

## The Union Advocate

A WEEKLY NEWSPAPER

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G. BIDLAKE,  
Managing Editor

WEDNESDAY AUGUST 20TH, 1913.

## FINANCING THE CROPS

When it was announced a short time ago that the government of Washington would distribute fifty million dollars among western U. S. banks to expedite the handling of the grain crop several Canadian journals with more real than knowledge began giving Canada a black eye financially and called upon Mr. Borden to emulate President Wilson's courageous example.

But as a contemporary justly says, A little study of the comparative financial situation in the two countries would have revealed to these journals the fact that their demand is based on ignorance and is wholly illogical. President Wilson's loan policy is rendered necessary by what has come to be regarded as the fundamental defect of the United States banking system, its lack of elasticity.

In that country every bank is a separate unit. Even the largest banks are individual institutions without branches of any kind. The financial resources of the country are therefore naturally centred in the richest banks which are all or nearly located in the big eastern cities. In consequence when the crop movement comes it has to be financed through the limited resources of the smaller western banks which thus very frequently find their capacity overtaxed.

The lack of flexibility in the U. S. financial system precludes the availability of the huge resources of the eastern banks to meet the demands of the west, and that is why President Wilson has felt compelled to issue his currency loan of fifty million dollars to finance the crop movement.

The conditions in Canada are very different. Through our extensive branch system we have the flexibility which is wanting across the border and every small town bank has virtually behind it the assets of its head office. During crop moving time the resources of our eastern banks are transferable to the west to answer any demands that may arise, thereby supplying the very lack which the American government has had to meet with its fifty million loan.

If these journals, which are hysterically shouting that Canada must copy the Wilson policy, would pursue the investigation a bit farther they would find that the Canadian government is already doing, year by year, vastly more to assist the crop movement than the United States will have accomplished when the fifty millions are distributed.

In the Canadian Bank Act there is a provision by which our chartered banks are given authority to increase their currency issues by fifteen per cent. during the five months following the first of September of each year. This increase is known as the percentage issue, and it is permitted in order to make adequate provision for the crop movement and the heavy business of the autumn. Inasmuch as the total currency capital of the Canadian banks is about one hundred million dollars, this percentage issue brings into circulation, when it is needed, fifteen million dollars to meet the harvesting expenses.

If Canada, with a population of under eight millions, furnishes fifteen million dollars extra to handle its crop, the United States, with a population of over ninety millions should provide \$180,000,000 in order to equalize the advantages of the American crop movers with those of Canada, and even then the banking flexibility which is such a powerful factor in the commercial progress of this country would still be wanting south of the border. Uncle Sam has done a good many things which are worthy of imitation, but we do not need to follow his example in financial matters because we have found a more excellent way.

## ANOTHER WORRY FOR B. C.

There is a threatened invasion of British Columbia by an organized

horde of Russian peasants, collected from the wilds of Siberia, and the Mayor of Victoria has sought the aid of the Department of the Interior to prevent the landing of these people on Canadian soil. Russian peasants are not desirable immigrants, and Canada resents being made the dumping ground of people who neither understand our language, our conditions, our laws, our methods of land cultivation.

The chief ground of the Mayor's complaint is that the coast is already infested by hundreds who will either have to be sent out of the island or become a charge upon public charity next winter. In default of these threatened newcomers being excluded from the Dominion, his worship proceeds to suggest that they be sent on to the prairie provinces to assist in gathering in the harvest. The prairie provinces have had more than sufficient experience of Russian peasantry, who are alike a nuisance to their neighbors, a menace to the peace of the country, and a constant source of demands upon the attention of the mounted police. The prairie provinces newspapers however contend that it is as unjust as it is ungenerous to suggest the riddance of British Columbia of undesirable by transferring them en bloc to other places where they will become a public charge just as much as they would in Victoria. The prairie provinces do not foster their undesirable upon British Columbia, and they will certainly resent receiving the residuum of useless foreigners just to relieve Victoria of an incubus.

## LETTING HIM DOWN EASY

The Colorado editor, whose recreation given at a church festival was referred to by a rival sheet as the "braying of a jackass" maintained the highest ethics of the profession by simply saying: "We could retort in a way that would embitter the man's whole future life, but we have learned to pass such things by. Sufficient to say that he is an infernal liar, a thug, and a crawling scoundrel." Vancouver Province.

Is there any by-law or other ordinance of the Town Council which prohibits the watering cart being brought out more than once a month? At any rate, that is about the extent to which it is used. Just why storekeepers and others who are heavy taxpayers should be called to sprinkle the streets in front of their stores for themselves is not quite apparent, but they have to do it, or get their wares spoiled by the dust.

The following choice piece is from Monday's Chatham Gazette.—"Mr. Eaton and the party expressed themselves as more than agreeably surprised with Chatham and with the Miramichi generally. They expected to find a small town, but they found a city with grandiose streets, excellent public buildings, its large saw mills, busy foundries, its wharves and shipping," etc. etc. Yet with all this, Mr. Eaton had to send his yacht up to Newcastle to procure coal and water!

We would like to suggest to the local society correspondent of the St. John Telegraph, whoever he or she may be, that when clipping personal items from the columns of this newspaper, it would be as well, if accuracy is aimed at, to take them as they appear and not try to improve on them. Last week we referred to a fishing excursion participated in by Mr. and Mrs. McCurdy and some guests. Incidentally remarking that "Mrs. McCurdy was an enthusiastic and accomplished exponent of the gentle art, having a 28 lb (this should be 28 not 28—Ed) salmon to her credit. The Telegraph correspondent twisted this round to read that "Mrs. McCurdy was successful in landing a beautiful 28 lb. salmon" thus implying that it was caught during the days' fishing referred to, which was not so.

For ways that are dark and tricks that are vain, the Public Works Department of our town has the Heathen Chinese beaten to a frazzle. For several weeks we have called attention to the neglected and untidy appearance of the sides of the principal streets in the town, and suggested that they be cleaned up, particularly in view of the visit of the Maritime Board of Trade. Instead of beginning with the streets round the square men have been at work for days in the highways and by-ways—mostly the latter—in the outskirts of the town,

where few people ever pass along. Besides, outside the business section, one doesn't mind the grass along the sides of the roads, it doesn't look out of place like it does along the main streets, which are supposed to be kept in proper condition. With the small amount of money which the Department claims to have to spend, it is more than ever important that the best use should be made of what there is.

## BOARD OF TRADE

(Continued from page 1)

tion on the part of the C. P. R. in favor of the West was not justified. The matter of agricultural and technical education was to his mind the most important subject on the present paper, and a too full consideration of it could not be given at the meeting, for he did not believe that the Maritime Board could be better employed at any time than in investigating out present educational system.

Taxation was always a live subject and would no doubt, be fully discussed, and with regard to good roads he asked all to join in furthering that undertaking.

With reference to the proposed addition to the by-laws in regard to the better management of the Maritime Board. The St. John Board had suggested that one of the reasons for their not affiliating with The Maritime Board was that they considered the constitution should be altered in some way, and they suggested a Council that should meet every two months. They were also anxious to have New Brunswick under one Provincial Board. The general criticism of many of the Boards is that The Maritime Board is not sufficiently active, certainly much more might be accomplished if they had an active council meeting every two months, and new business arising throughout the year would be attended to at those meetings. He agreed with Mr. Stewart, the Editor of the Maritime Merchant, that want of activity was practically the fault. The Board was not doing one-tenth of the work it should, but unfortunately, said Mr. Lodge, Mr. Stewart, like many of the rest of us, can offer criticism and even point out the remedies, but like nearly every member of our own Board, he is so busy keeping his own pot boiling, that he hadn't time to play providence to the rest of the people. What was needed was money and the men to carry out the extensive propaganda, proposed by the Board itself, and its critics, and to do this it would need, at least, one permanent secretary to give his whole time to the work, and who would need to be paid a good round salary. If the Board were prepared to recommend such a course, it would really be the best way out of the difficulty. St. John's suggestion as to a Provincial Board would have the same effect as the Council proposed, and would not be any good unless these Provincial Boards united under the direction of the Maritime Board. Their great strength lay in cohesive action on a given subject in all three provinces, and so long as these Provinces remained separate, their strength was lost. Efforts for everything pertaining to the Maritime Provinces, just so long would they be weak and dead. The Boards of Trade of the Western Provinces work like mad for their individual cities and towns but when a question arose affecting the whole west, they united together and pulled as one man. If the Maritime Provinces expected to accomplish anything, they must do the same.

A full report of the President's address will appear in our next issue.

Arrangements have been made to give the visiting delegates an opportunity of seeing something of this district. Tomorrow afternoon, they will be taken by boat or auto, and perhaps both, up river, and shown the various points of interest, and in the evening they will be entertained to a banquet at the Miramichi Hotel.

## SUNNY CORNER

Mrs. Frank McFarlane and daughter Olive of Chatham, are spending a few days with her parents, Mr. and Mrs. Fred Stewart.

The deepest sympathy is extended Mr. and Mrs. James Hyland and family from Dalhousie, N. S., Sunday.

Mrs. Ansley Mullin, Redbank called on her daughter Mrs. James McDonald Monday evening.

Miss Margaret Dunnet, Whitney, is spending a few days with her sister Mrs. Perley Tozer.

Miss McLeod, Halifax, N. S., is visiting her nephew, Dr. H. W. Schwartz.

Mrs. Barret, Methuen, Mass., is renewing old acquaintances in Whitney this week.

The Grand March was largely attended Sunday afternoon.

They were enjoying a motor ride and had just entered a country road "May I kiss your hand?" he asked a little confusedly. She removed her veil. "No," she replied, "I have my gloves on."

## PROGRESS BEING MADE UNDER BORDEN GOVT.

Liberals very Prodigal with Promises; but Conservatives do Things

Liberals whose leaders when in office made promises to break them, find the Borden Government's rapid performance difficult to understand. The general public, however, understand the situation perfectly. They understand that the Laurier Government promised a lot at election time and did nothing and that the Borden government has been making up for Liberal lost time.

The case of the elevators is an illustration. The prairie provinces have been sorely in need of terminal elevators. They would have gone on needing them if there had not been a change of Government at Ottawa. There was a change of Government and the elevators are being provided. The Department of Trade and Commerce is on the point of commencing the construction of one at Moose Jaw and another at Saskatoon, and a third in Alberta. It is expected that each elevator will cost about \$1,000,000.

The Hudson Bay railway is another project which had been played with for years and which Mr. Cochrane is pushing vigorously. The first contract was let just before the Laurier Government went out. It was 1885 miles and the amount was a little over \$5,000,000. There was good deal of delay owing to the failure of the Bridge Company to throw the large and expensive bridge across the Saskatchewan at Le Pas. The bridge was completed in April last and since then very satisfactory progress has been made. On July 23, the contractors had reached Cormorant Lake Narrows at Mile 40 with the steel, and it is hoped to reach Mile 60 by August 25. Grading is well advanced and the contractors are putting up over a mile a day, and it looks like 150 miles of completed grading this Fall. There are twelve hundred men on the work.

The late government left it an open question as to which port, Nelson or Churchill, the road should be built to. After a personal inspection Mr. Cochrane selected Nelson. Previous to his departure on the tour of inspection the contract for the second section, 63 miles, from Thicket Portage to Split Lake Junction was let for \$1,800,000. Later the final contract from Split Lake Junction to Nelson 165 miles was let for nearly \$3,700,000. The line is to be completed by December 1, 1914. The Minister is actively preparing for the opening of the railway by developing the terminals at Nelson.

Miss Emma Delano has returned home from a visit spent with friends in Douglastown.

## NOTICE OF SALE

To the heirs of Margaret Russell, John Russell and Annie Russell, late of the Parish of Newcastle deceased and all others whom it may concern. TAKE NOTICE that there will be sold at Public Auction on Monday the thirteenth day of October, A. D. 1913, at ten o'clock in the forenoon, in front of the Post Office in Newcastle in the county aforesaid, All that certain piece or parcel of land and premises situate, lying and being in the Parish of Newcastle and County of Miramichi and described as follows:—In front by the Miramichi River, upper or westerly side by lands owned and occupied by heirs of the late McEwan, rear by lands owned and occupied by Oscar Druett and lower or easterly side by lands owned and occupied by John Stottart, save and except therefrom that part of the said lot conveyed to Charles A. Munroe by the said John Russell in his lifetime being the same piece of land devised to the said John Russell by his late father by will dated the sixth day of June, A. D. 1872.

The above sale is made under and by virtue of a power of sale contained in a certain Indenture of Mortgage made by the said Margaret Russell, John Russell and Annie Russell and dated the twenty-second day of November, A. D. 1880 as by reference thereto will more fully appear.

Further particulars will be given on the day of the sale or on application to the undersigned.

Terms Cash. Dated at Newcastle aforesaid this twenty-ninth day of July, A. D. 1913. E. B. WILLISTON, Solicitor for the Mortgagee

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Leave Newcastle for Redbank at 5.30 a. m. every Monday and will leave Redbank for Newcastle at 7.45 a. m. daily.

Leave Newcastle for Redbank every day at 3 p. m. except Saturdays when she will leave at 1.30 p. m. returning will leave Redbank for Millerton at 3.30 p. m.

Leave Millerton for Newcastle at 7 p. m. calling at all intermediate points. Returning leave Newcastle for Millerton at 10 a. m. returning to Newcastle same night.

Tuesdays will be excursion days from Redbank and intermediate points to Newcastle, return fare 35 cents.

Saturdays will be excursion days from Newcastle and intermediate points to Redbank and Millerton, return fare 35 cents.

Excursion tickets good for date of issue only.

Freight on Saturdays will be held over until early Monday morning trip.

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