

NO EXPERIENCE NECESSARY
The idea that bread-making is a long and difficult operation is a mistake, as bread may now be included in the list of quickly prepared foods, for with

ROYAL YEAST CAKES
 light, sweet bread can be baked and ready for use within four hours from the time the sponge is set. Full detailed instructions are contained in Royal Yeast Bake Book which will be sent free upon request.

E. W. Gillett Company Limited, Toronto, Canada.

A Decline Coming.

The consuming public is at present in the position of the man who, during a hot spell, reads the announcement of the weather man that a cool wave is expected, and watches the thermometer for the coming boon. He is still perspiring, but has his hopes, although the drop in the mercury seems an exasperatingly gradual process. A good many trade prophets are from day to day assuring the public of a coming drop in prices, and in certain commodities the drop is observable. For instance, the penalty for purchasing new shoes has been greatly mitigated during the past four months, and if we could credit all that is being said by experts in other branches of industry, the painful process of adjusting a number ten necessity into a number five income is shortly to be alleviated.

"Lower prices" are now becoming as much a source of general conversation as the "High Cost of Living" was a few months ago. Politicians are assuming that they have already arrived, but the observer watching the price thermometer finds the mercury still beyond the point of comfort. Nevertheless, the prophets of deflation are rather positive. Every distinguished visitor who comes to Canada nowadays—and of late they have been rather numerous—seems more or less convinced that the peak has been reached. The words of Lord Beaverbrook, who brings a very acute mind to bear on all economic problems, must have come rather as a shock to the agricultural interests which have been counting on the present prices of wheat staying up to the war level. He gives a pointed hint that farmers cannot enjoy enormous crops and unimpaired prices at the same time. Moreover, the depreciated condition of European money is producing an inevitable result. It will be increasingly difficult for the grain exporters of Canada and the United States to find vastly profitable markets abroad for two reasons: agricultural production in Europe is speedily getting back to normal, and exchange is heavily against European purchasers. In this respect the Canadian wheat grower is in a more fortunate position than his American neighbor, but the inevitable result in both countries should be cheaper food-stuffs.

Another very distinguished and successful Canadian, Robert Dollar, ship-

ping magnate of San Francisco, and once an Ontario lumberman, is even more emphatic that a drop in the price of commodities is coming, using as his barometer ocean freight rates. "All business men doing trade in a large way, are," he says, "in perfect agreement that prices are not going to remain away up out of sight as they have been in the past." Incidentally, Mr. Dollar's words tend to explode the United States' confidence in their ability to attain shipping supremacy. He says that shipping can be purchased on the Clyde to-day for considerably less than it can be built on this continent; and he argues that when tonnage declines in price, general commodities also drop.

Specific admissions that woolen prices have reached their peak and that a decline is certain, come from Mr. E. S. Bates of Montreal, and his statement in part shows that excessive prices in time work their own cure. The consumer's refusal, based in most instances on sheer inability, to buy high priced goods has helped to bring this about; but the main cause is the slump in prices of raw materials. There is also evidence that in other prime necessities, like sugar and coal, declines are to be expected. In these industries the controlling interests have strained every effort and seized on every excuse to keep prices at an artificial level; but the process cannot be further extended.

While there is hope for a return to reason in the matter of the cost of living, the consumer would be ill-advised to rely for the present on a very sharp appreciation in the purchasing power of his dollar. Unprecedentedly high wages cannot run hand in hand with low prices. Sir Edmund Walker, a very far-seeing financier, is one of those who warn the public against expecting an early return of pre-war money values. Nor would a sharp and sudden slump in prices be as desirable as it may look on the surface to the man who has to finance the family budget on an income he has no means of increasing. The ghastliest memories of a good many men of middle age hover round periods of financial depression, when the wolf was just around the corner, if not actually at the door.

Whatever cut may take place in the price of commodities, it is to be hoped that it will be gradual enough not to produce serious dislocation and widespread unemployment. Nor will the troubles of the family of limited income be altogether solved by cheaper

commodities. The greatest source of profiteering in the large cities of Canada has never been touched by law, and is seldom alluded to in public discussion. Profiteering in rentals is still going merrily on, and largely absorbs the wage increases of those who do not own their homes. We hear little of the profiteering landlord, because he is usually a small and obscure man, not a great producing magnate who fills the public eye; but he is, after all, the worst offender. When rentals begin to drop back to normal, then may the worried consumer breathe with some sense of security.—Saturday Night, Toronto.

Steady Exodus From Terra Nova.

Kyle Has Brought Over 8,000 People to North Sydney Since April 1.

The influx of Newfoundland people into Canada and other parts is increasing. Every trip of the steamer Kyle, as well as the steamer Sable I, finds every inch of available accommodation taken up, and according to passengers arriving here as well as the representatives of the steamship companies above mentioned the traffic will by no means diminish.

This morning the Sable I, brought up thirty-one and the Kyle 260. This brings the total number of passengers carried from Newfoundland to North Sydney by the steamer Kyle alone, since the first day of April to date 8,199, and 169 by the Sable I. Considering that the steamer only makes tri-weekly trips, and the Sable I, weekly, the steady outpour from the ancient colony via North Sydney is really alarming, from a Newfoundland point of view. Not that all the people travelling by either the Sable I, or the Kyle are natives of Newfoundland, but according to officials who are in a position to know at least seventy-five per cent of them are.

In view of the above facts the duties of the immigration, customs and other officials at the terminus are by no means easy. The stringent rules relative to the granting of passports to people coming from Newfoundland, as well as going from here to the latter country, makes the task of one immigration official a most difficult one, and the same applies to other branches of the department. That these officials are

well trained and capable is proven by the fact that not a single complaint has been registered against them by the department. And better still, there has not been a single instance where a passenger lost connection with the outbound west express on account of tardiness on the part of the officials on the terminus. Just what that means can be better understood when it is explained that the steamer Kyle was somewhat delayed and did not reach her berth at the terminus until shortly after 7 o'clock. Nevertheless all the 260 passengers (or those who were going out on the westbound express, and they comprised about 90 per cent) were each put through the necessary strict immigration tests, doctors' examination and necessary customs inspection, making close connection with the express that pulls out from the station at 7.40. Certainly a tribute to a competent and hard-worked body of government officials.—North Sydney Herald, Sept. 23.

This is to certify that I have used MINARD'S LINIMENT in my family for years and consider it the best liniment on the market. I have found it excellent for horse flesh.

(Signed) W. S. PINEO, "Woodlands," Middleton, N.S.

Do Drivers See Ghosts?

Considering the number of people who have found a last resting place at the bottom of the sea, it is not surprising that divers should occasionally come across what are popularly known as ghosts.

A diver, while employed one day in bringing up various articles from the wreck of the 'Royal George,' which went down off Spithead on August 28, 1782, being seized with a sudden fit of drowsiness, fell asleep. He dreamed three times in succession that just as he was about to pick up a curiously wrought silver dish, from among a mass of debris, a very tall figure, dressed in a diving-suit, sprang at him and tried to cut the lifeline.

As at this time the other two men he was working with were both of short stature, not in the least degree like the figure in his dreams, he soon forgot it.

But great was his trepidation one morning when on turning up at his work, he found one of his mates absent, and a newcomer—a very tall man—in his place. Indeed, so alarmed was he that, on descending, he took with him a strong cudgel, and warned those in charge of the communication rope to be on the alert for a signal, however slight. On arriving at the bottom he was soon at work on the wreck, and amid a pile of loose spars, he came upon a dish exactly like the one he had seen in his dreams.

He was staring at it in a kind of dazed fashion, when suddenly he saw his companion, the new diver, coming towards him, just as he had seen the figure in his dreams, and the next moment he was engaged in the most desperate struggle for his life.

He succeeded in administering such a severe blow on the hand of his assailant with his stick that the latter dropped his knife with which he had been armed, and before he could pick it up again our friend the dreamer had pulled the communication cord, and was drawn up out of danger. It subsequently transpired that the new diver had gone raving mad.

Another curious case occurred not so many years ago off the coast of Galway. Some divers were employed in looking for the remains of Spanish treasures, when one of their party, wandering a little apart from the rest, saw a dim light in the distance. Advancing towards it, he discovered that it proceeded from the port-hole of a wreck of very ancient date.

Approaching the ship, not without trepidation, he peeped in, and saw, to his amazement, an old man, with a very long beard, kneeling down examining an iron-clasped oak-chest. By-and-by he raised the lid, and dipping his hands in, drew them out full of golden coins, which he layed with like a child plays with some new toy.

The diver, happening at this juncture to make a noise the old man turned slowly round, revealing a face of the most ghastly pallor, which so terrified the diver that he turned tail and fled back to his mates, with far more haste than dignity.

Pooh-poohing his story, they went back with him, and there, sure enough in the very spot he had described, was the ship, and what was even more wonderful, the chest of gold.

Lastly, there is the case of the diver who was repairing one of the London bridges. He had made his descent into the water, and was kneeling down examining the masonry, when he felt something tap him on the shoulder. He looked round when to his utmost terror he saw standing at his shoulder, peering down at him, an exact counterpart of himself.

The following day, against the advice of his wife, who was a Scot and very superstitious, he again went down in the same place, and a piece of loose masonry falling on him, he was killed.

PROSPECTUS.

DOMINION CO-OPERATIVE BUILDING.

ASSOCIATION, LIMITED.
 INCORPORATED UNDER THE COMPANY'S ACT.

Capital Two Million Dollars, - \$2,000,000

OFFERED TO THE PUBLIC TEN THOUSAND SHARES

10,000 Shares at 100.00 each - - - - - \$1,000,000

In payments of 10 per cent. per Annum. Interest 5 per cent. on the paid-up Capital guaranteed by the Newfoundland Government.

It is proposed to call up twenty per cent. of the Capital at once. Two Hundred Thousand Dollars, as follows:—

Ten per cent. 1920 - - \$100,000

Ten per cent. 1921 - - \$100,000

The Share List is now open at the Royal Bank of Canada, where applicants may apply for shares.

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SOLICITOR—Hon. M. P. Gibbs, K.C., M.L.C.

BANKERS—The Royal Bank of Canada.

FINANCIAL AGENTS—The Montreal Trust Company.

AUDITORS—F. C. Berteau, Esq., J.P., I.S.O., Government Comptroller and Auditor General; G. N. Read, Son & Watson, Chartered Accountants.

ARCHITECT—W. D. McCarter, Esq.

The Association has been formed to build houses to rent. These houses will be let to tenants at reasonable rentals or will be sold to tenants on easy terms of payment.

Additional objects of the Association are: To remove tenants from houses which are unfit for human habitation to homes of health and comfort; to destroy all hovels within the city; to adopt a proper town planning scheme; to lay out modern streets with a perfect system of sanitation; and to rebuild certain sections of the city gradually so that workmen can live with their families amid cheerful surroundings.

The proceeds of the sales of houses bought by tenants will be reinvested in Government securities to provide a redemption fund to pay off the Capital.

The programme outlined by the Company is to build one hundred houses during the year 1921. In order to carry out this work the Directors make an appeal to the people of Newfoundland to take up the necessary Shares without delay, so that arrangements can be made with Lumber Mills and Contractors for work to be done. The one hundred houses will be built on Merry Meeting Road, in accordance with a Town Planning Scheme, prepared by the City Engineer and adopted by the Municipal Council in 1919. The thirty houses to be built by the Company this year and now nearing completion, will give the public an idea of the class of house to be erected. A more suitable site for a garden suburb would be difficult to find, it being situated in the country and yet within ten minutes' walk of Water Street.

To live in a suburb of this sort with pure air, plenty of space around the house, and modern interior sanitation and improvements is to ensure health for the residents who will realize to the full the advantages of good living. In a Garden Suburb children thrive, they grow up vigorous in mind and body; their daily association with trees and flowers, birds and all the manifold delights of nature develop in them a love of all things beautiful and a better understanding of life.

We appeal to the public to subscribe the Capital without delay for the erection of one hundred houses to be built and ready for occupation before the end of the year 1921.

J. D. RYAN, Chairman.
JOHN ANDERSON, Secretary.

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FOR LEMON PIES THAT WILL MAKE YOUR MOUTH WATER—



"Meadow-Sweet" Lemon Pie Filler makes the lightest, tastiest kind with the real fresh lemon flavor.

And it is so easy to use—needs neither butter nor eggs and one tin makes four pies.

You will never make pies any other way or you use it.

ALSO USE IT FOR

Pudding Sauces, Cake Filling, Custards, Ice Cream.

We have Chocolate and Vanilla flavors also.

Recipe Booklet Free.

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Agents for The "Meadow-Sweet" Cheese Mfg. Co., Limited, Montreal.

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We have for immediate delivery:

- 600 Sacks Yellow Corn Meal,
- 500 Sacks Gluten Meal,
- 500 Sacks Cattle Feed,
- 200 Sacks Climax Dairy Meal.
- 500 Sacks Job's Fish Meal.

This is a good opportunity to secure a stock of feed at an attractive price.

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