

A PHOTO TIP

When you hear people express dissatisfaction with their Photographs, you can take it for granted that the work was not done at WILSON'S.

Moral: Give us your order and be satisfied.

WILSON'S,
Cor. Main & Connell Sts.
Woodstock.

**BRISTOL
WOODWORKING
FACTORY**

Having Repaired and Replaced Machinery, is ready to do First-Class Work at lowest possible prices.

—MANUFACTURERS OF—
**DOORS SASH MOULDINGS
HOUSE FINISH SHEATHING ETC.,
STAIR WORK.**

Prices to suit the times.
Estimates given. Orders promptly executed.
Write or call.

JOHN J. HAYWARD,
BRISTOL, N. B.

Elephant Paints
Are the Best
For All Purposes.

SEMPLER BROS., Agents.
Plumbing

—AND—
Tinwork
in connection with
Sempler Bros.,
HARDWARE,
East Florenceville.

**MUSICAL
HEADQUARTERS.**

Pianos
Mason & Risch, Bell,
Dominion, Karn.

Organs
Bell, Dominion, Karn.
Sewing Machines
The New Williams.

Violins, Mandolins, Harmonicas,
Banjos, Accordions. A full line of
first-class strings always in stock.

C. R. WATSON, Agent,
Woodstock, N. B.

PRINCE EDWARD ISLAND RAILWAY.
TENDER FOR BRANCH LINE.

Separate Sealed Tenders, addressed to the undersigned, and marked on the outside "Tender for Branch Line to Montague Bridge," will be received up to and including

MONDAY, THE 25TH DAY OF OCTOBER, 1904,
for the Grading, Track-laying, Ballasting, Build-
ings, etc., in the construction of a BRANCH LINE
6.38 miles long, to MONTAGUE BRIDGE, Prince
Edward Island.

Plans, Profile and Specifications may be seen at
the Engineer's office, Charlottetown, P. E. I., and
at the office of the Chief Engineer, Moncton, N. B.,
where forms of tender may be obtained.
All the conditions of the specification must be
complied with.

D. POTTINGER,
General Manager.
Railway Office,
Moncton, N. B.,
3rd October, 1904.

Butter Paper, printed and unprinted
in one and two pound wrappers, at this
office.

Municipal Fire Insurance.

Under the pressure of parsimony, or fear, or perhaps of resentment at the raising of insurance rates, there is apparent in various communities in Canada of late a disposition to favor municipal insurance. Which is to say, that any village, town, or city, even a county or a State, may with economy do its own fire insurance and pay its own losses. At first thought this scheme is an attractive one. The argument in its favor usually runs thus: "This town or city has paid out, in twelve years, sixty thousand dollars for the insuring of property against fire. In all that time the fire losses have only amounted to forty-eight thousand. Therefore we have expended \$12,000 in buying indemnity from insurance companies which we need not have done if we had been our own insurers." Many people are so captivated by this short-sighted argument that they do not stop to consider further, but are carried away in favor of municipal fire insurance.

It may be that a municipality, small or great, will for a long time escape serious loss by fires. And this not unnaturally leads its residents to believe that they have some sort of patent which secures them safety. But the law of average reasserts itself. Fires will come—we can never tell when, and the meagre fund which a single municipality has laid by against possible isolated fires is swept away, and property worth ten times as much besides, by a conflagration, a forest fire, or by an ordinary fire with which in a gale of wind, or on a cold night, or in very dry weather, their fire brigade cannot cope. Then, when the ashes of the town hall and the bare walls of destroyed stores meet the eyes of householders or merchants who had trusted to municipal insurance, they are likely to say to themselves: "Oh, if I had only \$10,000 insurance in a good English company, or even in a home mutual company, I could have gone to the city instantly for more goods. But, as it is, what have I left after all my years of hard work?"

Instances of the result of State or municipal fire insurance are numerous. In the Aalesund conflagration in Sweden, months ago, the loss was \$1,600,000 or more. The Swedish Government was its own insurer. If this huge loss had fallen upon European insurance companies they would have paid it at once out of reserves consisting of insurance premiums collected from all over the world. But the Swedish Government institution had only one or two hundred thousand dollars on hand, and the Government had to raise some £300,000 sterling by loan to pay the loss. Again, take the case of the State of Wisconsin. For many years its authorities had insured the State capitol against fire for \$600,000 in various good companies. But the latest Legislature thought they could do better by having the State insure the handsome building, and so they let the policies lapse: some \$510,000 of them lapsed in June, 1903, and \$90,000 in December. Early in the present year the capitol took fire and was almost destroyed; the loss was \$800,000. All that the State has put aside against this was an insurance fund of \$6,000, six thousand dollars. The State, therefore loses \$594,000 which it might have had if the policies for six hundred thousand had been maintained in the sound insurance companies. But they chose to experiment with State or municipal insurance, and we see the result. Another instance occurred last month in one of the districts of London, England, which is giving the municipality (which lost \$150,000) much searching of heart on the subject of self-insurance.—Monetary Times.

The Youth of Mozart.

Mozart played the harpsichord at three! At six he and his sister, who was but eleven, went with their father on a musical tour round Germany. At nine he took London by storm by his organ playing, while all the symphonies which he played at his farewell concert there were his own compositions. Before he was ten he composed for the dedication of the church of the Orphans at Vienna a mass and conducted the concert himself. Through it all the child Mozart seems to have remained unspoiled, unaffected, the plaything of queens.

At the age of six in Vienna, while he amazed the imperial household by his genius, he charmed them by his childishness. The emperor sat by his side as he played and called him his "little magician." The empress was delighted when at the close of the performance the little fellow sprang upon her lap and kissed her. When he slipped and fell on the polished floor the archduchess, Marie Antoinette, afterward the hapless queen of France, lifted him up and was amused at being thus thanked: "You are very kind. When I grow up I will marry you." In London also the royal family made much of him, and the child even accompanied the queen in a song.

The Hope of Russia.

The younger Tolstoy's opinions on great matters of state, and his belief that Russia is the power destined to conquer the world, are not worthy of respect because he is the son of a prophet. His repudiation of teachings, which have probably influenced the world as much as those of any living man, deprives

WOODSTOCK, N. B., OCT. 12, 1904.

him of any presumption of inheriting his father's genius. What he says is deserving of notice, however, as an expression of the spirit of Pan-Slavism, a spirit whose pervasive power has conquered in him the powerful influence of his father. The party which governs Russia, and is too strongly entrenched to be removed except by revolution and a complete change from the autocratic system, is imbued with the idea to which young Tolstoy has given utterance. It is precisely the same as that which animated the Spanish monarchy when Philip II. imagined he had a divine mission to destroy heresy and bring all the world under the dominion of Spain and the church of Rome. The Pan-Slavist dream of world conquest is to make Russia supreme among the nations and the Greek church the one religion for all mankind. Wildly extravagant as this dream appears to outsiders, it is both natural and just from a Russian point of view. Government by infallible constituted authority administered through a class of officials born, educated and trained for the task, is the Pan-Slavist idea; and why should Divine right end with the present boundaries of Russia? It contemplates keeping the masses in a state of subjection. Free institutions, parliamentary control, popular education, a free press, religious toleration, universal franchise, everything, in fact, which western nations prize as bulwarks of liberty enlightenment and progress, the Pan-Slavist condemns as rank political and religious heresy little better than outright anarchy. Any one who dares to advocate these principals in Russia is liable to be regarded as an anarchist. Thousands of the best and brightest intellects in Russia are now languishing in Siberia for no other crime than this. It is, therefore, evident that the Russian idea of world conquest is diametrically opposed to that which prevails in the British empire. The antagonism is fundamental and admits of no compromise. It is equally evident that the Russian idea could only prevail over that of the western world through the degeneracy of the latter into a condition of ignorance, stagnation and political torpor. Far better things than the younger Tolstoy predicts are, we hope, in store for Russia. The real aspirations of her educated thinking classes to achieve something of the freedom which their neighbors in other countries enjoy. This is not only an aspiration, but has become a hope, in view of the spirit of progress and tolerance shown by the new Minister of the interior. The Russian people are perhaps not ripe to take upon themselves the full privileges of self-government, but they are certainly ripe to welcome intensely every approach to freer conditions.—Montreal Witness.

Fable of the Man who got Wise.

In a Small Country Village there lived a man who had never been more than Twenty Miles from Home, so it will be seen that he knew All About how Governments should be run, what Ailed things at Washington and how to Cure Them and all of the Finer Points in regard to the Adjustment of the Tariff.

As he had never been Run Over by an Automobile or Jammed into a Cot during convention week when they were Sleeping Three in a Bed, it will be seen that he did not Know All About Life.

However, that did not Prevent him from Telling All That he did not Know and Several Other Things whenever he could get Any One to Listen.

The Way he had the Dope Figured Out Congressmen were Highwaymen and Members of the Legislature just Common Burglars, while he was One of the Few Honest Men left on earth.

One Day a Reform Wave that had nothing else to do Came Along and Washed him into the Legislature. Going to the State Capital he rode in the Smoking Car so as to be near the People, and on his arrival he Put Up at a Cheap Hotel where he could Wash his own Celluloid Collar and So Live that he might be able to take part of his Salary Back Home. When he sprang his Ideas in the Legislature the Members managed to Keep their Faces Straight, but they thought it was Better Than a Comic Lecture.

One Day a Corporation Bill of Great Merit happened to be a Few Votes Shy of the needed Amount. A very Pleasant Gentleman took him into a Back Room and showed him More Money than he had ever seen in his life.

In the Debate on the bill he was easily won over by the Able Arguments in its Favor, and By Continuing his Careful way of Living he was able to save several Thousand dollars more than his Salary and became a Most Useful Member.

Moral.—Man is a Great Adapter.

Piles

To prove to you that Dr. Chase's Ointment is a certain and absolute cure for each and every form of itching, bleeding and protruding piles, the manufacturers have guaranteed it. See testimonials in the daily press and ask your neighbors what they think of it. You can use it and get your money back if not cured. 50c a box, at all dealers or EDMANSON, BATES & CO., Toronto.

Dr. Chase's Ointment

It can at least be said in defense of breakfast foods that on the average their names aren't as complicated as the names of racing horses and sleeping cars.

I AM WITH YOU

Once more telling you it is time to look over your Sleighs and Bunks, and should they need Painting, remember that McKenzie will try to suit you both in Workmanship and Price. It is well to have them done early giving the varnish all the time you can to harden which gives you a lasting job. Call and see me.

Shop at Hull & Glidden's,
King Street, next Wollen Mill.

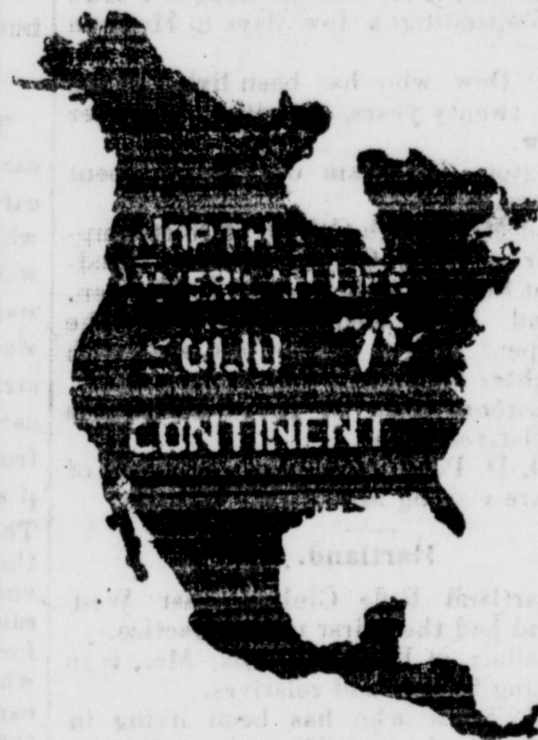
Yours respectfully,

JOHN MCKENZIE,
Carriage and Sleigh Painter.

Sept. 14—2m.

Nothing Kills Flies Like Wilson's Fly Pads

300 Times Cheaper Than Sticky Paper



Comparison of Three Septennial Periods.

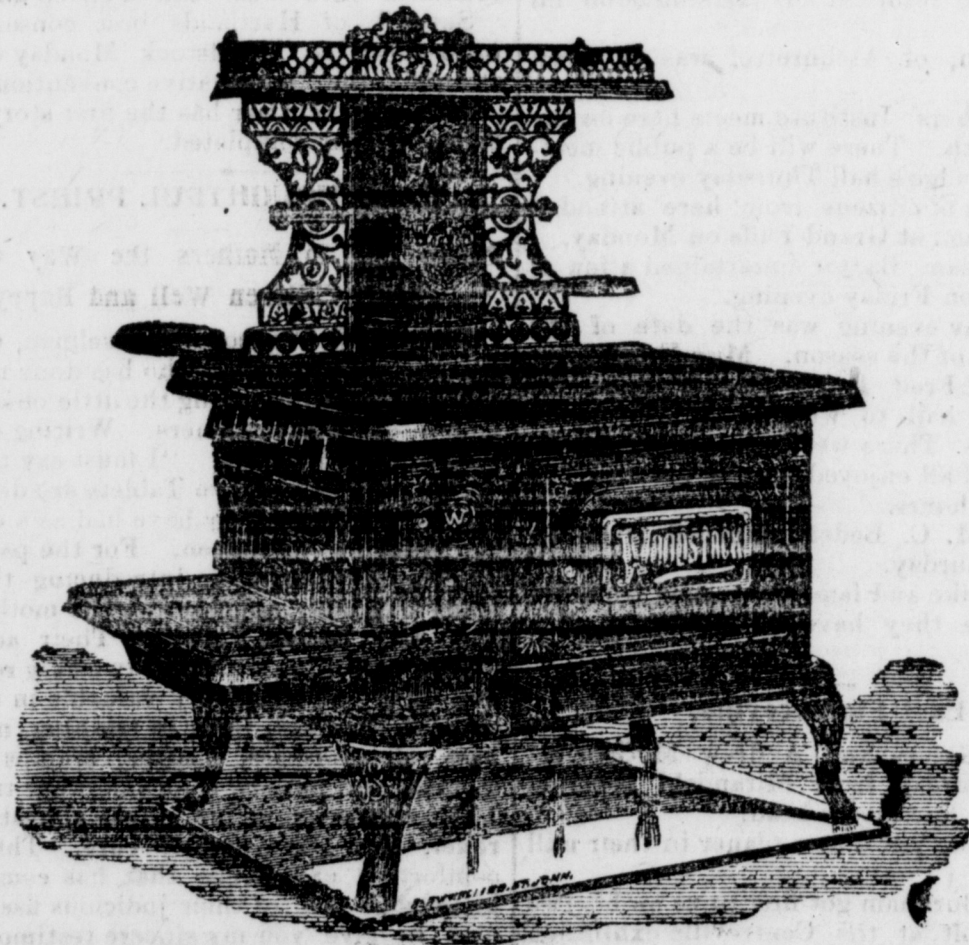
	New Business	In Force	
1882.....	\$1,413,171	\$2,213,937	
1889.....	2,598,217	9,068,882	
1896.....	3,554,960	17,494,170	
1903.....	5,884,890	32,635,095	
*Excluding monthly plan.			
	Income	Assets	Net Surplus
1882.....	\$1,014	\$151,135	\$1,430
1889.....	291,741	816,710	71,365
1896.....	641,788	2,515,833	421,546
*1903.....	1,381,364	5,625,801	550,237
*Excluding monthly plan.			
Premium Income.....	\$1,132,616.91	\$1,049,632.74	\$82,984.17
Interest Income.....	248,746.78	221,187.47	27,559.31
Insurance Issued.....	5,884,890.00	5,773,905.00	110,985.00
Net Surplus.....	550,236.76	515,044.76	35,192.00

WRIGHT & EVERETT,

PROVINCIAL MANAGERS, ST. JOHN, N. B.

A. C. CALDER, Barrister-at-Law,
District Agent, Woodstock, N. B.

THE WOODSTOCK RANGE.



The Methodist Parsonage, Jacksonville, Carleton Co., N. B., Oct. 11th, 1902
Messrs. Small & Fisher, Woodstock:

Gentlemen,—After upwards of thirty years experience with a large variety of cook stoves, none has ever given the satisfaction derived from your "Woodstock". It is a perfect heater and baker, keeps the water tank hot day and night, with less fuel than any stove we have ever had in our parsonages.

Yours faithfully, JOHN C. BERRILL

P. S.—I kept the fire going night and day from the 1st of October to the end March with less than five cords of hardwood.—J.C.B.

SMALL & FISHER COMPANY, Limited,
WOODSTOCK, N. B.

WOODSTOCK WOOD-WORKING COMPANY, LIMITED,

MANUFACTURERS OF

Doors, Sashes, Blinds, School Desks, Sheathing, Flooring and House Finish of all kinds.

We employ a first-class Turner, and make a specialty of Church, Stair, and Verandah work. Call and see our stock or write for prices before purchasing. All orders promptly attended to.

Just imported, a consignment of No. 1 White Wood.

Clapboards for sale.

N. B. Telephone No. 68-3.

Union Telephone No. 119.