

Rubbers, Overboots,
Gum Rubbers, Shoe Packs

See the Women's Felt House
Boot at \$85c.

You can get the best price
at

McMANUS & COMPANY'S
Directly Opposite Normal School

MILLINERY

Just to hand four cases of the latest novelties in MILLINERY including a good assortment of BLACK BEAVERS in small medium and large sizes.

We have also added to our popular priced list a special TOQUE at the ridiculously low price of \$1.75.

SEE OUR LINES
IN THESE GOODS.

THE MISSES YOUNG

I have moved to the store lately occupied by C. H. Fowler, 506 Queen St., opposite the Post Office.

I am showing a nice line of FALL SUITS and fancy WINTER OVERCOATINGS. Prices the Lowest.

W. E. SEERY

The Bank of New Brunswick

INCORPORATED 1820

Head Office, St. John, N. B.

Capital [paid up] - - - - \$1,000,000.00
Rest and Undivided Profits over - \$1,800,000.00

FREDERICTON BRANCH--QUEEN STREET

W. S. THOMAS, MANAGER

New Silk Dresses, New Waists,
New Neckwear, New Belts.

There is always something New arriving at the busy little store around the corner.

Special Showing of Children's Cold Weather Garments, This Week.

R. L. BLACK - - - York St.

REDUCTIONS

Big Reduction in the Prices of all our

FALL and Winter

MILLINERY

A BIG CHANCE

F. S. WILLIAMS ST. MARYS

If we have your Size, you are sure of a bargain, We have a fine line of New Spring Suitings at - - 25p.c.

Below Regular Prices.
Don't Delay. Call At Once.

Walker Bros. Importing Tailors
QUEEN ST. - - - FREDERICTON N. B.

THE BANKING SYSTEM AND FARMERS CREDITORS

(Toronto Globe.)

In a few weeks parliament will be called upon to lay down the conditions under which for ten years the banking system of the Dominion will be carried on. Yet, except in the west, the press is strangely silent regarding bank act revision. The subject is of almost as great importance to Canadian business men as the tariff, but only here and there is to be found an isolated article on some phase of it, such as bank inspection, the equity of secret preferences, or the inclusion of the farmer on the circle of those to whom bank credit is extended under the provisions for the granting of loans on the security of their products.

The west is distinctly stirred up over the question of farming credits and will make its voice heard in the House. The facts are not in dispute. The Canadian banking system is a highly efficient but also a greatly centralized machine. There are but five and twenty banks in the Dominion. Their paid-up capital—if that of the Sovereign Bank, now in process of liquidation, be excluded—is a trifle over \$110,000,000. They hold in deposits in Canada more than a thousand million dollars. This represents practically all the savings of the people available as the foundation of the country's credit system. There are savings in the form of life insurance accumulations and deposits of loans and mortgage companies, but they are not included in the most part invested in loans on real estate that run for years and cannot be converted quickly into actual cash.

Speaking generally, therefore, twenty-five banks control all the available liquid savings of Canada. There could be gathered into an ordinary room in the cities of Montreal or Toronto all the men who really command this vast reservoir of the nation's capital, for banking is becoming more and more a one-man power, and almost all the banks have some dominant individual in control. It is quite clear that to prevent absolutely autocratic rule on the part of the money interest the people, who provide nine-tenths of the capital used, must reserve large powers of direction, supervision and inspection. How absurdly out of date this system is can be understood by reference to the position of the farmer under the Bank Act. As a class the farmers contribute great sums to the total of bank deposits. The banks, however, are forbidden by law—a law made largely by the influence of the bankers themselves—to loan money to the farmer on any other security than his note of personal credit. If he wishes to raise money on the security of his land or buildings he must go to a private lender or a mortgage corporation. If he wishes to raise money on his crop after it is gathered into his barns or his cattle awaiting shipment, the bank is forbidden by the law to lend and to take a lien on his crops or cattle as security. The manufacturer, merchant, warehouseman, or the dealer can all secure advances from the banks on the security of goods in their possession, but the original producer of agricultural products cannot obtain a dollar of an advance though he may have thousands of bushels of wheat in his possession not immediately salable. Under these conditions what hope is there of inducing the western farmer to build storerooms for grain and feed it out at convenient seasons during the year instead of causing railway and elevator congestion by rushing it to market as soon as it is harvested. So long as the wheat remains in the farmer's possession it represents a risk on which money cannot be raised. The moment it gets into the elevator or the car it can be turned into cash.

The chief objection urged against the extension of bank credit to the farmer on the security of his products is that it would increase by many millions the secret preferences now held by the banks. A manufacturer at present may pledge all his stock in trade to a bank in return for advances. The bank is not required to register the transaction, and other creditors may go on advancing goods or material, not knowing that the bank has a prior claim on all the manufacturer's assets. In the same way, it is asserted, the storekeeper and the country creditor of the farmer might give him credit on the understanding that they would be paid out of the proceeds of his crop, only to discover that the bank, by advancing money on the crop, had obtained a priority and left them without means of recovering their money.

The obvious answer to this is that so long as the manufacturer, or the merchant, or the warehouseman is permitted to give a secret preference there is no sound reason for preventing the farmer from doing the same thing. He is no more likely to play his creditors false than the townsman and as he contributes a very large share of the banking resources of the country he has a right to demand that he shall not be discriminated against in the granting of loans. If bank credit is not made more readily available to the farmer at the coming revision we shall undoubtedly see ere long a formidable agitation for the creation of banks specially designed to supply the farmer with short-date credit. The bankers may as well make up their minds that relief in one form or another must come.



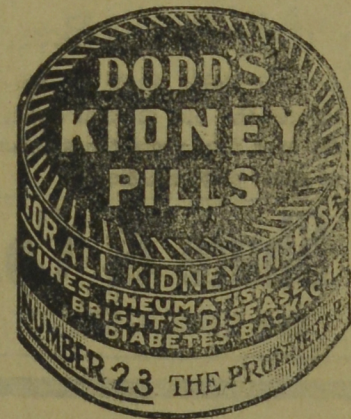
Wood's Phosphorine.
The Great English Remedy.
Tones and invigorates the whole nervous system, makes new blood in old veins. Cures Nervous Debility, Mental and Brain Worries, Despondency, Sexual Weakness, Emission, Spontaneous Emission, and Effects of Abuse or Excess. Price \$1 per box, six for \$5. One will please, six will cure. Sold by all druggists or mailed in plain pkg. on receipt of price. Now pamphlet mailed free. The Wood Medicine Co. (formerly Windsor) Toronto, Ont.

ENGLAND'S NAVY READY TO STRIKE

New York, Nov. 11.—A London cable to the New York Herald today says:—As a result of Austria's threats now said here that the admiralty which has been working secretly for months, has England's Great Navy on a footing and ready to strike. This probably will do more than any other agency to insure European peace.

Animated by purely patriotic and oblivious to the instructions of the Government the English press did not print a line about the stance activities in the dockyards until ten days ago, when England called all of her sailors to the colors. Even then, once more obeying instructions all the papers published the diplomatic fiction that the mobilization of battleships and cruisers and destroyers squadrons, was only part of a project to give all sections of the Service practical sea drills.

Great Britain does not want to fight. She will exhaust every effort of diplomacy to avoid a general European war, but everybody here reads between the lines of Premier Asquith's speech on Saturday night, the expression of firm determination to prevent Austria from excluding Serbia from the Adriatic and her allies from robbing the Balkan states.



MARYSVILLE TOPICS

The New Boilers Being Unloaded Today—Church Services Well Attended—Personal Notes

Marysville, Nov. 11.—The Highway Bridge has at last been temporarily repaired to allow the carrying over the boilers for the cotton mill which have been on cars for the past five weeks waiting the moving of the Government before the bridge was fit to carry the weight. A few days ago "The Mail suggested" that the Government hurry the matter along which suggestion more than likely has hurried them in this very important matter.

The Church services were all well attended yesterday.

There does not seem to be much going on in Marysville at the present time everything is very quiet—a large number of the boys have gone to the woods while others are working on the railway.

Miss Effie Handley is enjoying a well earned vacation. Miss Carrie Denbar is acting as book keeper in her place.

The eighth annual convention of the Order of Railway Track Foremen of American will begin in Boston, Nov. 18.

tes of the fruits of the victories which have cost them many thousands of lives on the battlefield.

I Am Willing To Prove I Can Cure You

To That End I Am Giving Away \$10,000 Worth of Medicine

In order to show beyond all doubt that I am in possession of a medicine that will cure kidney trouble, bladder trouble or rheumatism, I will this year give away ten thousand dollars' worth of this medicine, and anyone suffering from these diseases can get a box of it absolutely free. All that is necessary is to send me your address.

I don't mean that you are to use a part of it or all of it and pay for the rest. I mean that I will send you a box of this medicine absolutely free of charge, a gift from me to the Uric Acid sufferers of the world, so I can show them where and how they may be cured. I will not expect payment for this free medicine, nor would I accept it now or later if you sent it. It is free in the real meaning of the word.

For twenty-five years—a quarter of a century—I have been trying to convince the public that I have something genuine, something better than others have for the cure of stubborn, chronic rheumatism, for troubling kidney backache, for annoying calls to urinate. But it is hard to convince people—they try a few things unsuccessfully and give up all hope and refuse to listen to anyone thereafter. Happily, I am in a position now to demonstrate to sufferers at my own expense that I have a medicine that cures these diseases. I don't ask them to spend any money to find out; I don't ask them to believe me, nor even to take the word of reliable people, but all I ask is that they allow me to send them the medicine—my own cure. That is surely fair.

To this end I have set aside ten thousand dollars, which will be used to compound my medicine. Much of it is ready now to be sent out, all of it is ready to be sent out. There will be enough for all sufferers, though there be thousands of them. And anyone who needs it can get some of it free. But in order that I shall know that you have a disease for which this medicine is intended, I ask you to send me some of your leading symptoms. If you have any of the symptoms in the list printed here you need my medicine, and if you will write me I will gladly send you a box of it free with full directions for use. Look the symptoms over, see which symptoms you have, then write me about as follows: "Dear Dr., notice symptoms number"—here put down the numbers, give your age, full address, and send it to me. My address is Dr. T. Frank Lynott, 381 Franklin Building, Toronto, Can.

The ten thousand dollars I am spending for the compounding of my medicine is only a part of the money I am devoting to this cause, for the package of medicine I send you will be fully prepaid at my expense. From any standpoint you view it, YOU incur no expense or obligation. Just tell others who you know are suffering who sent you the medicine that cured you.

If I am promising to give away ten thousand dollars' worth of medicine, and I will do that; I am promising to send any sufferer who writes me a box of this medicine and full directions free of charge, and I will do that.

DOCTORS SAID IT WAS HEART FAILURE

And Gave Me Up—But "Fruit-a-tives" Cured Me

MOORFIELD, ONT., MARCH 25th, 1910

"I suffered from severe indigestion and Dyspepsia for nearly two years.

I could not take food without fearful distress. Two doctors thought my disease was Heart Failure and incurable, and I expected to die in a short time. My son asked me to try "Fruit-a-tives".

From the outset, I was better and gradually this fruit medicine completely cured me.

I took perhaps a dozen boxes—now I am cured and have gained over 30 pounds in weight".

HENRY SPEERS (Justice of Peace) "Fruit-a-tives" are sold by all dealers at 50c a box, 6 for \$2.50, trial size 25c—or sent on receipt of price by Fruit-a-tives Limited, Ottawa.

OFFICE IN MONCTON

Hon. H. R. Emmerson, K.C.M.P., and James Friel of Dochester, have opened another law office in Moncton in the Wyse building, which will be in charge of Collingwood S. Clark, L.L.B. The new firm will be known as Emmerson, Friel & Clark.

Tennessee vs. Kentucky, at Knoxville.

Electric Restorer for Men
Phosphorol restores every nerve in the body to its proper tension; restores vim and vitality. Premature decay and all sexual weakness averted at once. Phosphorol will make you a new man. Price \$3 a box, or two for \$5. Mailed to any address. The Scobell Drug Co., St. Catharines, Ont.

Sold in Fredericton by A. J. RYAN



DR. T. FRANK LYNOTT

Who is giving away \$10,000 worth of medicine.

I can say further that this medicine has been vouched for according to law as complying in every detail with all requirements. It will stop rheumatism, it will stop pain and backache, it will stop too frequent desire to urinate; it will heal, soothe and strengthen. You will be better in every way for having taken it. There is not an ingredient that can injure, not one but will benefit. All that I ask is that you use it yourself so that you may be personally convinced.

Owing to the large number of requests, I have had ten thousand more copies of my medical book printed. This book is new and up to date and contains complete descriptions, symptoms, causes, effects and cures of kidney, bladder and rheumatic diseases. All who write for the free medicine will be sent a copy of this grand illustrated medical book—the largest ever written on these diseases for free and general distribution.

If you need medicine such as I have, if you are anxious to be cured and don't want to spend any money LOOKING for cures, write me. Read the symptoms over and let me hear from you today.

These Are the Symptoms:

- 1—Pain in the back.
- 2—Too frequent desire to urinate.
- 3—Burning or obstruction of urines.
- 4—Pain or soreness in the bladder.
- 5—Prostatic trouble.
- 6—Gas or pain in the stomach.
- 7—General debility, weakness, dizziness.
- 8—Pain or soreness under right rib.
- 9—Swelling in any part of the body.
- 10—Constipation or liver trouble.
- 11—Palpitation or pain under the heart.
- 12—Pain in the hip joint.
- 13—Pain in the neck or head.
- 14—Pain or soreness in the kidneys.
- 15—Pain or swelling of the joints.
- 16—Pain or swelling of the muscles.
- 17—Pain and soreness in nerves.
- 18—Acute or chronic rheumatism.

Waists, Dress Skirts and Underskirts

that will just suit you.

A fine showing of New Dress Skirts.

A wide range of styles made of various popular fabrics and every one superbly tailored into perfect fitting garments.

Silk and Mercerised Underskirts
in Black and Colors. Latest Styles.

Ladies' New Waists
in Silk Net, Tailored and Lingerie Waists.

A. MURRAY & COMPANY

Notice

Applications will be received by the undersigned at his office City Hall Fredericton, until noon on Monday the 18th instant for the position of Police Constable of the City of Fredericton.

City Hall, Nov. 12, 1912.
JOHN H. MCCOLLOM
Chief of Police.

32n. 438—Nov. 14.