

POOR COPY

PAGE EIGHT

THE CAMPBELLTON GRAPHIC, WICK, THURSDAY, JUNE WICK, THURSDAY, JUNE 11, 1914.

Your Future

Life insurance experts say that three out of four persons who attain old age are obliged to rely upon others for support. If you wish to be independent when your earning days are over you should begin to save at once.

Depositors in our Savings Department are protected by our Total Resources of \$80,000,000, our large Surplus, and our adequate holdings of Cash Reserves.

The Bank of Nova Scotia

Capital \$8,000,000
Surplus \$11,000,000
Total Resources \$80,000,000

CAMPBELLTON BRANCH
G. G. Glennie, Manager

ARSON SQUAD STILL KEEP UP THEIR WORK

Burn Another Fine Mansion in England.—Contained Anti- que Furniture

London, June 6.—The campaign of the "Arson Squads" of the militant suffragettes was continued to-day, when the women set fire to and destroyed a fine mansion near High Wycombe in Buckinghamshire, about 30 miles from London. The mansion was filled with valuable furniture and objects of antique art. The usual suffrage literature was found about the grounds.

The house adjoined the historic parish church, which is believed to have been the real objective of the women, who were, however, unable to obtain admittance. The incendiary fire is considered part of other plans of the militant organization to give the people of England no rest until the Parliamentary vote is granted to women.

Old people should be happy, and they each age of our lives has its joys. Will be if Chamberlain's Tablets are taken to strengthen the digestion and keep the bowels regular. These tablets are mild and gentle in their action and especially suitable for people of middle age and older. For sale by all dealers.

GOOD ROADS MEAN:

An increase in the value of farm land ranging from \$5.00 to \$25.00 per acre;
A more intensive agriculture, owing to the fact that a much greater variety of crops can be profitably marketed;

Hence, an improvement in soil fertility due to better farming methods;
The advantage to the farmer of being able to sell at the most convenient time, instead of waiting for good weather conditions;

The marketing of perishable goods in fresher condition;
Bigger loads and fewer trips to town;

Less wear and tear on harness and wagons;
Greater feasibility for gasoline traction;

Lower prices for the city consumer, because produce can be delivered at less cost for haulage;
More traffic for the railways, since roads act as feeders of the main lines of travel;

Free delivery of parcels and mail to farmers' homes;
Better school attendance;

The promotion of social intercourse among the dwellers in rural districts;
Country homes in summer for city people and increased automobile tourist traffic, thus creating more local demand for eggs, dairy and garden produce.

BOUR, ACID STOMACHS, GASES OR INDIGESTION

Each "Pape's Diaprepain" digests 3000 grains food, ending all stomach misery in five minutes.

Time it! In five minutes all stomach distress will go. No indigestion, heartburn, sourness or belching of gas, acid, or eruptions of undigested food, no flatulency, bloating, foot breath or headache.

Pape's Diaprepain is noted for its speed in regulating upset stomachs. It is the surest, quickest stomach remedy in the whole world and besides it is harmless. Put an end to stomach trouble forever by getting a large fifty-cent case of Pape's Diaprepain from any drug store. You realize in five minutes how needless it is to suffer from indigestion, dyspepsia or any stomach disorder. It's the quickest, surest and most harmless stomach doctor in the world.

NEW BRUNSWICK MAN LEFT LARGE FORTUNE

Uncle Emasssed Money in India.—\$340,000 Is Amount Involved

A fortune of \$340,000 waits in Nairn, Scotland, for a claimant, and Mr. Henry Good, Jacksonville, Carlton county, N. B., thinks the money was intended for his mother, who is dead. Mr. James MacKillian, a native of Nairn, who spent most of his life in India, left this amount. He also left a will, but when the lawyers began to look for the friends mentioned in it, they were all dead. Mr. Good says his mother was a MacKillian, of Nairn.

TOWN PLANNING

Is the selection of the site and environment, and the adaptation of the same for settlement by an intelligent method, having in view health, amenity, and convenience;

is not a fad, but simply an orderly method of doing what must be done in any case;

means life for the babies, and better health for each person in the town;

assures to mothers and children as healthful homes and home environment as the factory act provides healthy workshops for mechanics;

supplies suitable streets for all sections, whether residential or industrial;

provides for cheap and rapid transportation;

gives the children playgrounds in lieu of dusty streets and dirty lanes;

prevents the undue encroachment of business upon residential areas;

allocates to factories their proper place;

is an important factor in giving a higher morality to the people;

bestows on the many advantages at present only possible to the few, giving to the poor blessings denied them under existing methods;

pays, because it is of economic value to the municipality permitting it to acquire property, which is sure to enhance in value, at a minimum cost;

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Farm Notes and News

Interesting Items of the Farm and Dairy.

"Every dog has his day." The farmer, so long the "Under dog," is now having his. Time was, and that not long ago, when no one cared much whether the farmer succeeded or failed. Times have changed. Uncle Sam, awakened to the situation, through the Department of Agriculture, is keeping an interested, watchful eye on him. The banker and business man also are not slow in recognizing the benefits accruing to them from the farmers' successes, and are doing much by way of encouragement. The magazines and papers are full of information and advice. Legislators, bankers, and business men the country over are urging the farmer to produce more and thus add to the nation's wealth. In the latter all alike are interested. A "bumper crop" means bigger business and consequently greater profits.

Beating the Farmer

When the crop is safely housed then the general interest in the welfare of the man on the label ceases and becomes one of Self. It is a matter of experience that extra bushels have not meant extra profits to the farmer. His total receipts were about the same in the fat as in the lean years. Why is this? One farmer explains: That he believes his class generally lose about as much through bad business management as through bad farming. The remedy is obvious. The farmer should be given more help along business lines. He should be given aid in the marketing and general distribution of his products. He usually knows little of market conditions, prices, etc. This important information ought to be made available in non-technical terms. The government is supplying farm demonstrators in all the counties to assist the tiller of the soil in the practical management of his farm. Why not provide agencies in all the important centers to look after his interests in the markets. Too often is has been the experience of the more ambitious one who has attempted to do his own marketing that he has only losses to recount. Knowing nothing of the "tricks of the trade" he has been made the victims of the intrigues of middlemen. Better organizations working in collaboration with the above mentioned government agencies, would protect the farmer from the unfair dealings of the dishonest. With better organization he should have a voice in the fixing of prices. This matter has been left wholly to the good graces of the middlemen. The manufacturer in large measure has had the fixing of prices while the farmer always has been obliged to accept whatever the purchaser was willing to give. Farm prices as a rule have borne no relation to the cost of production. Great inequalities have and do exist in the prices of the various farm products.

Can You Answer This?

When farmers get better organized and acquire a voice in the setting of prices, how many are going to know what is a reasonable price? How many now know how much it costs him to produce a bushel of wheat, a ton of hay, or a pound of butter fat? Relatively, which are the most profitable crops. If the price were to drop, could he afford to continue to produce a given product? Are his general operating and overhead expenses too high? Has he too much money tied up in equipment? Is he making as

much as he could if he invested his money in other things? Is he making a fair rate of interest on his money invested and a reasonable compensation for his services? Is he making any profit over and above wages of management and interest on money invested? These are questions which a farmer should be able to answer.

To answer the foregoing questions require a set of carefully kept farm accounts. These are necessary to farmers as to manufacturers, though many of them doubt it. The merchant and the manufacturer have long since learned the necessity of systematic account-keeping. The farmer has been slow to take up the methods of the them too complicated or too "bothersome" for him to use. The average farmer detests system, or "red tape" as he calls it. But when the supply of free land is all gone and he, through the stress of competition, must begin to figure the cost of things he probably will be glad to look into the merits of this red tape.

Purpose of Account-Keeping

The purpose of a system of farm accounts is two-fold:

(a) To discover how to reduce costs by increasing the efficiency of all factors—labor, team and machinery.

(b) To increase the returns through greater yield and better marketing.

Progress in any line involves the preservation of the experience of the past so as to profit by them. Account-keeping is merely systematic record-making. To be of the greatest service, accounts should serve as an aid during the current years' operations by keeping an eye on the expense accounts as well as to afford comparison with other years' operations. They ought to have current as well as statistical value.

How?

The keeping of really valuable farm accounts is, it must be admitted, no easy task, because many of the entries must be estimates. The farm as a whole is a rather complicated organization composed of numerous departments more or less interwoven and interdependent. To separate the various transactions and make the proper charges to the proper accounts requires very careful discrimination. Usually the products of one department are used for consumption in another. Shall these products be charged to the other department at cost or market prices? These are questions which the accountant must answer. The matter of the cost of procuring the information is also a question that has to be considered. The value of the information must be measured by the cost of getting it. That system is best which secures the greatest amount of information at the least amount of expense.

Because of the above consideration it seems advisable that something should be done to assist the farmer in the keeping of his accounts. He needs to be taught how just as much as does the banker or the manufacturer. His problem is no easier. The schools in all rural districts should be required to give some instructions in accounting suitable to the needs of the farmer. All graduates in agriculture must be prepared to assist the farmer both to install and keep his records. To teach this, farm demonstrators also should make one of his aims. In time, what at first seems hard, will become a matter of course. The rural man then will act more advisedly because he will know what operations cost. Leakage and waste will be eliminated. Larger crops because of better farming; and greater profits because of better management, will come as a consequence. The man behind the plow will take his place among men of affairs, as he should.

Later returns of the strength of the Irish National Volunteers now show, they claim, a total muster roll of 129,000, of whom 41,000 are enrolled in Ulster itself. The number in Tyrone, Donegal and Derry Counties, including Derry City, is 18,000.

When your child has whooping cough be careful to keep the cough loose and expectorations away by giving Chamberlain's Cough Remedy as may be required. This remedy will also liquefy the tough mucus and make it easier to expectorate. It has been used successfully in many epidemics and is safe and sure. For sale by all dealers.

What is Your Best Horse Worth to You?

Get your best horse in just as little time as it takes to get a new one. Get your best horse in just as little time as it takes to get a new one. Get your best horse in just as little time as it takes to get a new one.

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CLEAN—No dust or flying ashes. Ash chutes guide all ashes into convenient pan.

McClary's Sunshine Furnace

No ash shovelling necessary. See the McClary dealer or write for booklet.

Sold by H. Marquis, Campbellton, N. B.

FREE A Big 25c L-V Dust Cloth Treated with LIQUID VENEER

This coupon entitles you to a 25c L-V Dust Cloth absolutely free with a purchase of a 50c bottle of Liquid Veneer provided this coupon is filled in with your name and address and is presented at our store, Friday, 12th June (otherwise, the coupon is void).

You will be delighted with one of these L-V Dust Cloths. Besides being treated with Liquid Veneer it's made from a new fabric called "Crescent," capable for the amount of dirt and dust it will pick up and carry away. It dissolves dirt, grease and polishes all in one operation.

Don't fail to get one of these L-V Dust Cloths, free, with a purchase of a 50c bottle of Liquid Veneer at our store on the date mentioned.

Name _____ Date _____

A. E. ALEXANDER & SON
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The Manufacturer's Life Insurance Company

"NOTHING SUCCEEDS LIKE SUCCESS"

Insurance Issued and Revived 1912 \$16,000,000.00

Increase over 1911 \$2,515,011.00

Force \$78,989,310.00

Force \$7,884,904.00

Premium and Interest Income \$3,542,130.17

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Assets \$16,135,431.97

Force \$1,532,703.06

Force \$1,352,270.63

Force \$13,920,476.96

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FIRE! FIRE!

I represent companies doing the largest business in this continent, and have made a study of the insurance business and laws pertaining to this.

The public are cordially invited to investigate the standing of my companies.

I look after my clients interests, and solicit and will appreciate your business.

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is Growing in Efficiency Growing in Popularity Growing in Influence Growing in Attendance

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