

Thrift is the Maker of Character

Thrift is patriotic at this time. It is more—it is evidence of practical common sense, sound judgment and prudence, because it shows you are willing to make present sacrifice for future competence.

This Bank will gladly open a Savings Account for you, and deposits may be made by mail or in person.

THE Bank of Nova Scotia

Paid-up Capital \$ 6,500,000
Reserve Fund 12,000,000
Resources 184,000,000

G. W. RABBITT
Manager
St. Andrews Branch

BLACK'S HARBOR, N. B.

Oct. 2.
Mrs. McDowell, of Pennfield, visited friends in town on Saturday.

The second load of coal is being discharged here to-day for Messrs. Connors Bros.

Those visiting their homes on Deer Island on Sunday were Mr. and Mrs. Vernon Calder, and Miss Verna Barker and her two brothers, Charles and Carroll.

Mr. Bibber Stuart made a business trip to St. George on Monday.

Mrs. Howard Trecarten and son, Lawrence, are visiting friends in Pennfield.

Miss J. A. Hooper was called away quite suddenly to attend her sister, Miss Lilla Hooper, who is ill at Back Bay.

Owing to the unusual heavy frosts of late the people of this place will not be supplied with the necessary vegetables from the country, especially pumpkins for preserving.

Mr. Gerald Gardiner is enjoying a visit to his home in Deer Island.

A lumber-laden vessel is lying in harbor waiting for favorable winds to proceed on her voyage.

A number of folk from Letite visited friends here on Sunday.

CUMMINGS' COVE, D. I.

Oct. 9.
Our schools are closed for an indefinite period as a precautionary measure against Spanish influenza, so prevalent in other localities.

Several families in our community are on the sick-list.

Mrs. Henry Hooper and little son, Raymond, have returned from Monahan.

Mr. and Mrs. Ivan Leighton and Mr. Isaac Leighton, of Pembroke, Me., were suddenly called here owing to the death of their sister, Mrs. Lindsay Wallace.

Coun. E. A. McNeill has returned from a brief business trip to St. John.

Some much needed repairs are being added to the public wharf at Cummings' Cove by Messrs. Edgar Cummings, Elmore Fountain, and Edgar Chaffey.

BEAVER HARBOR, N. B.

Oct. 8.
The Beaver Harbor Branch of the Canadian Red Cross Society held its yearly business meeting in the hall on Wednesday evening Oct. 2. There was very good attendance. Reports from the different officers and committees were heard, which went to show that the Society had a successful year.

The amount of money collected by the Society during the year was \$444.50, and there was expended \$423.73. \$100 was sent to the British Red Cross Fund, \$40 to the Halifax Relief Fund, and \$100 to General Fund of the Provincial Branch.

During the year 80 lbs of yarn were bought at cost of \$117.60, 42 yds. Towelling and 40 yds. Butter Cloth. There was shipped to the Red Cross Depot, St. John, 156 pairs socks, 10 pyjama suits, 3 doz. towels, 3 doz. face cloths, and 15 doz. handkerchiefs. To the boys of the village now overseas a box containing a pair of socks, and sardines, raisins, candy, etc., and to the hospitals this year 25 packed stockings.

The officers for the coming year are: Pres., Mrs. Melvin Eldridge; Vice-Pres., Mrs. Edgar Wadlin; 2nd Vice-Pres., Mrs. Nelson Wright; Sec'y, Mrs. Emery Paul; and Treas., Mrs. John F. Paul.

Much anxiety was felt by the friends of Wayman Eldridge and Thos. Harvey on Friday night when they did not return from fishing. A boat with four men on board started out on Saturday morning and found them at Chance Harbor, where

they had arrived at noon. The boat was towed home and the occupants are none the worse for their night on the Bay in an open boat, driven by the wind and tide.

Lorne Paul, who has been employed here during the summer, left to-day for his home in Boston.

Mrs. David Johnson still remains very ill.

Mrs. Hayward Sparks is slightly improved in health.

The weir fishermen are stripping their weirs. The greater part of them did not pay for the labor upon them.

Mrs. R. A. Cross, of St. George, is visiting friends here.

Edmund O'Brien has moved his family into his new house.

ST. GEORGE, N. B.

Oct. 8.
The schools, picture houses, and churches have been closed as a precautionary measure. While the town has so far escaped the Spanish influenza, a number of cases have been reported from nearby places.

Mr. and Mrs. Guy Humphrey and family, of St. John, spent last week at Utopia at Captain Milliken's well-known club house.

No word has been received concerning the fate of Chas. Cawley, son of Mr. and Mrs. Fred Cawley, who was reported missing on Sept. 27th. Charlie was in the flying corps on the Western front and was a member of the bombing squad. He was well and favorably known in his home town before enlisting in the 104th Battalion. It is perhaps possible that he may be a prisoner. The sympathy of the community goes out to the doubly stricken parents, a younger son, Frank, having been desperately wounded a few weeks ago.

Mrs. Dawes Gillmor left on Saturday to join her husband, Captain Dawes Gillmor, at St. Leonard's.

Mr. Harry Epps, of the Telephone staff, has recovered from a severe illness.

Miss Nelle Murray, who has been the guest of her brother, L. W. Murray, left for her home in Lowell, Mass., this week.

The K. of C. drive for funds for Army Huts was very successful, over twelve hundred dollars was collected.

Mrs. James Ströthard entertained a number of friends on Saturday evening in honor of the birthday of her guest, Miss Gertrude Wallace.

Miss Anna D. Sullivan, of St. Stephen, is the guest of Mrs. D. Gillmor at Ben Laures.

Miss Edna Brown returned on Monday from a visit to the border towns.

Postmaster McKenzie was confined to his house several days last week with illness. During his absence Miss Julia McMullen assisted in the Post Office.

Mrs. Chas. McGrattan and her two children are visiting relatives in St. John.

Mr. and Mrs. Frank Elkin, Mr. and Mrs. Leon Keith, and Dr. S. C. Bonnell, of St. John, were recent guests at Hillcrest.

Dr. Blair, of St. Stephen, and T. R. Kent enjoyed a few days hunting this week.

Mrs. Jas. Bryden and Masters George and Stewart returned on Monday from a two-weeks' visit in St. John.

Miss May Epps is visiting friends in St. John.

Miss K. Lynott and Miss Etta Marshall visited the border towns on Tuesday.

C. B. Seelye, son of Rev. F. B. Seelys, is spending a few days in town the guest of

Minard's Liniment for sale everywhere.

his uncle William. The young man who is but sixteen years of age is in khaki.

James McCormick Jr., of St. Stephen, is here this week on a business trip.

Miss Blair and Miss Branscomb, of St. Stephen, were week-end guests of Mrs. T. R. Kent.

Miss Ethel MacNichol, who spent the summer months in town, leaves for Boston this week.

Miss Lillian Hickey, who left here for Boston a few weeks ago, has recovered from a severe attack of influenza.

Edw. O'Neill, manager of the B'way theatre, is confined to his house with an attack of neuralgia.

Up-River Doings

St. Stephen, N. B., Oct. 9.
Rev. W. W. Malcom, pastor of the Presbyterian church in St. Stephen, has returned from Charlottetown, P. E. I.

Miss Bessie Budd has gone to Boston to care for soldiers ill with the prevailing influenza, and is on duty as a trained nurse in the New England Baptist Hospital.

Mrs. George W. Daniel, of Calais, has been very ill for several days with an attack of the prevailing influenza, but is reported to be recovering, much to the joy of her husband and friends.

Mr. and Mrs. Brown have moved from the Lodge, and are residing on Union Street, St. Stephen.

Sergt. Karl Vroom and his bride have been visiting his parents, Mr. and Mrs. C. N. Vroom.

Mr. and Mrs. Ralph Doten, of Watertown, Me., are visiting Calais friends.

Miss Edith M. Newnam, daughter of Ven. Archdeacon Newnam, of St. Stephen, who is attached to the Nurses' Unit of the United States Army, is now at Camp Devens caring for soldiers stricken with the Spanish influenza. There are six hundred nurses in the camp ministering to sick lads.

Miss Blanche Haines has been visiting St. George friends.

Rev. Percy Cotton, the new rector for Trinity, held service for the first time on Sunday morning.

Mr. and Mrs. Thomas Williamson have returned from a pleasant visit in Portland, Me.

Mrs. Waide Randall, of Gloucester, Mass., is the guest of her parents, Mr. and Mrs. Charles A. Rose, in Calais.

Dr. Frank I. Blair has returned from a hunting trip in the vicinity of St. George. Owing to the wet and dismal weather the genial doctor did not have his usual good luck in bringing down game.

Miss Grace Stevens is in Montreal visiting her sister, Mrs. Torrance.

Mr. and Mrs. N. Marks Mills are enjoying camp life and hunting in the vicinity of Canoeos.

Mr. and Mrs. Alex Reed, of Montreal, are visiting in St. Stephen, summoned here to attend the funeral service of Mrs. Reed's brother, Charles Tarbox, who died in Winthrop, Mass., of the dread disease, Spanish influenza. The remains were brought to Calais for burial last Friday, and interred in the Calais Cemetery.

The family of Mr. Oscar Deakin, who reside over the C. P. R. depot in St. Stephen, are all stricken with Spanish grippie; and very ill.

Miss Nellie Lyons, who has been a victim of Spanish grippie, is reported to be much better and improving.

Mr. W. F. Vroom has arrived from New York, and will in the future make his home in St. Stephen.

Mr. J. Ross Sedgwick is recovering from a severe attack of grippie.

Mr. and Mrs. Ernest Rogers, of Brookline, Mass., are at Grand Lake Stream to enjoy the Autumn fishing and hunting.

Miss Emma L. Martin has returned from a visit to Moore's Mills.

Mrs. Helen Beard, of St. John, has been a recent visitor in Calais, the guest of Mrs. Mary Wellington.

Lieut. Harry F. Murchie, of the U. S. Flying Corps, has been spending a short furlough in Calais with his parents, Mr. and Mrs. Henry S. Murchie.

Mrs. H. B. Merriman, of New York City, has been a recent guest of Mrs. George J. Clarke.

Private Melville N. Deacon, who was wounded very severely in action in France several months ago, and has been in many different hospitals for treatment, arrived home in St. Stephen last week, and is being most heartily greeted by his friends and all citizens.

Mr. and Mrs. William Thickens, who have been visiting in Milton, have returned to their home in Manchester, N. H.

Mrs. Edgar G. Beer is visiting in Montreal.

Mrs. John Ryder has been a recent guest of Mrs. C. C. Whitlock in Calais.

At a meeting of the Board of Health on Saturday evening it was decided to close all places where numbers of people congregate or meet, so churches, societies



With Acknowledgments to Luke Fildes, R.A.

To every home there comes a time when every thought, every hope, every prayer for the future centres on the recovery of one loved one. In that hour of anguish, every means to recovery is sought—the highest medical skill, trained nurses, costly treatment. Does the price matter?

It may be so great as to stagger the imagination—a sum beyond the possible.

But does anyone ask, "Can we do it?" Money or no money, they do it. And somehow they pay.

It may mean doing without things they think they need. It may mean privations, sacrifices, hardships. They make unbelievable savings, they achieve the impossible, but they get the money to pay.

To-day in this critical period of our nationhood, there is imperative need for MONEY—vast sums of money. Only one way now remains to obtain it.

The nation must save, every community, every family, every individual Canadian must save.

If anyone says "I cannot save" let him consider to what extent he

would pinch himself to relieve the sufferings of a loved one at home; and surely he would not pinch less for our fighting brothers in France.

Without suffering actual privations, nearly every family in Canada can reduce its standard of living, can practice reasonable thrift, can make cheerful sacrifice to enrich the life-blood of the nation.

You who read this, get out pencil and paper NOW. Set down the items of your living expense. Surely you will find some items there you can do without.

Determine to do without them.

Start TO-DAY. Save your money so that you may be in a position to lend it to your country in its time of need.

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PRODIGAL WASTE BY BIG EARNERS

War Prosperity has Led to Injudicious Spending. No Thought of Lean Years Ahead.

Side by side with a good deal of thrift, there is a good deal of thriftlessness among us, just now. In the writer's immediate neighbourhood in the east end of Toronto, and no doubt it is the same in other places, unthrift is quite as much in evidence as is thrift.

It is surprising that this should be the case in this neighbourhood, for it is one in which, only the year before the first year of the war, the people, very many of them, experienced the pinch of dire poverty. Work was scarce. Many who had bought their houses could not keep up the instalments, or pay the taxes due on them. Many who lived in rented houses could not pay their rent. Yet, although this was only between four and five years ago, many of the people who suffered most have already forgotten that they then went hungry, and, in most cases almost starving. They don't realize that what then was may be again. They don't believe it. They think that the present boom—for wages are quite abnormally high—will last for ever.

BOUGHT TWO CARS

Here is a concrete case. A certain man who, four or five years ago, lacked food and all the necessities of life, is to-day making big money in munitions. He is not putting by a cent. In the three years and more during which he has been working on munitions, he has bought himself two cars. His first car didn't last long. He gave the poor thing no rest.

When it was "all in" he bought another. Yet this man will cadge for clothes for his children, and send his children to the school dentist.

Now when the call is for economy, many women, whose husbands are making big money, are outrageously extravagant in clothes. One of them in the same locality is so in love with fine clothes that she was seen wearing a silk dress when scrubbing the floor. Until her husband got his present \$50 a week job, they had never had more than \$20 a week to get along on. They have nothing saved (as she admits) and if the man was out of a job to-morrow, all they would have to show as resultant from their present prosperity would be a quantity of party-worn fine clothes.

EATING THEIR EARNINGS

Many families are literally eating up their big earnings. One that I know will give \$9.50 for a leg of lamb for Sunday dinner. The father takes to work for his lunch, sliced ham bought cooked at a store for which a big price is paid. The butcher who serves them says he could not begin to afford the expensive food they consume in large quantities.

War-time prosperity is just giving them a good time—for a time. What of the "lean years" that may be ahead? In the cases mentioned, and they are typical of very many in this one neighbourhood, no provision whatever is being made for them.

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