

WON A BIG PRIZE

A Natural Born Artist, Eugene Savage
Should Have Great Future

When Eugene Savage found himself
making \$50 or \$60 per week in Chicago



EUGENE SAVAGE

by working a few hours a day drawing fashion cuts, he was fairly well satisfied for he had come from a small country town but a short time before and was glad at first to get an occasional order from the big department stores for pictures. He could draw from babyhood almost, and naturally took to painting in colors, but no one was more surprised than Savage himself when he was awarded the Grand Prize of Rome for a picture entitled "Morning" which he submitted to the committee. The prize meant a three years' course in the Academy of Rome—scholarship practically—with a beautiful studio and nice home thrown in. Gene will now work no more as an illustrator for commercial concerns; he will not have to, as his picture "Morning" made him famous.

HOW BEST CO-OPERATE

Start a Small Association and Watch
the Manager

As a rule, when co-operation is a new thing it is best to start on a small scale with a few members of like mind and aims, uniting together with the determination to stick together through good and bad times and to make the association a success. A certain sinning of the individuality there must be. Each member should have the good of the association as his main idea. As success comes, the association can be enlarged to take other men of like character and aims. Members who will not obey the rules as regards packing properly, spraying, etc., should be dispensed with, for one or two such men will ruin any organization.

The board should keep in touch with and know exactly what the manager is doing at all times. While a certain latitude must be given him, still it is not right for the directors to leave everything to him and be ignorant of what he is doing. Some associations have been wrecked in this way, the manager speculating with the fruit of the association.

It is not only a great safeguard, but it is essential to the success of the co-operative that each individual member should take a keen interest in the proceedings of the association. If the members show slackness, the manager and directors are apt also to become slack, and as much energy and business acumen is needed on their part, so also must the ordinary member back them up by assisting in every possible way. Any co-operative which is careful to avoid the causes of failure mentioned is practical and certain to be a success. Co-operation in the fruit business has come to stay, for the simple reason that it is the only means whereby the growers can fight other organizations with whom they have constantly to deal, and thereby obtain all that is coming to them.—F. G. H. Pattison, Winona, Ont.

RURAL CREDITS NEEDED

Farming Industry Needs Long and
and Short-term Capital

Every form of industry requires capital and the farming industry is no exception to this rule. The two great causes of failure in commercial or industrial business is lack of sufficient capital and inefficiency. This in a large measure applies to farming operations. Governments, both Dominion and Provincial, have been for the last quarter of a century extravagantly lavish in expending money to make farming efficient in production, but made no effort whatever to supplement their expenditure on educating the farmers as other countries have done, by providing means by which they could secure capital on terms that would enable the farmers

to acquire the necessary equipment, so as to take advantage of the Government teaching of the principles of agriculture. Hence, the expenditure for teaching agriculture produces inadequate results.

The farming industry in Canada has to pay a higher rate of interest on borrowed money than any other industry in Canada, while in lands with which the farmer competes, in the sale of his products farming industries secure their capital at a lower rate of interest than any other industry.

Agricultural credit divides itself into two great classes, namely, long term or land mortgage credit which may be briefly defined as credit to meet the capital requirements of the farmer and short term or personal credit which may be defined as credit to meet the current or annually recurring needs of the farmer. In the European as well as the Australian system the distinction between these two classes of credit is sharply drawn. To meet the requirements of the two classes, separate institutions are provided differing fundamentally in their plan of organization and operation and are adapted to meet the conditions in each country as they rise.

CLASSIFYING LANDS

Some of Canada's Greatest Tragedies
Could be Prevented

The opening up of non-agricultural lands to settlement has produced some of the most far-reaching and pitiful tragedies in the Dominion's history. Every province has communities which have been permitted to make the fatal error of a bad location. Their subsequent history is an unbroken line of bad crops, poverty, suffering and human demoralization. Too poor to move away, the farmer and his family resign themselves to a pitiful standard of living, giving their time and efforts for practically no return. Every province and the Federal authorities have made such blunders in times past, nor is there satisfactory evidence that a general and complete reform has been brought about. Farmers still are allowed on Federal and Provincial "homesteads," which are impossible for field crops.

The policy was, of course, more the result of laxity in classification and not a deliberate effort to send settlers to useless lands. The laxness, however, is growing in public disfavour and the tendency of all governments now is to protect the settler and to conserve rocky, sandy areas for their natural purpose of growing trees. Several survey parties are at last on soil examinations and such work is bound to achieve higher importance in the eyes of governments. One party, composed of Messrs. F. C. Nunnick of the Commission of Conservation and Walter Graham of the Experimental Farm, Ottawa, went to New Brunswick, co-operating with the provincial government in a scheme of land classification.

FRESH AIR EVERYWHERE

Pure, Sweet Supply Pays Even in
Factories

One of the chief essentials to good health is a constant supply of pure and wholesome air. This is as necessary in the home as in the office or factory. The open window, the outside sleeping balcony and living in the open air, all tend to strengthen the constitution and build up the nervous system. For this reason too much attention cannot be paid to the ventilation of buildings. A supply of pure, fresh air pays, from a monetary standpoint. Roughly speaking, an increase in production of ten per cent. is not unusual in the average office, shop or warehouse, following the installation of a ventilating system. Fresh air, therefore, properly circulated, is an essential factor even in successful factory management.

Fixing Cycle Tires

An English cycling expert says: I have often mentioned the wonderful ignorance the average cyclist shows in regard to puncture repairing. The other day I saw a youngster in trouble with a tube which had chafed through near the valve sealing, owing, apparently, to the valve tab being of rubbered canvas instead of rubber, and so holding up the elasticity of the tire at this important point. To properly repair the tire the valve plate wanted removing, but my roadside friend seemed fearfully afraid of unscrewing the lock-nut on the plate. At last I persuaded him to let me do it, carefully lift the valve tab, and then patch the sore place. We took ten minutes to execute a job over which he admitted spending more than an hour. It was a case where want of a little knowledge was a dangerous waste of time.

Garrulous Member

A good story is told of a certain M.P. well known for his verbosity, who rose to address the Imperial House. "I will divide my speech under twelve heads," he commenced, to the discomfort of his audience. Another witty member, however, came to the rescue by begging to be allowed to interpose with a little anecdote. "A friend of mine was returning home late one night," he said, "when opposite St. Paul's he saw an intoxicated man trying to ascertain the time on the big clock there. Just then it began to strike and slowly tolled out twelve. The man listened, looked hard at the clock, and said, 'Confound you! why couldn't you have said that all at once?'" The over-eloquent one heartily joined in the laughter which followed, and took the hint.

CENTENNIAL CELEBRATION

AND

GRAND HISTORIC PAGEANT

AUGUST 8, 9, and 10, 1916.

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TORONTO — — — ONTARIO

Is First of
Regular Line

Baltimore, Md., July 10.—The gigantic German merchant submarine Deutschland ended her voyage across the Atlantic at 6.40 this morning, when she was docked at the pier of the Eastern Forwarding Company on the outskirts of Baltimore. The submarine left quarantine at 5.30 after the health officers had boarded the craft and given permission to proceed. It was announced that statement would be made regarding the extraordinary voyage by officers of the North German Lloyd Company later to day.

The Deutschland arrived at Baltimore on Sunday night in 15 days from Bremen. She brought mail and 750 tons of costly chemicals and dyestuffs, and a message from Emperor William to President Wilson, and is to carry back home a cargo of nickel and crude rubber, needed badly by the German ar-

my. She is capable of submerging in less than two minutes.

The submarine is about 315 feet long and 30 feet beam, and is propelled by two great Deisel oil engines.

New York, July 10.—The arrival at an American port of a German submarine and the possibility of establishing a carrier service between the United States and the blockaded Teutonic nations, has aroused particular interest here among persons who have suffered from their inability to send to Germany and Austria-Hungary money and legal documents. It was said today that if the submarine returns home she will carry an important consignment of bank drafts and legal papers of various kinds. Money more than anything else has been held up by the Allied powers. It is a contraband of war.

Ordinarily, \$150,000,000 a year is sent from this country to Austria-Hungary, but with the war this fell off to \$15,000,000.

The settlement of at least a dozen estates now in the surrogate's court here has been held up, because it was impossible to send or receive the necessary legal documents to or from the cities of the Central powers.

Baltimore, Md., July 10.—Definite announcement that the Deutschland is the first of a fleet of such craft built to ply regularly in the trans-Atlantic trade, was made here today by Captain Koenig, master of the super-submarine.

"This is not the only one that is coming," said the captain. "Just wait. There will be more here soon and we're going back for another cargo. We are going to have a regular line."

It was to port officials that the captain talked to, as his vessel was preparing to move up to dock from the lower harbor. To newspapermen, shouting questions over the ship's side, he was not so communicative, explaining that a formal statement would be issued later by the representatives of his owners.

All during the night a considerable part of the Deutschland's crew had been astir and a small searchlight played almost constantly upon a newspaper yacht anchored nearby. The tug Thomas H. Timmons, conveying the submarine, also kept the yacht under close surveillance.

Shortly after four o'clock a boat with health and customs officials aboard put out from the quarantine station and went alongside the submarine.

To the municipal health officer the skipper presented his bill of health, is sued to him by the United States consul at Bremen on June 14. The document describes the Deutschland as "a vessel engaged in the freight trade between Bremen and Boston or other eastern Atlantic ports." It records her gross tonnage as 891, says she is "newly built, has a cargo of dyestuffs in good condition," and "a wholesome supply of water from the Bremen water works."

One thing the boarding officers noted particularly—there were no torpedo tubes or guns of any description visible aboard the vessel. They had been told that she mounted two small calibre rifles for defence, but came ashore convinced that the visitor was wholly unarmed.

It was learned that the boat left Bremen with her load of about 750 tons of valuable dyestuffs which her owners hope to sell to American manufacture

for a fortune. At Heligoland she was ed nine days, leaving there June 23rd to plough deep beneath the surface of the North Sea to escape the watchful eyes of the allied blockaders. Captain Koenig intimated that the purpose of his long delay at Heligoland was to deceive the enemy, who undoubtedly had heard rumors of the submarine's coming.

Once outside the blockading lines and into the Atlantic, according to the captain's story, he headed straight and only deviated from his course once when he saw what he took to be enemy craft. Most of the time he sped along on the surface, making about 14 knots an hour with his powerful twin Diesel oil engines. Submerged he could go at the rate of 7 1/2 knots.

Approaching the Capes late Saturday Capt. Koenig found his path apparently clear. He laid to with his decks awash, however, waiting until darkness fell be-

NO ALUM



fore nearing the coast. When the bright half moon went down at midnight he put on all speed and shot between the Virginia Capes, to be greeted by the tug Timmons, sent there more than a week before to await his coming.

On board the submarine are the captain, first and second officers and 26 men, all wearing the regulation uniforms of the German merchant marine with the North German Lloyd insignia upon their caps. The skipper is a trim, slightly built man of around 40 years of age. Two of his seamen are grizzled old tars, but the remainder are younger men.

Washington, July 10.—The fact that boarding officers found the German merchant submarine Deutschland wholly unarmed goes far towards simplifying any question as to her status as a merchant ship in American waters. Officials realize, however, that the British and French embassies, while interested little in what the Deutschland has brought over, are concerned over the cargo of rubber and nickel she proposes to carry back to Germany, and expect that nothing will be left undone by Germany's enemies to prevent or hinder her clearance.

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