rried, I had wonderful energy, ould be on the go all day long hout feeling the least bit faued. I had a great appetite and id eat anything. I weighed pounds. I used to be busyry minute of the day and, when day was over. I could go to and never waken once during night. Thirteen months ago first haby was born. After try energy seemed to leave the night. Thirteen months ago my first baby was born. After that my energy seemed to leave as. I was tired all the time. I had to force myself to do my household duties. Instead of being a pleasure as formerly, these taties became a real tast. I lost all desire for feed and nothing would then to be at aight and tose from side to side for hours at a time. After a while I would doze off only to find that I had been sleeping for ten or fifteen minutes. Naturally when morning came, not having alept, I started the day completely tired out. I was shaky and nervous. The least noise would startle me and make my heart race along. I could see that my husband was worried. I was losing weight every week and had already lost 54 pounds. I tried all kinds of tonics, but they didn't help me. One night, a night I shall never forget because it started me on the way to health and happiness again, my husband crought in a bottle of Carnol. A started me on the way to health and happiness again, my husband crought in a bottle of Carnol. A friend told him that Carnol had saved his wife's life, so he insist-ed upon my trying it. Six weeks after I began taking Carnol, my weight increased from 93 nounds weight increased from 93 pounds to 158, an increase of 65 pounds. And, am I well these days? Every morning I fairly jump out of bed ready to tackle anything and every minute of the day is a

y to me now." Carnol is sold by your druggist, carnot is some by your and if you can conscientiously say, after you have tried it, that it hasn't done you any good, return the empty bottle to him and he will refund your money. 8-622

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### DR. PATTERSON'S INAUGURAL ADDRESS

(Continued from Page 3.)

lonians. And the world heads in that direction again, if the prevailing view of ledge-content or by its commerical value, or both.

"Man shall not live by bread alone. we could not live without it, yet the bread was neither his life nor the measure by the playing of your opponent. It is pose of the great majority of our colleges. To attempt research at this stage is like range and depth of his fellowship with The educand is free to choose. He does attempting to decipher the papyri

education what bread is to life, necessary, which education may express itself in sacrificial service.

These views of education that are materialistic and utilitarian are aggress-They are mass of popular opinion. learning and light must travel abreast. Knowledge and characters must go hand in hand. Power must not be divorced from a wholesome piety, else civilization itself will fail. And education, if rightly conceived, will provide for one as well as for the other. If it does not it lays itself open to the charge of a French critic, and becomes a fragment of a subject taught to a fragment of a student by ent of a profess

I make no apology for stressing this view of education. It is the only view that is Christian. The world needs nothing else so much as a needs this and it is worth the life of any man or any institution for its exposition and defence.

I recall my mountain experience also when I note the tendency to appraise our colleges and other educational institutions by the things that can be easily and quickly seen. The marks of strength and of weakness are those that are obvious to a cursory examination, and that may be learned by one who walks the campus, consults the college calendar and masters the Treasurer's statement. That is the best college which has the best buildings, the most adequate ipment, (equipment is always phy sical) and the largest endowment. Given these and everything else follows. For cannot money buy all that is nec ssary for any up-to-date educational institution? Nor is it to be wondered at that strongly. In the first place, they are

MAKE MONEY AT HOME

attached to the physical side of college at once, but let it not be forgotten that

these we are training partisans rather than thinkers. Mr. Bertrand Russel's is one of the voices raised for what may be lieve in the right of youth as completely as level in the church. Yet as I face the Bertrand Russel, but the first right of question seriously I find that reason is that it be offered the best that the group sence of famous men on the faculty on to which it belongs has found. As as an under-graduate institution has far might be the poison of another. It rematter of fact, if our ideal of education less value for education itself than it cognized that it was more important to is that it should be "partisans" and has as an advertisement. My meaning build the college around the needs of the "thinkers" will be terms that are com- will be clear if you will keep in mind student than around a rigid system. plementary rather than mutually exthe purpose for which the under-graduate through to the point of genuine moral yet arrived at the stage of orginal reenthusiasms and our "partisans" will search. They are laying foundations, be the product of sincere and courageous They are gaining a definite hody of education defines it either by its know-thought. Freedom that owes no debt to ledge-content or by its commerical the partisan does not exist. Some of to one another and to life. They are unive sities, modelling themselves after you have played chess with a superior acquiring the tools and the discipline that opponent. As you look back upon-the will fit them to do more advanced work. said the Great Teacher. By implication, game you see that while in every move you This as I conceive it, is the purpose were free, yet every move was also forced the under-graduate institution, the pur God, and the quality and quantity of his choose freely. And yet such is the domi- Anhai and Hunefer without nant quality of the group in which he training in Egyptian hieroglyphi Exact knowledge, and the power to be moves, such the involuntary potency of a producer rather than a parasite, are to its influence, that his choices, freely made, are yet as inevitable as they are will make a college really great? What is tion when they supply the basis of of youth, and nothing less than this artist-teacher. Such a teacher will have

education. They have behind them a great when it is embodied in formal instruction like the economic man, has no real exintolerant as the German militarist in A few years ago a friend told me of a on which certain conclusions may be pre-war Germany. They have no lack school in the England of his boyhood. draped. He will see as many types of of megaphone voices with which to broadcast their utterances. But they are wrong. In any scheme of education pence weekly; instruction in morals two that Dr. Horr, or Newton, has said is pence extra. It is not to be wondered at like putting from 30 to 60 bottles on a that the boy who led the school in the shelf, their corks out and their mouths examination in morals should lead it also towards one, while one fires a charge of

not wholly false. Buildings and equip- in the practice of immorality. When buckshot towards them. ment and endowment are necessary to the efficient modern college; they become false only when made fundamental. In the second place, the undue importance that the teaching of English in England

Such is the way of great teaching, and has failed because it is too exclusive a such equipment is the inevitable outcome of years of struggle with inadequate equipment and recurring deficits. Let the importance of these things be granted to be granted to be a subject for formal instruction by teachers great college. It does not make fame for the teacher. Fame comes to the instruction in all subjects holds here mutalis mutandis. When religion and the state of research, the discoverer of mutalis mutandis. When religion and control of the state of the formal properties that the state of the state of the formal properties that the state of the s t once, but let it not be forgotten that ethics become merely department of einer extent is not the primary standard of instructon they lose their relation to the their extent is not the primary standard of value. Books are necessary to a college library, yet few are so foolish as to appraise a library by the number of its volumes. A house is necessary to a home, yet that is not the best home which has the host bourse. A body is necessary to a contration farm is to accompletely. What a demiyet that is not the best home which has the best house. A body is necessary to a worthwhile man, yet G. K. Chesterton, who, in a London tram, sincerely offers his seat to four women, is not the typical man. And we make a mistake even more serious when we measure a college to the student body, an actual demonstration of a group living together after the Christian ideal. This, and this policy its abdominal girth. That is the best college whose task as accepted by it is most nearly one with the ideals of education on which I have already insisted, a college in which learning and light go hand in hand, in which students are led into a knowledge of any mastery over the duates the power that is born of knowledge of any mastery over the duates the power that is born of knowledge of the ideal glory in the bid way they begot.

Then the had a healthy brood of girls and boys

Who loved the very ground on which he trod, And who thought him just a little short of God.

Oh, you should have heard the way they said his name,

"A man who keeps his body and his thought.

Worth bestowing on an offspring love begot.

Then the highest earthly glory he has

into a knowledge of any mastery over the duates the power that is born of know-forces of nature, and into fellowship ledge. It would give them also the spirit with the moral purpose of nature and of Christ-like love which forbids that God. Such as these alone convert power such power be used to exploit mankind. into blessing.

It would do this through an institution, Nor do I shrink from the charge made and an atmosphere that are in thems in some quarters, that with ideals such as an effective exposition, because a incarnation, of these ideals. I recall my mountain experience agai

when I find myself tempted, as I somewhich they are reared. He would have us is this temptation peculiar to myself. It because of their threefold e teach no standards of faith or of conduct. He would have us teach ethical science small colleges that their professors are ability, make a college great. instead of morality, methaphysical critic-ism instead of religion, etc. In brief, he centres of education. Is this a valid Once more we must resist would have us give all views of the best criticism? I realize at once the publicity dency to measure the worth of a college way of living an equally good position value of widely known names. They have by the number and range of the eleceducational show room and bid the same seat-filling power in the college tives it offers. The system of electives them think and take their choice. I be- that the name of a famous preacher may marked a great advance over the rigid youth, as Prof. Hocking has suggested, is not on the side of my senses. The pre-

For our thinkers will think institution exists. Its students have not

Has not this purpose a very bearing upon the type of faculty indeed, but fulfilling their highest func- free. Nothing less than this is the right needed is not a research-genius, but an education and impart the medium through approximates to the Christian ideal of small time for research himself, but will keep abreast of the assured results of I would be more explicit in that I have others' research. He will know subjects already implied. The religious and ethi- but he will teach students. He will recal life of an institution is most potent not cognize that the under-graduate mind, but where it is incarnate in living teachers. istence, that it is a convenient lay figure

isolating the flue germ.

Ella Wheeler Wilcox has this to say

Then the highest earthly glory he has won

When with pride a grown-up daughter or a son

ays: 'That's father.'" All of this, with necessary changes, true of the teacher. dents. Their success is his, and if he be an artist-teacher indeed, he is content to have them stand on his shoulder and called the right of youth to remain un-fettered by the type of the group in fame of the members of its faculty. Nor fame. Teachers such as these, selected It because of their threefold equipment, ability, make a college great. It matters

Once more we must resist the ten courses of earlier days. It was more human. It recognized the fact that students were not as alike as the leaves on on the trees and that the meat of one student than around a rigid system And in all of this the elective system was to the good. As is too frequently the case, however, the pendulum, in swinging from one extreme, swung to the other, until in many cases colleges were trying nammoth department stores where any hing could be purchased from a needle to an elephant. Students, too often with little knowledge of what theywanted, nd, less of what they needed, were asked to choose from this d splay the equivalent of so many units of work, giving effect to this policy, some in-

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tives, that it is possible for two men to be an integral unity, a graduates of the same institution and dividual subjects. address at Buffalo, to have nothing in ommon but that they have taken 120 mester hours of work. This may make great institution. As departments great institution. As departments multiply, and the range of electives between departments and within departments, multiplies, knowledge tends to become a thing of "shreds and patches." Departments have little relation to one another. The day's work of every class is done without reference to the students. another. The day's work of every class is done without reference to the students work as a whole. The field of instruction is broken into clearly defined areas,—necessarily,—but the road-ways are not kept open. The last thing under heaven that the student learns is that he is living in a universe and not a multiverse, and that the varied things that he learns find their unity in life itself.

We recognize the difficulty of making a college curriculum express the ultimate unity not only of the sciences but of all subjects of study. Something of course

subjects of study. Something of course can be done. The reaction from the too generous provision of electives is evicer tin many of the smaller colleges. Some form of the elective system will abide, but the options will be increasingly between

work and so enlarged the range of elec-tives, that it is possible for two men to be an integral unity, rather than between inand as President Capen said in his inaugural of courses similat to those given in (Continued on Page 7.)



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	1921	1922
New Issues	\$7,342,030.00	\$9,523,850.00
Cash Income	1,198,599.41	1,430,823.81
Gain of Insurance	4,060,348.00	4,653,870.00
Earning of Surplus	200,632.52	284,565.21
Paid Policyholders	202,615.70	443,428.83
Net Interest Rate	6.39%	6.59%
Expense (10 & 1 Ratio) 11.69%		11.48%
Insurance in Force	\$29,806,174	\$34,460,044

Scale of Dividends to Policyholders Increased 14%