

The Berlin News Record

(Established in 1878).
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TARIFF FIRE INSURANCE COMPANIES

To be stable and trustworthy, fire insurance companies must conduct their business at a profit. What is a fair margin of profit? Must all companies pass their risks through the same sieve? Are questions which have been raised by the Provincial Fire Marshal, Mr. E. H. Houston, in a report to Mr. Justice Macdonald, at the opening session of the fire insurance commission on Tuesday.

This provincial officer stated that the practical control of fire insurance is in the hands of the Canadian Underwriters Association. Further he said that it was an "unfortunate" control. In his criticism of the association he alleged:

(1) That the main proposal of the association has been the maintenance of insurance rates.
(2) No member company is permitted to insure below the rate made on every risk by the association.
(3) Strict adherence to rates is enforced by a detection scheme put in operation in certain important centres.
(4) With the object of restricting competition, the association prohibits business intercourse with non-member companies.

(5) And with a similar object has extended its rules to suppress or limit forms, clauses, and conditions advantageous to the insured public, readily granted in other countries and acceptable to companies here if allowed to use their own judgment.

(6) That the attitude of the association to the insured public has been arbitrary and autocratic.

(7) That the association has made no serious effort to obtain reliable statistics by which the adequacy of rates might be judged.

These are formidable counts against the association, since they go to show that it is a trust.

These allegations, made by the Provincial Fire Marshal, whom we understand is an experienced insurance man, cannot be ignored by the association. It will require to show cause or be dissolved.

Members of the Fire Underwriters Association have complained of Canadian firms expending their money for American fire insurance. The fact that they do so is proof that they were able to obtain lower rates or better conditions or both.

Mutual companies, such as the Economical of Berlin and the Waterloo Mutual of Waterloo, are not members of the Canadian Underwriters Association, have lower rates and are successful financially. But there are not enough companies of their calibre to take care even of all the risks of the province.

The association has yet to be heard in defence of its business policy and rates. Yet the charges have been made by a responsible and well-informed official, who was led to make his investigation by the business men of the province.

Maybe the association has never heard of state or municipal insurance.

THE LATE JOHN KING K.C.
In 1863, Mr. John King, K.C., then living in Berlin, was appointed a lecturer of the Law Society and removed to Toronto.

While a resident of this city, he was regarded as one of the leading members of the bar in Waterloo County. He figured in many prominent cases before and afterwards and was quite successful as a lecturer on law. Also he became an authority on Libel Law and won the praise of the press of Canada for the legislation which he drafted and promulgated on libel law. His book on "Libel and Slander" is today accepted as a standard reference.

His contributions on "Evidence" have also been of value to his profession, while as one of the Canadian editors of "Cye" a legal reference work widely used by barristers, and published in New York, he added to his reputation as a legal authority. Perhaps his renown as a student of law and a writer on law subjects was greater than his fame as a practising barrister.

Mr. King was a nephew of the late D. D. McDougall, owner of the old Weekly Telegraph, then edited by the late Alexander Macpherson. North Waterloo in those days was overwhelmingly Liberal in its political inclinations. In 1878, the Daily News, a Conservative journal was established by the late P. E. W. Moyer, to advocate Protection.

The introduction of this issue by Sir John A. Macdonald, under the name of the National Policy, caused an upheaval throughout Canada. Berlin had aspirations to become a manufacturing town and the News warmly espoused the cause.

This led to heated discussions between the News and the Telegraph, at times devoid of personalities. At times the courts were resorted to for amends for hot words put into cold type.

In those days Mr. King appeared

FAMILY DOCTOR'S GOOD ADVICE

To Go On Taking "Fruit-a-tives" Because They Did Her Good

ROCHON, P. Q., JAN. 14th, 1915.
"I suffered for many years with terrible indigestion and constipation. I had frequent dizzy spells and became greatly run down. A neighbor advised me to try 'Fruit-a-tives'. I did so and to the surprise of my doctor, I began to improve, and he advised me to go on with 'Fruit-a-tives'.
"I consider that I owe my life to 'Fruit-a-tives' and I want to say to those who suffer from indigestion, constipation or headaches—'try Fruit-a-tives' and you will get well". CORINE GAUDREAU, 506, a box, 6 for \$2.50, trial size, 25c. At all dealers or sent postpaid by Fruit-a-tives Limited, Ottawa.

for the Weekly Telegraph and thus may have been led to interest himself in the subject of Libel law, wherein he afterwards became an authority.
"Many of our older citizens will remember Mr. King as a resident of Berlin and a practising barrister and regret his death." He was in his 73rd year.

BY THE WAY

A Columbia river boatman who lost a \$50 barrel of bluing before the European war started, has raised it and sold it for \$1,500 because of the advance in the price of chemicals.

EXTRACT OF EXCHANGE

DURATION OF THE WAR

Frank H. Simonds, military critic of the New York Tribune, is inclined to think there will be no peace until 1918. He states:

"To suppose that Germany, with so much of her ambition achieved, will surrender the vital portions of it until she has met disasters that compare with Moscow and Leipzig is preposterous. To suppose that the allies now satisfied that they can destroy the German edifice, will stop now on terms that will insure the German future is equally absurd. At the Rhine and the Oder Germany may resign Alsace-Lorraine, Southern Silesia, perhaps Posen and the Prussias, but she is not likely to resign any part of them. Posen and the Prussias, but she at the Somme, the Sambre or the Meuse in the west, or on the Niemen, Beresna or Vistula, in the east."

The allies have first by fighting to divest Germany of what she has conquered in this war, particularly her conquests from the Danube to the Golden Horn. They have then to rescue Northern France, Belgium and Poland. And Germany, a she retreats, will shorten her lines not impossibly keeping step with her decline of numbers. To suppose that the end the allies mean to attain can be attained this year or next seems to me unreasonable. To suppose that, knowing or believing that they can obtain it, and perceiving what the cost to them will be if they do not attain it, they will stop short of it seems to me equally incredible. And this is why I share the belief that is held by many quarters abroad, that the war will continue into 1918, that it will be a four-year war, and that it will end inside German frontiers."

SEEING THINGS IN CANADA

Report of a Brussels Sprout That Cost \$10 and Fed a Congregation

From New York Sun
To the Editor of The Sun—Sir: At 10 o'clock on the short line of the C.P.R. from Montreal to Ottawa, I was seated in a factory of a large corporation making explosives. The enormous production of nitrogenous matter has imparted to the nearby soil and surrounding fertility.

On the afternoon of July 6, as my train pulled into Rigaud, I saw a field of what I conceived to be enormous cabbages, in my of them over two and a half feet in shorter diameter and perhaps three feet in longer diameter, oblate spheroids.

Alighting and inquiring, I was amazed to learn that they were Brussels sprouts of extraordinary size, succulence and cost. Purchased on for \$10.23. When cooked with cream sauce that night for the church supper my sprout furnished a treat for 200.

Richard P. Read.
New York, August 26.

A SMILE OR TWO

Fittingly Described
"There was a chap just in here looking for you, Smith."
"Was he tall or short?"
"Both."
"What do you mean?"
"He was a tall man and he said he wanted to borrow a dollar."—Boston Transcript.

Poor Diplomat
"I think the one you refused is much the more attractive of the two."
"I admit that, but when he proposed he went into ecstasies over how happy I could make him; but the one I accepted spoke earnestly of how happy he would try to make me."—Houston Post.

He Waa'n't First
She (just kissed by him)—How dare you? Papa said he would kill the first man who kissed me.
He—How interesting. And did he do it?—Judge.

Euler College in Handsome New Offices

The Euler (formerly Berlin) Business College is now occupying its new and commodious premises on the second floor of the Janzen block, King street. The Principal is being congratulated upon having the most complete and modern Business College offices in Canada. While the premises recently vacated were well adapted and equipped for the work of training young men and young women for a business career, and many hundreds have gone out of this College to honored and successful positions, yet the lack of ample scope for the increasing work of the School had been recognized for some time. It was only recently, however, that Mr. Euler has been successful in securing premises that met his idea of an ideal that has been so satisfactorily worked out in the new location.

The visitor to the College passes through a large vestibule, the walls of which are decorated with photographs of successive graduates, and enters the nicely furnished reception hall adjoining the Principal's office. At the right of this office is the shorthand department, with typewriting and special study rooms at the rear and having accommodation for upwards of one hundred students. At the left of the Principal's office is the commercial department, fitted up with modern office devices, and duplicating as nearly as possible the actual conditions the graduate will meet when he or she enters a commercial office.

The clock and toilet rooms are large and fitted up with most modern conveniences. One of the features which impresses the visitor and which reflects the thoughtfulness of the proprietor for the young ladies under his tuition is a large rest and dining room for those who remain at the College for lunch. This room is furnished with upholstered chairs and set, oak dining table, gas stove and sink and adjoins the ladies lavatory; and here the young women can enjoy their lunches and spend any spare moments under pleasant and comfortable surroundings.

The lighting and ventilation of all the rooms is superb and both electricity and gas give ample artificial light. The number of students who have already entered is greater than at any previous term of this College, this being particularly true of the shorthand department; but the demand for trained young people in business offices is far greater than the supply.

Rumanians

(Continued from page 1.)

invasion of Transylvania the Russians are mustering their forces for a drive into Hungary from a point farther west.

Russians Open A Way

Continuing the encircling movement south of Stanislav the Russians captured the Village of Raflov, on the Bystrizza River and the Pankov Mountain. This victory gives them command of the pass through the Carpathians into Hungary.

In the joint attack, according to dispatches from Bucharest, by way of Rome, against the Russians and Rumanians have captured the fortress in passage of the Carpathians. For twelve hours, this report adds, the Rumanians have been marching on Hungarian territory.

Events are bearing out the forecast that Rumania would throw most of her forces against the Austrians, neglecting the Bulgarians for the moment. Of the 400,000 Bulgarian troops it is estimated that at least 100,000 are engaged in opposing Sarail's army.

To the allied forces at Saloniki has been added a contingent of Albanian troops under command of Essad Pasha, chief of the Albanian Government. These representatives of six nations are now fighting under Sarail's command.

Availing developments on the Rumanian front, the forces at Saloniki have limited their activity to artillery work. But there are indications that the Bulgars are drawing heavily on their forces here to meet the Russian threat.

A Bulgarian official statement reports that the Bulgars took a new position east of the Struma River and along the Aegean. Apparently they are striving to shorten their front and so release troops to guard the Dobruja line.

Rumania's Report
BUCHAREST, August 31.—An official statement issued said:
"On the western and northern fronts Rumanian troops crossed the Austro-Hungarian front during the night of the 27th and after fairly lively fighting reached numerous points, including Mount Fagatzelu, north-west of Nyergo; Kisspeleja Hill, west of Gyergyo; and the Village of Hossenzalu, four kilometers (about three miles) east of Kronstadt (Brasso). Our artillery fired on Orsova, destroying a petroleum depot. Our fourth army corps has taken seven officers and 734 men prisoners."

"An armed enemy just opened fire on Turin Zevrin, but retired to Orsova under fire of our batteries. Austro-Hungarian monitors opened fire on Gurgevo, but were compelled to retire, by our artillery."

May Quit Transylvania
BERLIN, August 30.—An abandonment of part of Transylvania to the Rumanians is foreseen in dispatches from newspaper correspondents at the Austrian army headquarters. Foreseeing the strategy on the Rumanian front, the correspondents intimate that the central powers will not attempt to defend the entire border line, owing to its crookedness and to the large number of troops which would be required for the adequate protection of a front half as long as the Russian battle line. On that account and inasmuch as Russia and Rumania are operating as a single unit, the dispatches say, it will be advisable to shorten the front by abandoning certain parts of Transylvania.

Germany Helps
ROME, August 30.—With the Austrian war office admitting a reverse in the first gust of the fighting on the Hungarian-Rumanian frontier, Germany has set her powerful military machinery to work to save Hungary from invasion. Two of the most brilliant officers in the German army have been delegated to the task. They are Field Marshal Von Hindenburg, who has just succeeded Gen. Von Falkenhayn as chief of the German general staff, and Field Marshal Von Mackensen, the conqueror of Serbia.

Picked Russian officers, who have gained experience in the present war, are reported on their way to join the Rumanian general staff to assist King Ferdinand in the directing of military operations.

Letters to News Record
THE CITIZENS LEAGUE
Editor, News Record.
Dear Sir:

The organization of the Citizens League in the City of Berlin is just what might reasonably have been expected under existing conditions.

When a loyal and independent people live in a land of liberty and free institutions and find that their views on public questions are ignored, about the only redress available is to organize and express their views.

A sagacious city council might, without condescension, have consulted with those who help to pay the taxes, regarding matters in which there was a difference of opinion and thus have evaded the bitter feelings that have been created and avoided the necessity of organizing the Citizens League.

But instead of this, certain members in any elaborately dictated constitution, pronounced members of that body and others who dared to differ with them on public questions, as being Pro-Germans. This malignant assertion was entirely void of the first element of truth and eventually became so obvious that the formation of the Citizens League had to be undertaken for necessity.

It certainly is gratifying to observe the hearty welcome that is being bestowed on this new organization for while many worthy institutions have to labor hard and canvass for membership the Citizens League meets with the sincere embrace of hundreds of our best citizens, who come and offer their names for membership without ever being requested to do so.

The power of the League does not consist in its place, together with the methods employed in consummating the scheme, is directly responsible for the existence of the Citizens League, and this organization to all human appearances, in the course of a few months, will be the means of relieving Berlin from the approbrium resulting from the change mentioned.

The arguments of a few comparatively recent arrivals in Berlin, contrary to the resolution of the County Council of which we are the Capital, (and after the methods employed here came apparent), contrary to the wishes of an intelligent and important portion of the community, never even hinted at submitting the question of a change to a vote of the people until after the war was over and the present agitated state of the public mind redressed to its normal deliberative condition, is certainly beyond ordinary conception.

The city council showed some wisdom in concluding not to hold a public celebration on the first of September in honor of the inauguration of the new name, as the indications are that it would turn out a very tame experiment at best.

However, the Citizens League is not limited to any one public question but may discuss with propriety and pronouncement on any problem of interest to the City of Berlin.

The conclusions of this organization, judging from its composition as well as its endorsement of intelligence and honesty, promises to be a valuable acquisition to the City's bureau of information.

A Well Wisher.

Greek King Said to Have Fled, Seeking Refuge With Hungarians

ALLIES ALSO REPORTED TO BE ENGAGED IN BATTLE WITH GREEKS AT PIRAEUS PORT AT ATHENS.

LONDON, Aug. 31.—5:03 a.m.—The British press representative at Saloniki, Ward Price, sends a report which is current there that King Constantine of Greece has fled to Larissa, in Thessaly, to take refuge with a guard of 300 Uhlans. The text of the official message which is dated Tuesday, reads:

"This evening's sensation is that King Constantine has fled from Athens to take refuge with a German escort of 300 Uhlans who have been waiting for him several days at Larissa."

"Another report is that the Allies have already landed a strong force at Piraeus, which has been heavily engaged with the Greek army in battle around the king's country house at Tatoi, where several Greek princes have already fallen. Perhaps to-morrow will bring light upon the situation, which is extraordinarily involved, even for the Balkans."

The opening of the Bradford (Pa.) County W.C.T.U. convention at To-wanda was marked by a downpour that broke the drought.

New Fall Dress Goods and Suitings

Early shipments of Imported and Domestic Dress Materials have arrived, giving us a good showing of the new goods for this Autumn Season. These are now displayed for your inspection and the following lines are considered the most popular: Suitings

New Gaberdines, Fine Serges, wide wool serges, Tricratines, Armures, Worsted, West of England Serges. In colors of navy, African Brown, Russian Green, Belgium blue, Garnet Grey and tan, very special at \$1.25, \$1.50, \$2.00, \$2.50 to \$4.50
Tweeds—Mixed Tweed Suitings for suits and separate skirts, 54 inches wide at \$1.25 and \$1.50

Dress Goods

Black and white checked goods are popular for dresses, suits and skirts. We show these in many designs at 40c, 50c, 75c, \$1.00 to \$1.50
New Silk Poplins, Armures, Granite Cloths, Satin Cloths, Serges, silk and wool mixtures, Copen, Brown, Russian Green, Belgium Blue, navy and black at 60c, 75c, \$1.00 to \$1.50

DRESS MAKING DEPT.

Our Miss Pritchard is now in the fashion centres in American Cities and will return and open the Department on September 5th. Orders may be left at the office now

Telephone..... 476
Carpet..... 687
Dress Making..... 687

Lang Bros. Limited
BERLIN

SIDE TALKS

BY RUTH CAMERON

A BOX OF ROSES

"I have often wondered if you couldn't explain the vast difference in stenographers, or, rather, young women who are in offices doing every kind of work," writes a letter "friend."

"I go among the different offices daily and every one nearly has a different type of girl."

"Some snap you up as if they were about to eat you and others are very pleasant. Yesterday I had occasion to go into two offices in the same building. In one the young woman snappily informed me that all the gentlemen were out, and all but asked me out. In the other the young lady, who had a radiant smile on her face, asked me to have a seat in the gentleman's office, said she thought perhaps he would be in shortly, and asked me if I had seen the morning's paper. While I waited, telegraph boys, colored porters and everyone that walked into the office got the same sweet smile that I did. Anyone who went into that office in the morning would feel good all day long."

He felt like sending her a box of roses.

"Now tell me why it is that all girls can't pursue that same course. I felt like going out and sending that girl up a box of roses for her desk, but didn't dare to, as she might not think it proper."

"Won't you write an article along that line in your column one of these days, so that I may have the pleasure of reading it, and tell me what you think causes this vast difference in office girls?"

My correspondent's phrase, "this vast difference in office girls," somehow reminds me of another very different phrase, "How to be happy, though married."

Nothing But The Difference in Human Beings
For this reason:
A great deal of the difficulty in being happy though married is nothing but the difficulty in being happy though human.

Likewise, the vast difference in office girls is nothing but the vast difference in human beings.

Why should one expect to find all office workers of one disposition any more than all wives?

Perfect courtesy is not so common a quality that you should expect to find it in every office that you enter. Do you find it in every home?

Why I Liked the Letter
Nevertheless, I liked your letter, because it showed how sincerely you appreciated such treatment when you received it. And that is why I am publishing the letter of the hundreds of interesting letters I receive who realize I can publish only a very small per cent., because I think the business woman who makes an effort to be courteous as well as business-like deserves every encouragement.

By the way, if you had sent that box of roses without your name, with just a card expressing your appreciation of her courtesy and her smile, would that have been improper? And is it too late?

I am assuming, you see, that there isn't a wife at home who will be defrauded of money she needs by the purchase.

DEPARTMENT OF AGRICULTURE
Fruit Branch.

Ottawa, August 29, 1916.
(All market prices quoted are wholesale, unless otherwise stated.)
PENTICTON, B.C.: Peach harvest progressing. Triumphs about over. St. Johns coming on. Quality good and size small. Crawford and Elbertas promise good crop. No change in supply report. Buyers active for all kinds of fruit and prices satisfactory. Weather warm and dry.
KELOWNA, B.C.: Weather good. Much fruit running small size. This is particularly true of Jonathans. Crop will be much lighter than was anticipated. Prunes 25 per cent crop; plums very light. Fall pears will be medium. Labour short.

BRITISH COLUMBIA (general report): Present indications are that apple crop will be slightly less than 1915. Duchesse, Wealthy and McIntosh Red full crop and fine quality; winter varieties fair except Jonathans, Winesap and Grimes Golden, which are running very small. Considerable apple crab in north. Vernon. Pers. rompin. unchanged. Plums light crop and prunes dropping heavily—do not look more than 5 per cent of estimate made five weeks ago. Crab apples very heavy and good quality. All fruit maturing slowly and season backward.

EASTERN ONT.: Along the north shore of Lake Ontario and in Prince Edward County there are some fair orchards, particularly in Bowmanville and Newmarket districts and near Trenton. Crop generally can be called light with the exception of a few well cared for orchards. Fruit generally badly affected with scab. Buyers looking over ground but careful growers are holding out for high prices for any good fruit they have.

but there are hopes that it will help size up later varieties. The grape situation will be saved, especially in cultivated vineyards. Apples are showing scab very badly in all parts of the district.

LEAMINGTON, ONT.: Apples are small and there are few on the market. Peaches are moving freely. Yellow St. Johns selling at 90c to \$1.00 per 11-qt. bas, and 60c per 6-qt. basket. Tomatoes are about over.

HAMILTON, ONT.: Yellow St. Johns \$1.00 per 11-qt. basket, other varieties 65c. Duchesse apples 40c per bas, and Astrachan 35c. Demand good for all varieties of fruit.

TORONTO: Apples 25-50c; Bartlett pears 60-75c; Clapp's Favorite 50-65c; plums 50-65c; tomatoes 30-40c; peaches 75c-\$1.00. The above are for 11-qt. baskets. American Bartlett \$3.50-\$4.00 per box. Michigan Duchesse apples (in bond) \$3.00-\$4.00 per box, according to quality.

LONDON, ONT.: Tomatoes 40c; peaches 70c; plums 60c, and blueberries \$1.50 per 11-qt. bas. Potatoes \$2.65 per bag.

MONTREAL, QUE.: Peaches 50-75c; pears 60-75c; plums 50-75c, and tomatoes 30-40c per 11-qt. basket. Peaches 30-40c; pears and plums 35-45c per 6-qt. basket. Lawton berries 15-16c per quart.

CALGARY: British Columbia Transparent and Duchesse apples \$2.00 per box for No. 1 and \$1.25 for No. 2. Transcendent crates \$1.35 in year boxes. California Gravenstein \$2.50 per box. Washington Bartlett \$3.00 per box. Jeffries and Gravenstein apples \$2.35 for No. 1. British Columbia potatoes \$1.25 per cwt.

EDMONTON: No. 1 apples \$1.75-\$2.00 per box. Green Gage plums \$2.00 per crate, blue varieties \$1.55-\$1.75, other varieties \$1.40. Pears \$2.75-\$3.25 per box. Peaches \$1.05-\$1.25 per box. Tomatoes \$1.15-\$1.40 per crate.

SASKATOON: Imported fruit (in boxes) apples \$2.50, pears \$3.50, peaches \$1.25, prunes \$1.50, and crab apples \$2.00. British Columbia fruit (in boxes) same prices as above. Imported plums \$1.50 and tomatoes \$1.75 per 4 basket crate. Ontario fruit (in 11-qt. baskets) apples 85c; pears \$1.25, plums \$1.50 and tomatoes \$1.60.

WINNIPEG: Weather warm. Wheat yield in Manitoba better than expected. Washington Bartlett \$3.00-\$3.25 per box; Imperial Egg plums \$1.75, Diamonds \$2.25 per crate; peaches \$1.50 and apples \$1.75-\$2.25 per box. British Columbia Duchesse \$1.75-\$2.25, Transcendent \$1.65-\$1.65; Triumph peaches \$1.25 per box, tomatoes \$1.50 per 4 basket crate. Ontario fruit (11-qt. baskets) pears 90c, tomatoes \$1.00-\$1.25, peaches 60c—too ripe—, apples 60c. Duchesse apples now rolling cost \$2.50 and \$2.75 f.o.b. 25 cars of British Columbia apples purchased at \$1.15 f.o.b.

MOOSE JAW: Weather fine and warm. 11 cars of mixed fruit and vegetables arrived last week. Plums and peaches short. Plenty of crabs and pears. Regina and Moose Jaw prices as follow: B.C. and imported peaches 60c-\$1.25 per box; Imported Bartlett \$3.00 and dropped apples \$2.25. B.C. tomatoes \$1.10-\$1.25 per crate. Transcendent crates \$1.75 per box. Triumph peaches from B.C. in baskets arrive in poor condition. 11-qt. baskets selling as low as 40c and 6 qts. 25c. B.C. plums, peaches and pears \$1.50 in 4 basket crates. Two cars of imported fruit arriving in bad condition lowered market. Washington, prunes and Elbertas expected this week, also B.C. Wealthy apples.

D. Johnson, Commissioner.

That the narrow belt draped two or three times about the waist is as fashionable as ever.