



MEN'S NIGHT ROBES.

We've great winter comfort in store for you, sir!

When you snuggle all up in a Nice Long Warm Night Robe how can you help sleeping sound and warm—as warm as toast, and as snug as a bug in a rug.

Full and roomy Night Robes—no tight bands at neck or wrist. Prices reasonable.

The John McLauchlan Co., Ltd.
Woodstock and Hartland.

For Accuracy in Dispensing,
For Purity in Drugs,
For Neatness and Dispatch,
Choose Our Store.

THE SHEASGREEN DRUG CO., Ltd.
The Prescription Specialists.

YOUR CHANCE.

We are offering the balance of our

Men's 16 inch Shoe Pacs for \$2.98 per pair.

Good Firm Stock, Perfect Fitters, and the Sewing the Best. All this season's goods.

GIBSON & ROSS,
Young Brick Building, Main Streets.

Come to **GUY. E. ARNOLD'S** at the

Marcy Building, Connell Street, and have your

Furniture Upholstered

At reasonable price and all work guaranteed. Carriage and Pung Trimming

161-11

Is that J. W. Astle's?

I want some insurance, and everybody says you have the best, that your companies are the oldest and strongest, and never dispute their claims.

It most certainly pays to have the best.

Orders for job printing are promptly filled at the DISPATCH office. The newest designs in type, the best presses, the choicest stock, and a printer whose artistic sense and common-sense are well balanced, combine to equip the office for doing good work at reasonable prices.

Butter paper for sale at this office.

Mrs. John Atherton gave a delightful party for her daughter, Hazel, on Thursday evening from 7 to 9.30 o'clock. About fifty children were present. The evening passed very pleasantly with dancing, games and other amusements. A delicious luncheon was served during the evening. Mrs. C. D. Johnson and Mrs. E. A. Burden assisted in entertaining the children.

OBSERVATIONS BY "MR EASYMARK"

As to the Coal and Wood Question in the First Place.

I moved into town sometime ago and rented a house. I had a very good time during the summer, for I could burn old barrels and the like, but in the fall my troubles began. I happened, unfortunately, to get into a discussion with a friend on the fuel question, and he told me to burn coal. It was cheaper than wood and the fire, once started, never went out. I went to one coal dealer and asked him how much it was a ton. He said \$9, but if I wanted it very bad and was quite out of fuel, \$10. I asked him which was the best, American or Scotch, and he said the great feature about American was that it was better than Scotch, and the distinguishing characteristic about Scotch was that it was superior to American. So I had to make a choice and I ordered Scotch, but the dealer thought American would suit me better so he sent some tons of that. Then I went to another dealer and ordered American, thinking I would have it all of one kind, and he sent me Scotch. I then consulted a coal expert and he told me that it took a man of ordinary intelligence anywhere from three to six years to know how to burn coal. Another expert told me coal was the greatest thing in the world, and that once you got your fire going you could hardly put it out, and that the only difficulty was getting it to go out by July. If a man knew how to burn it a hod would easily last a week and it was cheaper than wood at three dollars a cord. He had started his fire when he began housekeeping three years ago and it had never gone out since. I bought a hall stove for \$35 that had a lot of blasts, and a beautiful ornamented kitchen range for \$40. Having got "rigged up" I started the fires one frosty morning. The kindling all burned out and the coal looked as if it wasn't "phased" I said "I guess you mean to stay there till July all right." Finally, after burning a quarter of a cord of wood both fires started. The house was very cold by this time, but I told my sister who was living with me that was nothing, to think of what a great thing it was to have a fire that would never go out, and that I guessed the "blasts" weren't just working right, but wait till morning came. We all went to bed, cold. In the morning the fires were all deadout and the whiskers on the cat's face were frozen. I tried it next day, but the result was we had to invite ourselves to a neighbour's house for dinner. After a week's trial of coal. I met an old friend from the Red Bridge who had half a cord of wood on his sled. I asked him how much it was. He said seven dollars. I said "I will give you eight, haul it up to the house quick, and bring your wife and family with you to dinner next Sunday. I exchanged my fancy "seven blast" coal heater for an old fashioned wood ram down and my ornamental range for one of the eighteenth century high ovens, and now, everything is serene. Coal is good for those who can work at it one half the day and talk about it the other half, and who naturally are of a scientific turn of mind, but it requires more brain work than I have to spare.

MR. EASYMARK.

Death of Mrs. Lynch.

On Thursday morning there passed away at the home of Miss McCann, one of the oldest residents in this town, Mrs. Bartholomew Lynch, aged 84 years. Mrs. Lynch's friends were limited only by the number of her acquaintances for she was loved by all who knew her for her many amiable qualities. She was married to Mr. Lynch in Grand Falls but the young couple came to Woodstock about 1845, when the husband taught the separate school in connection with St. Gertrude's church, then in charge of Rev. Father Connolly, for many years. Deceased has lived here ever since, during which time her husband and five sons passed away. The only surviving son George Lynch, of Boston, was present at the funeral, which took place at 9 o'clock on Saturday morning in charge of Undertaker Day. A requiem high mass was celebrated in St. Gertrude's church by Rev. Father McMurray and the burial was made in the Catholic cemetery. The pall bearers were James Brown, John Brown, Jas S McManus and Alex Beaton.

A Big Trade to Farmers.

If you think of buying a FARM and want a GOOD ONE, I am now in a position to give you the BEST VALUE for your money that has ever been offered before in Carleton Co. If you have the SLIGHTEST IDEA of buying a farm in the near future, DONT MISS THIS CHANGE. BEST LOCALITY, UP-TO-DATE BUILDINGS, LAND IN GOOD CONDITION, NEAR TO MARKET, NEAR TO SCHOOL, NEAR TO CHURCH.—See me or write me early as this Farm must be sold.

J. W. ASTLE,
Woodstock, N.B.

Presentation to Mr. Belyea.

At the close of the regular meeting of the Odd-fellows, in their lodge room in Brown's Block, on Monday night, a large number of the members together with a representative group of ladies of the Rebekahs' society, were present at a banquet given in honor of their oldest member, W. B. Belyea, who was presented with a very handsome



W. B. BELYEA.

solid gold veteran's jewel with a suitable inscription thereon indicating that Mr. Belyea was Past Grand and a member of the organization for 25 years—Carleton Lodge No. 41, I. O. O. F. was organized in Woodstock on Oct. 11th, 1881. Mr. Belyea joined the society on Oct. 11th, 1881, and has held every office in the Lodge since then.

H. D. Stevens read the address as follows, which was feelingly responded to by Mr. Belyea:

TO WELLINGTON BAYARD BELYEA, PAST GRAND OF CARLETON LODGE NO. 41, I. O. O. F., WOODSTOCK, N. B.

Dear Sir and Brother,

In view of your long and continued membership in Carleton Lodge, permit the undersigned, on behalf of said Lodge, to congratulate you on having attained the distinction of the Veteran stage—25 years. Our pleasure is intensified by reason of the fact that you are the only one, out of forty-two members belonging to our Lodge at the time you became a member, now remaining in full connection with the Lodge.

You have seen periods of prosperity and adversity in the Lodge, but mid the many changes you have remained loyally devoted, giving of your time and means for the advancement of the order.

And in recognition of your valued services we ask you to accept this Veteran Jewel as a small token of the esteem held for you by the membership. And we cherish the hope that you may be spared many years to enjoy the strong tie thus made stronger by the expression of brotherhood.

Dated this 20th day of January, A. D., 1908.

Signed on behalf of the Lodge,

H. D. STEVENS,
H. V. DALLING,
PHILIP SAUNDERS.

The following toasts were proposed by members of the Lodge and responded to by the ladies and gentlemen named:

Carleton Lodge—H. E. Burt, W. W. Hay and J. R. Brown.

Grand Lodge—Chas. Comben, I. W. Fisher and Professions—W. P. Jones.

Rebekahs—Mrs. H. V. Dalling, Mrs. Thomas Baker, Miss Calder and A. G. Bailey.

The Press and Visitors—J. P. Malaney and N. F. Thorne.

The meeting closed with singing God Save the King and Auld Lang Syne.

Social Events.

Mr and Mrs Hubert Seley entertained at Bridge on Tuesday evening. The first prizes were won by Mrs W Dickinson and Mr Rettalick and Mrs A D Holyoke and Mr J T A Dibblee won the second prizes. The guests were:—Mr and Mrs W Dickinson, Mr and Mrs J T A Dibblee, Mr and Mrs A D Holyoke, Mr G H Harrison, Mr and Mrs George Tracy, Mrs F B Carvell, Miss Hume, Miss Snow, Mr Bolt, Mr Rettalick, Mr and Mrs Richards, Mrs F W McLean.

Mr. and Mrs. E. W. Mair entertained five tables at bridge whist on Thursday evening last. The first prizes were won by Miss B. K. Dibblee and Miss Matilda Beardsley. Mrs. Wm. Dibblee won the consolation prize. The guests were Mr and Mrs Wm Dibblee, Mr and Mrs J T Allan Dibblee, Mr and Mrs N H Torrop, Mr and Mrs L S Raymond, Mr and Mrs W M Connell, Mr and Mrs G L Holyoke, Misses B Raymond, M Beardsley, J Beardsley, Lou Smith, B K Dibblee, Messrs Geo F Smith and Jack Dibblee.

Mr and Mrs J S Creighton entertained a few of their friends at bridge whist on Monday evening last. It was a wedding anniversary party, and the guests presented Mrs Creighton with a very pretty picture, and Mr Creighton with a cut glass carvers rest. After cards refreshments were served, and a delightful evening was spent by all present. Those present were:—Mr and Mrs Wm Dibblee, Mr and Mrs Wm Dickinson, Mr and Mrs E W Mair, Mr and Mrs R N Lowe, Mr and Mrs E R Teed, Mr and Mrs G E Balsam, Mrs A D Holyoke, G H Harrison and W B Balsam.

The Banks and the Money Stringency.

There has just appeared annual statements of two banking institutions whose branches are represented in this town, showing for 1907 net earnings of nineteen and twenty-two per cent. These large profits will arouse public curiosity as to how they are accumulated. It may be inquired, if after all, the branch bank system is serving the interests of the communities in which they are established. Is there any justification in these statements for an optimism that predicts an end to the present depression in trade?

It is a matter beyond question that banks in the past proved themselves to be friends of the industries and trade of the country. They are an essential part of our modern commerce. Whether their prosperity has out run that of their customers or not, they have made their contribution to every sort of legitimate enterprise. However the general usefulness of the banking craft is not under discussion. It is not Bank-policy of the past but of the present that calls forth so many criticisms of the man on the street.

It is said, for instance, that while Bank Presidents at annual shareholders meetings did intimate some warnings as to the imminence of a possible depression in business, their agents all over eastern Canada, during these last years were ready to loan as much money at six per cent as their customers required. Trade was over stimulated by cheap money. Manufacturers, shippers and retailers went their confident way, improving and extending facilities for increasing their output, taking up new lines and carrying over heavier quantities of stock. The development of business in every direction promised glorious returns. Credit seemed unlimited. Then, it is said, like a thunderbolt out of a clear sky, came orders for the curtailment of loans, and an increased rate of interest. Hundreds of thousands of dollars were withdrawn without a note of warning from this community. As loans matured they had to be paid. Borrowers who were worth a hundred times the amounts borrowed, offered any amount of collateral security, were treated, it is said, worst of all. At any inconvenience, or even jeopardy of their interests, they were compelled to make payment in full. Where customers could not do this they had to pay eight per cent on renewals. Farmers who were "as good as the Bank" for the sums they wished to borrow, were given no quarters at all. It is estimated that \$20,000 for last year's phosphate is still being owed, and will have to be carried over by the merchants themselves.

Why, it is asked, did the banks so abruptly initiate this policy? Why were such vast sums of money diverted from legitimate and safe investments here to a foreign market? The answer will be found in the tempting rates of interest, in some instances as much as fifty per cent—while the panic is on in Wall St. Canadian Bankers making large investments in New York City and receive the exorbitant rates of interest that are current in the Stock Exchange for tight money.

The small manufacturing, of this province have suffered greatly in consequence. Many of them feel it to be a gross injustice to the local welfare. They believe they have a right to borrow a portion of the savings deposited in the Branch Banks of their own locality. Borrowers are aggrieved at the Management of these Corporation for what is termed an unjust discrimination against the interest of the small trader and of the country districts. They regard it as a substantial argument against the Branch Banks.

Bank System with its directorate, personally unacquainted with the problems of its agents. During this Crisis the indifference of an absentee Management to local interests were impressively felt. The abruptness with which financial assistance was cut off demonstrated to the borrower the superiority of the American Banking System and perhaps the need of adopting it in this Country. We are told that public confidence must be restored before there can be any recovery from the present money stringency. In order to achieve that end according to one prominent Canadian Journal, the public must make a judicious use of printers ink. Don't let people think there is any less business being done. In due time, if advertising is bravely maintained they will come to think trade is good and public confidence will soon be restored. All of which sounds very much like whistling to keep your courage up.

It is all very well to suggest this remedy and that to restore confidence in the business world. The remedy lies not with the public alone but with our great financial corporations. Surely the necessity for retrenchment, and curtailment of expense in every possible way is thoroughly understood by this time. Where it is not already too late, that lesson has been well learned. The country realized it has a part to play, both in restoring confidence and receding normal conditions. At the same time money lenders should reflect that in curtailing their loans to so great an extent and in exacting eight per cent from their customers, it is dangerously approaching that situation in which he who demanded his utmost right was confronted with the dilemma that in "taking the pound of flesh," he would have to forfeit his own life. The policy of making a sweeping curtailment of loans, and exacting a prohibitive rate of interest will in the end produce a reactionary effect on the banks themselves.

A Snap--20 Florida Orange for 25 cts. at H. G. NOBLE'S Grocery.