

Public Works Dept

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CAPITAL PAID UP \$6,200,000.
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TOTAL ASSETS \$9,500,000
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ADDRESS ON MUNICI- PAL TAXATION

The following address on Municipal Taxation was read before the sixth convention of the Union of N. B. Municipalities at Newcastle, October 12th, 1911, by Alderman H. H. Stuart:

Few thoughtful men will contend that the prevailing system of municipal taxation in this country, is fair or reasonable, either in theory or practice. And many who have enquired into it, denounce it as decidedly wrong in principle and vicious in its practical application.

Our municipal taxes are derived from the levy of a certain percentage on the assessed value of land, buildings and other improvements, personal property and income, and from a poll tax.

The rate of taxation on each of these items is the same, and, with one or two exceptions, each county, city and town has to raise one-sixth of its revenue by means of a poll tax.

Allowing for the exemption in most New Brunswick municipalities of the first \$200 of income, land, improvements, personal property and income are supposed to be assessed at the full value of each.

Now suppose, for the sake of argument, that the assessors are both honest and capable—that they value correctly and assess properly, without fear or favor—the selling price of land, being so much less than that of the improvements thereon, every temptation is offered and facility afforded for speculators to hold land idle, in hope of a rise in price, whereby they can reap a golden harvest from the extra value created for their holdings by the industry of the rest of the community.

The land speculator is a good in any place. His policy is to acquire and hold land in what he considers a growing district and keep it idle until prices go up. Year by year, peoples settle near it, clear the ground, open up streets, erect buildings and bring trade to its neighborhood. Schools, churches, theatres, railway stations are built near it, and soon his unimproved property becomes most desirable for residences or business purposes, and he is offered for his claim many times more than what he paid for it. Then he sells and pockets the extra value, wholly created by the labor of others—THE UNEARNED INCREMENT, WHICH SHOULD ALL GO TO THOSE WHO CREATED IT. THAT IS, TO THE COMMUNITY.

Not only does the speculator permit no service to the public, but in many instances he positively hinders its progress. His block of land in the middle of a town, held at exorbitant price, compels others to go far out of their way to build in the suburbs, thus necessitating extra streets, extra sewers, miles of extra water mains, electric light and telephone posts and wires, and decreasing the efficiency of police and fire protection.

If the vacant block be held in the country districts, it often lies between two small settlements, forcing them to maintain two small, inefficient schools where, if that block were settled, one good graded school would be possible, and forcing the young men who wish to take up land to leave the vicinity or open up new farms in the backwoods, where miles of new road have to be made by labor which could be better employed, and removing them to an unnecessary distance from markets. In many places to day, farmers are cultivating poor stretches of land and making a bare living, while right alongside of them are tracts of fertile soil held wild and taxed at a merely nominal rate.

The granting of vast areas to those who were neither willing nor able to improve them was one of the early days of all the provinces of Canada, and in Quebec and Prince Edward Island, special legislation had to be enacted to partially and temporarily remedy the evil. But although the feudal seigniors of Quebec and the absentee proprietors of the Island province were compelled by law to sell their holdings to the actual tenants, no steps were taken to either prevent the recurrence of the same or to slightly different form, and, when the time came, the speculators

or holds land vacant expecting a future profit from the labor of others. If the assessors had the leisure and the will to faithfully watch each idle piece of land, and, as soon as it was sold at a high price, increase the seller's personal property assessment by that amount, the relief would be but partial, for the great proportion of taxes levied on improvements would keep down the rate on personal property far too low to effectually cope with the speculator.

If our system of taxation is bad in theory it is much worse in practice. Vacant land, whether in town or country, is generally assessed at a figure considerably below the selling price asked by the owner, thus putting on speculation a premium rather than imposing any restriction. Personal property which consists of stock in trade is often merely guessed at, being generally noticed that the bigger the business and more influential the owner, the less proportion its assessed value bears to its real worth. Where the personal property consists of jewels, plate, automobiles, cash in the bank or invested, it often escapes the assessor's notice altogether or is assessed at a ridiculously low figure. Only a very small percentage of personal property pays any tax at all. Many an assessor, too, while he estimates pretty correctly the annual receipts of the unskilled laborer, the artisan and the salaried man, makes a poor guess at the incomes of those higher up. It is extremely amusing to all except those unfortunate who by their poll and improvement taxes have to make up the loss, to read the modest figures often assessed for income tax on those who are known to spend more in a month than the average man receives in a year. Again, our houses, the man's mill, is assessed at half value, while that of another is assessed at one-half, one-third or one-fourth of its value, the rest of the taxpayers having to make up between them for the exemption enjoyed by the favored few.

Among the reasons for the glaring inequalities so often found in assessments are the following:

- 1 The extremely small remuneration given assessors, which does not offer any adequate reward for capable men to give their services to the municipality, the inevitable consequence being that the assessors give, as a rule, very little time and energy to the work set before them. They prefer, instead of making a thoroughly new and accurate valuation, an approximation, to follow in the footsteps of their predecessors, taking off a little here and adding a little there, but in no material way changing the iniquitous result.
- 2 That in all or most municipalities—all in this province—there is a provision rendering a man ineligible for the position of Mayor or Alderman, Warden or Councillor, unless he is assessed on so much real or personal property—in some towns a man can not even vote unless he holds property.

THUS, TAXATION WITHOUT REPRESENTATION, against which England rose in revolt in 1842 and the United States in 1773, IS STILL IN THIS TWENTIETH CENTURY. THE COMMON TRING IN OUR MUNICIPALITY. Now the Councils, composed almost entirely of the propertied class,—which class has always been the most tenaciously old-fashioned and conservative, opposed to economic and political progress—appoint the assessors. Naturally the assessors are men after the image of those who appoint them, and, whether consciously or unconsciously no difference as to the result, too often look with closed eyes upon the rights and hopes with closed ears to the appeals of the unprotected part of the population.

HOW TO IMPROVE THE SYSTEM

The foregoing are some of the defects of the prevailing system of taxation. How can this system be improved?

At least two of the defects of the system can be done away with by taking off—suddenly or gradually as the people will—the taxes on improvements, personal property and income, and substituting or reducing the poll tax as may seem good, and raising the

DEDICATION OF THE METHODIST CHURCH

On Sunday last the new Methodist Church was opened and dedicated. The auditorium was tastefully decorated with potted plants and in spite of the inclement weather all the services were largely attended. In the morning the Rev. M. R. Knight, President of the N. B. and P. E. I. Conference preached from the text "For I am not ashamed of the Gospel of Christ, for it is the power of God unto Salvation." At the close of the sermon, the trustees came forward and presented the building to the pastor, Rev. George Morris, handing over the keys to him, after which he conducted the ritual dedication service, assisted by the Rev. M. R. Knight, and the Rev. W. G. Watson of Mt. Allison University. A choir of sixteen voices under the leadership of Miss Mowat provided special music.

A brief Sunday School session was held at the usual hour in the afternoon, immediately followed by a good fellowship service at which all the Protestant denominations were represented. Prayer was offered by Rev. Mr. Roy, a Baptist Clergyman from Nova Scotia, and short addresses were given by Rev. J. E. Poudie of Christ Episcopal Church, Rev. T. P. Drumm of St. Andrew's Presbyterian, Rev. Dr. J. H. McDonald of Fredericton Baptist, Rev. M. R. Knight, president of Conference, and Rev. W. G. Watson of Mt. Allison University. Mr. Cecil Mercereau sang a solo, and the choir sang an offertory anthem. At the close of this service the congregation joined most heartily in the hymn "Blest be the tie that binds."

In the evening, the service opened with an anthem by the choir, and Professor Watson of Mt. Allison preached a scholarly sermon from the text "And He showed me a pure river of water of life, clear as crystal, proceeding out of the throne of God and of the Lamb." Mr. Bert Cochrane sang a solo, and the choir rendered an inspiring offertory anthem, and after the benediction sang a short response entitled "The Lord will Hear."

On Monday night the young women of the church conducted a social for the members of the congregation. Everyone was greeted at the door and made welcome and a spirit of the greatest friendliness and sociability prevailed. After a short advertisement-guessing contest there was an informal program which was enthusiastically received. Miss Margaret Currie gave a piano number, Mrs. Sharpe a violin solo, Mr. Bert Cochrane sang, and a fine male quartette favored the audience with a couple of numbers. The program closed with a humorous pantomime of "The Near Sighted Man in the Picture Gallery" which caused a good laugh. Refreshments were served, and the young folks gathered around the piano and sang college songs. Everyone voted the affair a decided success.

On Wednesday night a service of Retrospect and Prospect was held in the Sunday school room. Mr. Appleton spoke on the church of the past, Mr. Reid on the church of the present, Mr. Keith on the church of the future and Mrs. Morris on the ideal church.

The pastor read a letter from Rev. Mr. Thompson of Tryon, P. E. I., formerly pastor of this church.

Next Sunday some of the dedication music will be repeated by request, and the choir will sing a special Thanksgiving number. The pastor will preach a Thanksgiving sermon in the morning.

DEATH OF MRS D. RICHARDS

The community were greatly shocked to learn of the death of Mrs. David Richards which took place at Richardsville last Wednesday afternoon from paralysis. Mrs. Richards had been in failing health for the past three years but the sudden change on the Sunday previous was totally unexpected. Mrs. Richards was in her seventy-second year and was well-known and beloved by all who knew her. She leaves to mourn her loss besides her bereaved husband, three sons and five daughters. The funeral took place on Saturday and was largely attended showing the esteem in which the deceased lady was held. Rev. J. S. McDonald of Fredericton conducted the funeral services at the house and grave, the interment taking place at Campbellton Rural Cemetery. The chief mourners were her husband David Richards, her brother Edwin Sanson, Daniel E. John W., and Wm. S. Richards, sons; Jas. S. Evans, Max P. Moores, Frank E. Dennison and Rev. Thos. S. Roy, sons-in-law. The pallbearers were Messrs. D. R. McRae, Robt. McNair, Robert McKenzie, Judge McLetchy, James Paterson, and S. W. Dimock. The deceased lady was a staunch adherent and supporter of the Baptist church, and all who knew her will feel her loss keenly. The sympathy of all is extended to the bereaved family.

RIFLE MATCHES ON THANKSGIVING

The Restigouche Rifle Association intend holding matches at the Range on Thanksgiving day, open to all comers, any rifle may be used. There will be prizes for each range, probably 200 and 300 yards, also a rapid fire competition, 7 shots a minute also special match at 600 yards if time will permit. Shooting will commence at 10 a.m. at the 200 yards range.

Prizes will be donated by the merchants for the different events.

The club has had a fairly successful season, but the attendance has not been what they would wish. They have had members at the Provincial Rifle Association who won the maiden Team match as well as several other valuable prizes, and acquitted themselves about as well as any other club represented there, in the County match Restigouche was not six points behind the winners St. John County.

The matches on Thanksgiving Day should be most interesting and will be the last for this season.

The club will provide rifles and ammunition at a small charge to any one desiring to compete.

There will be no entrance fee for any of these matches.

Correspondence Held Over

Nash's Creek and Jacques River correspondences held over until next week.