



PEPS

Stop That COUGH!

DISSOLVE a Peps tablet in the mouth whenever your chest feels raw and sore or the cough troublesome. The powerful medicinal vapours given off by Peps, are instantly breathed into every part of the chest and lungs. They strengthen and protect against the dangers of wet, cold and changeable weather. They soothe and heal inflamed air-tubes, end soreness and irritation and quickly check the worst cough or cold. Peps are equally good for sore throat, bronchitis, children's chest weakness, bronchial asthma, etc. Free from opiates and all harmful drugs. 50c. box all chemists.



ENGLAND OPPOSED TO THE RETURN OF KING CONSTANTINE

The British government has instructed its charge d'affaires in Athens to inform the Greek government that while it has not altered its opinion with regard to the evil effects of the return to Greece of the late King Constantine, it does not entertain a like view concerning the present king who it believes capable, with proper support of re-establishing Greece in the good opinion of the Allies. Although the British Government has not the slightest desire to interfere in the internal affairs of Greece, officials here declare that Royal dethronements, revolutions



Enliven listless children Give them SCOTT'S EMULSION

and political feuds are not calculated to win back allies' support to that unhappy country. Greece, they say the one nation that Premier Baldwin had specifically in mind when in his Guildhall speech he said: "These states must work out their own destiny. They are all or nearly all opposed by war and they will need financial aid for their rehabilitation. But when their agent comes knocking at the door in London or wherever it may be, the first question that will be asked and the first guarantee that will be required will be that of internal order and security."

MUTUAL FIRE INSURANCE

Toronto "Saturday Night" has The Following to Say Regarding Mutual Fire Insurance

Toronto "Saturday Night" has the following to say regarding Mutual Fire Insurance: "While the Northwestern Mutual Fire Association of Seattle, Wash., is a mutual organization, the policy holders cannot be assessed to make good any deficiency so long as the company is a going concern as the directors have no power to levy assessments on the holders of non-assessable policies. Should the company, however, get into financial difficulties, and a receiver or liquidator be appointed, the control passes out of the hands of the directors and into the hands of the Court; and the Court may order that the funds of the company or that the members of the company who are the policyholders, be assessed for a sufficient amount to pay the debts of the company in full. Both courses have been followed in the past in the winding up of mutual fire insurance companies. When you insure with a mutual fire insurance company you become a member of the company, and are thus an insurer as well as an insured, whereas when you insure with a stock fire insurance company you are on only one side of the contract that of the insured. The Northwestern Mutual operates on the plan of charging tariff rates, and returning by way of dividends to policyholders what is not required to pay losses and expenses."



Inspects Apples, Why Not Banks?

"Yesterday I missed a chance to make an important and timely protest," said Peter McArthur, the sage of Ekfrid, in the course of an article sent to the Toronto "Globe" under date of October 17th. "A Government inspector dropped in unexpectedly and caught me right in the act of packing No. 1 and Domestic Peewaukees. There was no time to get things in shape for him. I didn't know he was an inspector until after I had been introduced to him and had shaken hands with him. Still it didn't matter for he examined my pack carefully and passed it as 'being up to standard, or a little above it. My

first feeling was one of relief, for I had been worrying a little, as I had not packed apples for the market for some time. It was not until after he had gone that I remembered the attitude of Big Business toward Government inspection. 'You cannot make men honest by law.' 'We must not have interference with private business.' If that sort of talk applies to Big Business, why not to little business? Why should the Government come nosing into my apple barrels, if it must not be allowed to look into the operations of banks? Surely it is as necessary to look after the safety of the bank deposits of the plain people as to see that they are not sold under-sized apples that are wormy or off color. Inspection is every bit as justifiable in one case as the other. Recent bank disclosures show that they sometimes pack rotten securities in their vaults. Why should that be allowed any more than packing rotten apples in barrels? Even handed justice demands that banking be inspected just as carefully as apple-packing."

How to Prevent Biliousness

Doctors warn against remedies containing powerful drugs and alcohol. "The Extract of Roots, long known as Mother Seigel's Curative Syrup, has no dope or strong ingredients; it chases away indigestion, biliousness and constipation. Can be had at any drug store." Get the genuine. 50c. and \$1.00 Bottles.

Yours to Enjoy



"Thank God for Tea! What a world without it—how did it exist? I am glad I was not born before Tea."

Thus wrote the brilliant Sydney Smith in the early days of the nineteenth century, and countless thousands have echoed his sentiments since. But if Sydney Smith could so enthuse over Tea as it was then, what would he say of it to-day, when science in growing and art in blending have brought your cup of Tea to such a high point of perfection.

And what would he think of to-day's cost? At an incomparably lower price you are able to enjoy Tea of a deliciousness Sydney Smith never knew or imagined.

"KING COLE" Orange Pekoe "The Extra in Choice Tea"



THE REAL SITUATION REGARDING CHURCH UNION

To All Presbyterians:

Do not be deceived by misleading statements to the effect that Church Union is settled—for it is not finally and rightly settled and cannot be, until settled by the people who constitute the Church.

The general assembly is not the Presbyterian Church. It is a court of the church, constituted for the continuance and maintenance of the Church only.

The Church has been refused the right to consider the question, or to vote upon the proposed legislation. The last vote was taken in 1915 and showed an increase of 23,000 against Union and an increase of only 600 for Union. The bills have never been submitted to the people for their judgment. Union leaders are afraid to submit the whole question to the people today. These bills are coercive and unjust. They ignore the votes of 73,735 members of the Church and the votes of hundreds of congregations recorded against Union. They violate the pledges given by the General Assembly in 1905 regarding the necessity of practical unanimity and in 1916 regarding the rights of those opposed.

These bills must be opposed in the interest of justice and liberty. Do not be lulled into inaction by statements that the consummation of Union will make no change in your congregation.

DO YOU KNOW?

that under Church Union congregations are deprived of the right of calling their ministers as under the Presbyterian system. The right of appointment rests with the Settlement Committee, which has full power in the matter. This is one of a number of important changes which would be put into effect under present plans for Church Union. Do you want to retain the right to call your Minister?

Members of the Presbyterian Church: It is necessary for you to act at once, if you want the present Church to continue. Organize and demand the right to consider and decide your own Church relations.

For information and literature write to

PRESBYTERIAN CHURCH ASSOCIATION

73 Simcoe Street TORONTO

France To Restore Devastated Areas

Complete reconstruction of the regions of France devastated in the world war is planned by the Government by the end of 1926. The ministry of finance in its proposals for the budget credits next year contemplates the issuance of five billion francs in credit national bonds; two billion francs in national defense bonds and one billion francs as a fund to pay the expense of collective loans floated by the devastated areas themselves.

TWENTY FIVE YEARS AGO (The Daily Times Nov. 14; 1898)

The funeral of the late Eben London Cowling, whose death occurred on the 10th inst. took place yesterday afternoon and was largely attended. The services at the house and grave were conducted by the Rev. J. Eastburn Brown of the Reformed Episcopal Church, while the pall-bearers were Messrs. A. E. Killam, A. H. Newman, A. E. Chapman, H. A. Whitney, Robert Cochran and W. J. Creasdale. Among mourners from a distance were Judge Wilkinson and Miss Cutler a niece of the deceased, of Newcastle.

More Opposition To Church Union

Winnipeg, Nov. 13—Opposition to church union was expressed in a formal dissent presented to the Manitoba Presbyterian Synod today by R. G. Stewart and John McKay, presidents of the Winnipeg and Port Arthur branches of the Presbyterian Church Association. An opportunity will be given later for a debate on the question, it was said by the moderator.

The dissenters denied emphatically that the question of church union had been settled, since the people who constitute the Presbyterian Church had not been consulted on the question in the form given to it in the enabling bills.



Children Cry for



MOTHER! Fletcher's Castoria is a harmless Substitute for Castor Oil, Paregoric, Teething Drops and Soothing Syrups, prepared to relieve Infants in arms and Children all ages of

- Constipation
- Wind Colic
- Flatulency
- To Sweeten Stomach
- Diarrhea
- Regulate Bowels

Aids in the assimilation of Food, promoting Cheerfulness, Rest, and Natural Sleep without Opiates

To avoid imitations, always look for the signature of *Wm. C. Fletcher* Proven directions on each package. Physicians everywhere recommend it.

When Opportunity Comes



How much money have you "put by" at the present time?

Enough to pay a doctor in case of sudden illness in your family? Enough to make a payment on a home should you be offered a bargain? Enough to take advantage of a sudden business opportunity?

Ordinary opportunities, ordinary happenings, these, yet how many are ready for tomorrow's big chance—tomorrow's emergency? The man with a good bank balance is always ready for the unexpected.

Keep ever before you the importance to yourself of saving money regularly and persistently.

THE ROYAL BANK OF CANADA

THOMAS CLARKE

Manager

Newcastle, N. B.