.

Form for return must be asked for, not waited for.

Companies' and Employers' lists and fiduciaries' returns to be in by March 31.

Deferred instalments due June 30, Aug. 31, Oct. 31.

Tax reckoned on income of calendar year, Jan. 1 to Dec. 31; or on a company's year ended during that calendar year.

Confiscation of all unreported income, if understatement exceeds 20 per cent; or half, if from 10 to 20 per cent.

Tax increased 25 per cent if return is late.

Six months in jail and \$10,000 fine for false statement.

Normal tax, 4 per cent on net taxable income up to \$6,000, and 8 per cent beyond that.

Exempt from normal tax only: \$2,000 if married or with dependents; certain categories; \$1,000 if unmarried, no dependents; \$200 each for children under 18.

Surplus on incomes beyond \$5,000—rising from 1 per cent on first \$1,000 to 65 per cent on all beyond a million.

Five per cent of both taxes added if taxable income is \$5,000 or more.

Exempt from both normal and surplus: war disability pensions; tax-free bond interest; gifts and bequests; life insurance proceeds; certain incidental gains from turnover of capital assets outside the taxpayer's regular business.

Expenditures to be deducted when calculating taxable income: general business expenses; interest on business borrowings; taxes, insurance, repairs, depreciation, mortgage interest—own residence excepted; payments for own superannuation; carrying charges on securities, not exceeding income therefrom.

Deductions from tax: income tax paid to United Kingdom or other British dominions, or to foreign countries if they reciprocate; certain payments under business profits war tax act and special war revenue act.

Partners pay—not partnerships. Companies pay normal tax, not surplus.

Executors, guardians and trustees pay for beneficiaries unable to manage their own affairs.

Accrued and undivided profits are taxable.

Married women with separate incomes make separate returns.

Farmers make returns on special forms.

TO LIMIT QUEBEC RENTAL INCREASES

Quebec, Feb.—Peter Bercevitich, member for St. Louis, Montreal, has given notice of the introduction of a bill to limit rental increases to 20 per cent, over those paid during the rental year of May 1, 1920, to April 30, 1921. The bill is designed to deal with what Mr. Bercevitich considers to be an abnormal situation arising out of the war, rather than as a precedent to interfere with the rights of private property. The bill probably will meet with great difficulties, as the additions of this legislature are against the principle of such measures, but even if not accepted in some checks on landlords who want excessive profits may come from it.

"Is it here where a reward is being offered for a lost dog?" asked a "thing."

"Yes," replied the householder. "I'm offering \$5. Have you any news of my terrier?"

"No, not yet. But as I was just going in search of it I have come to ask if you will give me a little on account."

DANDRUFF GOES!

HAIR STOPS FALLING

Immediately after using "Dandruff" you can not find any dandruff or falling hair, but what pleases you most is that your hair seems twice as abundant, so thick, glossy and just radiant with life and beauty. Get a 35-cent bottle now. Have lots of long, heavy, beautiful hair.

HELPLESS WITH RHEUMATISM

Until He Took "Fruit-a-lives" The Fruit Medicine

R. R. No. 1, LORNE, Ont.
"For over three years, I was confined to bed with Rheumatism. I treated with doctors, and tried nearly everything without benefit. Finally, I tried 'Fruit-a-lives'. Before I had used half a box I saw improvement; the pain was under and the swelling started to go down. I continued taking this fruit medicine, improving all the time, and now I can walk about two miles and do light chores about the place."
ALEXANDER MURDO.
Box a box, 6 for \$2.50, enclosed. At all dealers or sent postpaid by Fruit-a-lives Limited, Ottawa.

DECISION ON "NO" POLITICS" ORDER

C.N.R. Directors Will Not Grant Leave of Absence to Political Candidates.

Toronto, Feb. 14.—President D. B. Hanna, of the C. N. R., has addressed the following letter to F. A. Acland, Esq., Deputy Minister of Labor, setting forth the view of the Government railway with regard to the finding of the Board of Conciliation in the matter of the president's "no politics" order. The letter is dated February 11, and says in part:

"The board of directors at its meeting yesterday gave careful consideration to the reports of the majority and minority of the Board of Conciliation and while not accepting any of them, desires to point out that both the majority and minority reports find that the granting of leave of absence for political purposes is a question that rests with the management. The majority report stating 'the management may refuse leave of absence for proper cause if in its opinion it would be against the interest of the railways' and the minority report states (referring to cases on other railways) that 'it was shown in each case that it was by special arrangement'."

ACCEPTS BADGE OF CANADIAN CURLERS

Prince of Wales Received Judge Patterson—Will Visit France.

LONDON, Feb. 14.—The Prince of Wales has received Judge Patterson, captain of the Canadian curlers, and accepted the team's badge as a memento of the occasion.

The Canadian curlers will deposit a wreath on the cenotaph in Whitehall in memory of the curlers of the empire, and will go to France, where they will visit the Canadian battlefields and cemeteries.

Lord Beaverbrook entertained the curlers last evening.

The board of directors has felt all along that it was quite within its rights in deciding to withhold leave of absence to enable employees to become candidates for election or to serve as members of parliament. Its position is now supported by findings of fact by both the majority and minority reports.

"In view of the above the acceptance of the men's proposal would be merely agreement on the part of the management that cases might arise where the policy laid down could be departed from. This would be leaving open the very door it is desired to keep shut."

"The board of directors with a desire to do justice to the individual employees concerned had acted in ignorance of the views of the management on this question and that a semblance of official approval had been given to their political candidature by the fact that they had been granted leave of absence with the knowledge of officers that they were to be candidates in the elections. The management, however, is only prepared to take this action upon the distinct understanding that the question of policy involved is not in any way affected. The management merely withdraws its retroactive effect insofar as these three men are concerned."

New Samples

20th CENTURY BRAND

Fine Tailored Garments for Men

Have Arrived.

Get First Choice of these Fine Fabrics

New Styles

Reduced Prices

Andrew's Clothing Store.

"That there may be no misunderstanding let me again re-affirm our position that no employee can continue in the service and accept nomination from any political party, federal or provincial. This is the policy laid down by the directors in this matter and our officers will be advised accordingly."

THE BEST ON THE MARKET.

The commercial printing turned out by the Graphic is acknowledged to be of the nearest kind. The quality of paper used, the best for the money and the price guaranteed by the Franklin list, the same to all.

Breakfast Rolls

The nice, brown crackly crust—the inside which fairly melts in your mouth—that delicious nutty taste that tempts your appetite and at the same time nourishes and sustains you for the day.

Bread Rolls are light as feather down—yet productive of strong, sturdy muscles when baked with

Robin Hood Flour

"Well worth the slight extra cost"

Milled only from the choicest selected hard spring wheat of great strength. Its fine, uniform granulation and its freedom from powdery flour dust insures a better quality and a larger quantity at every baking.

FROM NOW ON—be insistent—get

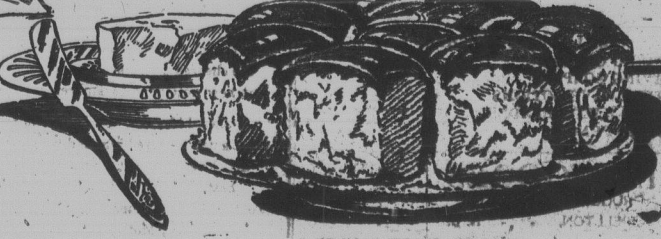
"ROBIN HOOD"

"before-the-war" quality family patent flour.

Always sold under this penalty guarantee.

Our "MONEY BACK" Guarantee.—Robin Hood Flour is guaranteed to give you better satisfaction than any other flour milled in Canada. Your dealer is authorized to refund the full purchase price with a 10% penalty added if, after two bakings, you are not thoroughly satisfied with the flour, and will return the unused portion to him.

Would you like to have a copy of the famous Robin Hood Cook Book? Look for coupon in package.



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SPECIALIST.
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Office Hours:
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Evenings by Appointment.

J. R. LACHANCE
LAND SURVEYOR
Queen Street,
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Phone 170.
Jan. 17-1-year.

DR. C. E. DUMONT,
L. M. C. C.
Office Roseberry St.
Opp. C. N. R. Depot,
Campbellton, N. B.
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TYPEWRITER SUPPLIES
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WHEN YOU SELECT
A BUSINESS COLLEGE
to attend, will you go blindly to the nearest or cheapest, or will you make an effort to find out which is the BEST and if it does cost a few dollars for railway fare or an extra dollar or two a month for tuition, conclude that it is worth it. Write for full information re New Brunswick's leading Commercial School to—
Lieut. Colonel W. J. Osborne,
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is enjoyed by our graduates. On account of their superior training, they are given preference. Why not enter next Monday?
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TO BUY, AT THE PRICES
YOU OUGHT TO PAY, YOU
WILL ALWAYS GET AT
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"Cascarets" for
Constipation

Just think! A pleasant, harmless Cascarets works while you sleep and has your liver active, bowels regular as a clock by morning. No griping or inconvenience. 10, 25 or 50 cent boxes. Children love this candy cathartic too.