

## Harry Granfield Gives Tanlac Full Credit

"My health has undergone such a wonderful improvement that I must say Tanlac is an unusual medicine and tonic," states Harry Granfield, 153 Haverty St., Toronto; Ont. "For two years past I have been troubled with indigestion to such an extent that I felt unfit for anything. My nerves became all un-done and my sleep was unsound. My energy had about all left me and I would tire out easily. "Since taking Tanlac I have a wonderful appetite and my stomach

never troubles me any more. My sleep is sound and restful and I get up mornings with renewed energy and really feel like active work for the first time in two years. I am strong for Tanlac."

Tanlac is for sale by all good druggists. Accept no substitute. Over 40 Million bottles sold.

TANLAC VEGETABLE PILLS for constipation, are recommended by the manufacturers and distributors of Tanlac.

### HOW TO BORROW

There are three principal ways of borrowing. You may borrow on your note, you may deposit collateral with the bank or you may borrow on your accounts receivable by assigning them to the bank. The latter method is not considered to be as good practice as either of the others and is not used very much by the average small business man.

By far the most popular method of borrowing is on your note, either signed only by yourself or indorsed by some responsible person to whom the bank can look for payment. In the event that you cannot pay it yourself. The proper way to borrow on a note is this:

Decide first why you need the money and make sure that the need is real. Determine how much money you will need and estimate as closely as possible just how long it will be before you can pay the money back. Then prepare a careful financial statement of your business.

This statement should contain an itemized account of your resources, such as cash on hand and in bank, accounts receivable, notes receivable inventory at cost, work in process not delivered, furniture and fixtures, machinery, real estate etc. including everything of value that could be converted into cash if necessary.

On the other side of the statement you must include every liability such as bills payable wages due, notes payable, trade acceptances payable, capital stock of the company and every other payment which must be made.

The important thing to remember in making out a statement of this kind is not to kid yourself and not to try to kid the banker. It's a comparatively easy matter to pad a statement and make it look one hundred per cent. But if the banker does not find it out the falsifying will go against you in the end, for such practice is not only against the law but prevents the banker from giving intelligent judgment—and intelligent judgment is what you need more than you need the money.

Take this statement to your banker and lay all your cards face up on the table. Tell him everything, truthfully. Don't evade; don't fib.

Be free and frank in all your dealings. Your banker probably will ask a lot of questions that may seem more or less personal. Answer them. All he wants in sufficient knowledge of your problem to be able to help you.

### FALSE ECONOMY

Excessive economy is equally as disastrous to the welfare of a country, its business and future prospects as the lack of thrift. In order that some may save, it is equally as necessary that others must spend. If all want to save, and none spend, the result will be that none will be able to save, as little or no business will be transacted.

More spenders have succeeded in a big way than the very careful savers. Our great mineral resources have been developed by the former class. If they depended on the latter class they would still be undeveloped. Also our great industrial enterprises were developed by men who spent vast sums and banked their faith that the money expended would bring in equally big returns.

Several classes of citizens are all more or less dependent on each other. The grocer determines to save money, resolves not to buy any new clothes during the year, and then discovers that his customer, the clothier has the same determination to save and tells him that, in order to save money he (the clothier) is going to live on oatmeal and the very cheapest foods. If the housewife decided to buy no new clothes; to make the worn-out tablecloth and curtains do another year; if the farmer resolved to buy no new implements; if citizens generally were to decide that they would not paint or build, what would be the result? A complete stagnation of business; the closing of factories; a reduction in the price of all farm products, a depreciation of property values and meagre railway traffic.

As it is just a step from the sublime to the ridiculous, such a step is taken when economy becomes parsimony. How much better would be a policy of moderate spending. If a man can well afford three suits of clothes a year, why buy only one this year, instead of the usual number? This expenditure leaves money in the hands of the retailer; manufacturer, mechanic and farmer and helps to promote comfort and general welfare.

Thousands of School Children need NATURE'S RARE GIFT

From Norway's Seas SCOTT'S EMULSION The Strength-maker.

Scott & Bowne, Toronto, Ont. 23-50

## A NEW HARDWOOD INDUSTRY

Proposed to be Established in Gloucester

Fredericton, Aug 6—Industrial development in Gloucester county in connection with which restoration of the steel rails on the railway to the Drummond iron mines, not far from Bathurst, was requested of the Provincial government when Angus McLean of Bathurst, appeared before the cabinet yesterday, is not the re-opening of the mines but a new hardwood industry.

The veil of secrecy was thrown about Mr. McLean's long confidence with Premier Veniot and his colleagues yesterday, but it was hinted afterwards that the restoration of the rails was required for the re-opening of the mines. The real purpose, it has since been learned is to establish a hardwood industry. Railway facilities are necessary for hauling hardwood supplies to the place of manufacture.

If the new hardwood industry in Gloucester County develops into a reality, it will mark another important step in the development of New Brunswick's hardwood resources, which are apparently, to be extensively exploited in the northern counties of the province. Some time ago it was reported that the Fraser Companies, Ltd. would establish a hardwood manufacturing plant at St. Leonards and there have been other prominent proposals under consideration by various lumber interests.

### HUGE PIPE ORGAN

What is described as the largest orchestral organ in the world is to be installed in Hollywood Bowl, a natural open-air amphitheatre in the foothills of Hollywood. It is said that the organ will have pipes as long as 64 feet, with enough lumber in one of them to build a bungalow and that the vibration in the bass chambers will have so great an intensity that if it should strike a human being without interfering tones, it would knock him unconscious.

### Crime In Canada Considered

Ottawa July 31—Crime in the more serious categories is somewhat on the decline in Canada while offences that are less grave are on the increase, according to a tabulation on criminal statistics just completed by the Bureau of Statistics covering the year 1923.

Convictions for murder declined from 19 to 15 while for manslaughter the convictions last year were 38 compared with 45 in 1922. Shooting stabbing and wounding convictions totalling 157 in 1923, show an increase of 38 over the previous year. Offences against the liquor laws have increased; while for drunkenness they are about stationary, taking the Dominion as a whole.

There were 47 murder charges during the year compared with 56 in 1922. Convictions were secured in 15 cases as against 19 the year before. There were five cases but no convictions in the three Maritime Provinces.

In drunkenness Ontario among all the provinces has the unenviable distinction of heading the list of convictions. The number grew from 10,963 in 1922 to 11,370 in 1923. In Quebec they declined from 7,103 to 6,260 in 1922 and 1923 respectively. There were slight declines in the Maritime Provinces, Alberta and British Columbia. For the whole of Canada the figures for the two years are remarkably similar, totalling 25,565 in 1923 as compared with 250,48 in 1922.

## The simple, sure way to keep that schoolgirl complexion



Youthful complexions are becoming the rule—even in middle life and later years. For millions now follow a simple rule—a method you, too, may easily employ.

### Do this at night

Cleanse the skin regularly, authorities say, to keep your complexion lovely, radiant, youthful. But beware of harsh cleansing methods. They injure skin. Wash thoroughly with Palmolive Soap—each night before retiring. Rub the creamy, foamy lather well into the

pores. Rinse—and repeat the washing. Then rinse again. Then—if skin is dry—apply a little cold cream. That is all. Skin so cared for is not injured by cosmetics, by wind and sun, or by dirt.

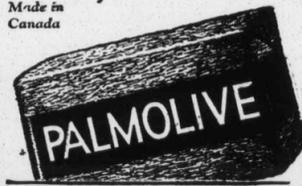
### The simple, correct way

You cannot find a more effective beauty treatment. Because Palmolive Soap is blended of rare

palm and olive oils—famous for mild but thorough cleansing qualities since the days of Cleopatra. And it is inexpensive. All dealers carry Palmolive Soap. Try it for just one week. See how it does improve your skin. Note well the name and wrapper. Palmolive is never sold unwrapped.

Costs so little that you may enjoy it for the bath also.

Made in Canada



Volume and efficiency produce 25c quality for

10c

THE PALMOLIVE COMPANY OF CANADA, LIMITED

Winnipeg Toronto Montreal

Palm and olive oils—nothing else—give Nature's green color to Palmolive Soap.

### A Person of no Importance

It has often been said that a groom at a wedding is like the fifth wheel to a wagon, only worse—a thing of no importance. Rather in the way, as a matter of fact. Here is a living example of the truth of this statement. Before me lies a half column account of a wedding. We know where it happened; we know the bride's full name. We read that the church was beautifully decorated with white peonies and daisies and palms and ferns. The bride, we note, wore a sleeveless georgette dress, trimmed with bands of crystal beads and rhinestones and ostrich plumes and all that sort of thing. We also note that the bride's mother, looked charming in another georgette gown—we wonder what they all wore before georgette came in; but never a word about the groom. No, not one single, tiny word. He may have been present and he may not. Anyhow he might just as well have stayed away; he and the old man and the rest of the mere males. Weddings have no place for them.

## EASTERN STEAMSHIP LINES Inc.

INTERNATIONAL LINE

S. S. GOVERNOR DINGLEY will leave St. John every Wednesday at 8 a. m. and every Saturday at 7 p. m. (Atlantic Time) for Boston. Wednesday trips are via Eastport and Lubec, due Boston about 10 a. m. Thur. Saturday trips are to Boston direct, due Sundays about 3 p. m.

Steamer Prince Arthur will leave St. John Fridays and Monday at 7 p. m. for Boston direct due following day at about 1 p. m. Fare \$10.00

A. C. CURRIE, Agent ST. JOHN, N. B.

## The Quality Is Much Higher Than The Price

Let Us serve your needs in

Hardwood Flooring  
B. C. Douglas Fir  
Windows And Doors  
Mouldings Etc.

Ask for Our Prices.

GEO. BURCHILL & SONS  
WOODWORKING FACTORY

Phone 108-6

South Nelson, N. B.

## Taylor's Grocery

Choice Western Steer Beef, Fresh Pork and Lamb, Hams and Bacon, Bologna, Luncheon Loaf.

Cooked Ham, Spare Ribs, No. 1 Corn Beef

A Full Line of Choice Groceries

All kinds of Fresh Vegetables and Fruits.

H. A. TAYLOR

PHONE 48

THE RITCHIE STORE

## Best Coal on the Market For Sale

Old Mine Sydney & Acadia Coals for Sale by Bbl. Ton or Carload—Place your orders for Coal now—First Come—First Served.

ALSO A CHOICE LINE OF

Groceries, Hay, Feeds and Flour

E. E. BENSON, Newcastle, N. B.

# RED ROSE TEA is good tea

and the choicest of Red Rose Teas is the ORANGE PEKOE QUALITY

## WILSON'S FLY PADS



Kill them all, and the germs too. 10c a packet at Druggists, Grocers and General Stores.

Subscribe for the Advocate