

The Daily Mail

Published every afternoon (except Sunday) at 327-329 Queen Street, Fredericton.  
THE MAIL PRINTING COMPANY  
Subscription Price \$4 per year by carrier; \$3 per year by mail.  
TELEPHONE 67

MON., NOVEMBER 20, 1922

FARM MADE TOWNS.

Farming in Pickaway County, Ohio, according to a writer in the Country Gentleman, is the biggest industry of the county and he quotes statistics to prove his statement. The county seat is the town of Circleville, a place about the size of Fredericton, and according to the description given it is not unlike this city in other respects. We are told that it is situated on the Scioto River, "with the broad rich Scioto Valley stretching away on every side," and according to the writer, "it lies in the heart of as fertile and as delightful a region as Ohio or the cornbelt can show. With its broad paved streets, its rows of shade trees, its business section, its court house tower and the inevitable clock therein, it is a typical country seat town."

A bank manager in Circleville, interviewed by the writer of the Country Gentleman's article, gave out the following interesting statement:

"Yes, the farmer is the biggest business man in Pickaway County and you have surely come to the right place to prove that fact."

"If you will examine the county figures from the 1920 census, you will find that you can take the horses of the county or the cattle or the hay and forage produced that year or the money that the farmers of the county paid out in cash for farm labor in 1919—you can take any one of these items and it would more than buy all the bank stock in the county at its market value, which is about twice its par value."

"The total value of all farms in the county, as shown by the census, is more than ten times the total resources of all our banks and thirteen times as much as the entire bank deposits in the county."

"And, further, nearly 90 per cent of all the money on deposit in our bank is farmer money. Probably the percentage won't run so high in some of the banks here in town, but the bulk of it came from the farm. As for the banks over the county, almost all their funds must come from the farmers."

"Why, our whole town depends upon the farmers. Without them, we would be nothing. In the whole country there is scarcely a single industry of any size that does not have for its object the handling of raw products from the farm. In fact, there is not a single business, worth mentioning within the county that does not depend upon the trade and patronage of the farmers for its very existence."

"Our canning factories use sweet corn and vegetables, the mills grind up wheat, the shoe factory uses leather, the broom factory gets its broom corn from the farm, the strawboard factory utilizes straw. The clothing stores sell wool and cotton products, the groceries sell farm-produced food. The other stores either sell farm products or else sell products to farmers for use on the farm."

"It it were not for the fertile farms around it there would be no excuse for the town of Circleville. Even a good percentage of our population here, and almost all of it in the other towns in the county, is made up of retired farmers and their families."

Farming is undoubtedly the biggest industry in Canada and Fredericton owes much to the fact that it is situated in the centre of one of the wealthiest agricultural districts in the province. A good farm represent an investment of from \$5,000 to \$15,000. A grocer, a clothier or a shoe dealer with an investment equal to the value of a good farm can do a gross business of from \$30,000 to \$40,000 a year. But the farmer can turn his operating capital but once a year, and sometimes not that often. If he is able to clear eight or ten per cent gross on his investment he considers himself very lucky. His prices are fixed by the law of supply and demand and he has very little to say about it. He never has a chance to figure out and add on his overhead charges before marketing his stuff. As the Country Gentleman writer well puts it, "perhaps the farmer needs to discover that he is the biggest business man in the community."

SPREADS THE LOSS

The public has apparently fooled itself into thinking that fire insurance compensates it for fire losses. A moment's reflection should convince any one that insurance merely

transfers the bulk of the loss to someone else than the owner.

The people who take care of their property, who guard it from destruction by fire, are the ones who pay for the fires which consume the properties of the careless, the unfortunate and—in some cases—the criminal.

Fire insurance is a tremendously valuable institution to the individual, as every one can attest who has been its direct beneficiary. Also society as a whole reaps an advantage from the fact that insurance enables devastated structures to be restored, usually better than before. On the other hand, there would be a substantial reduction in the number of fires if there were no such thing as insurance!

There ought not to be insurance—for a lot of people. Fire risks ought to be as cautiously undertaken by insurance companies as life risks are. A reputation for moral integrity and for competency to protect property should be a prerequisite to the obtaining of fire insurance. In all fairness, this has got to come.

West Virginia millionaire mattress maker has been fined a thousand dollars and deprived of his vote for three years for having spent too much money at a primary election. And having made his own bed he, of course, will not attempt to lie out of it.

The taxpayers of St. John went to the polls on the 13th and voted for cheap light and power. Already the New Brunswick Power Company has announced a reduction in rates.

"When work goes out of fashion," says John D. Rockefeller, Jr., "you may expect to see civilization fail." And, naturally, at this point man will have another job ahead of him.

The curious thing about the New Brunswick murder case is that the trial is being held ahead of the arrest.

Clemenceau says it is shameful to sleep till seven, but as his shame is shared by millions he may be able to bear it.

The Chilean earthquake brings home to us the fact that man, for his accomplishments, is but a helpless babe.

Mr. Lenine is reported better, but naturally still a little weak from the number of times he has died.

Nothing else is as sure as death and taxes, excepting that wars mean more death and taxes.

Loaded firearms in the home, in reach of babies, are quite likely to result in empty arms.

It looks as if some of these opinions of the lovely weather are about to cross the equinox.

No matter what you do if your heart is true, says Lloyd George, and 'is heart was true to Poll.

The lighting of the Fredericton, Devon bridge by the City seems to us like good business.

Every day in every way is getting shorter and shorter.

Well, the Turk is walking a new kind of turkey just now.

Through Our Sieve

Honeymoons are happy because housecleaning doesn't come until later in the season.

People don't always know what they want but they think they know what they don't want.

Some day the flapper may shock the world by being bad enough to do the things the old gossips are bad enough to say she does.

They are said to be about five hundred words in a woman's vocabulary. If that is all she doesn't let many of them become obsolete.

Probably the unhappiest period of life is the time between having the old teeth yanked out and a new set put in.

We hear considerable about ideal husbands. As a matter of fact it would require a day's search to find a man desirous of being known as what might be called an ideal husband if any.

"With all my worldly goods I thee endow makes a fellow with ten dollars in his pocket and a receipt for a down payment on the furniture feel mighty important provided he doesn't happen to have a sense of humor.

CHRISTIANS IN GREAT EXODUS FROM ANATOLIA

New York, Nov. 18.—The entire Cristian population of Asia Minor except males between 19 and 55 is on the march toward the coast in a wholesale migration of unprecedented magnitude the Near East Relief was informed by cable from Charles W. Fowle foreign secretary of the organization who is now in Athens. Fowle's cable quoted dispatches received from Constantinople officials of the Near East Relief which confirmed earlier reports that the Turkish Nationalist Government has issued an order "permitting" non-Moslems to leave the country before November 30. This order has been taken by the Christians as a virtual ultimatum to get out.

With approximately a million refugees from Smyrna and East Thrace now overcrowding the Balkans the entire region is now threatened with a additional refugee problem that will require worldwide attention Fowle cabled.

Exodus From Stamboul.

"Four thousand passengers arrived at Athens from Constantinople by steamer to-day" the cable said. "The situation in the Ottoman capital is regarded as so serious that it is expected that every ship leaving there in the immediate future will be crowded to capacity."

"George D. White of Minneapolis, Minn., our acting director in Constantinople wired to-day that, according to advices from Near East Relief workers in Samsun Asia Minor's leading port on the Black Sea the publication of the Kemalist edict has caused the wildest imaginable scenes in the interior. Refugees almost instantly began moving toward the coast. All roads leading to Samsun are reported crowded with long lines of women, children and old men laden with bundles or driving ox carts piled high with household belongings. Ten thousand persons had reached the Black Sea coast by Thursday evening though facilities for their evacuation had not been provided. Forty thousand more were reported within two days march of Samsun.

Able Bodied Men Kept.

"According to these dispatches the final proportions of the exodus can only be guessed at vaguely. There is no hope of completing the evacuation before the expiration of the limit time which by refugees fear will be followed by massacres. Local officials however believe that Angora will grant an extension.

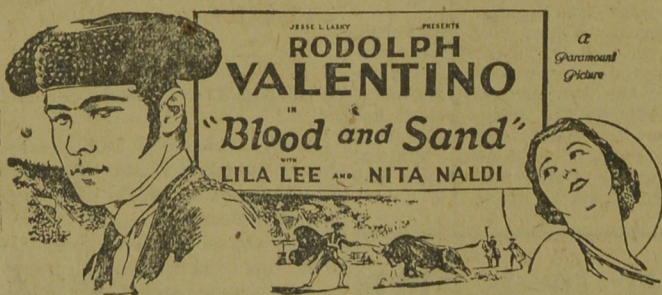
NOW SHOWING AT THE GAIETY

The Monday-Tuesday Photo Play is Queen of the Turf. This is an English picture and we are told the racing scenes were taken in Melbourne, Australia. The grandstand scenes the paddock and the track itself are bears for size and the climax of the film showing the race is splendidly done. "Queen of the Turf" runs a good race for place among the popular racing melodramas of filmdom.

Mrs. A. M. Foster only daughter of Hon. F. B. Carvell, is seriously ill with pneumonia at her home in Ottawa.

"All our curative agents are poisons for they diminish the patient's vitality"—Alonzo M. Clark, M.D., New York College of Physicians and Surgeons.

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