

SUGAR

Best Fine Granulated
13 lbs. for \$1.00.
100 lb. Bag, \$7.35.

PRESERVING JARS

We have just received
300 dozen Fruit Jars.

	Each	Doz.
Pints	14c	\$1.55
Quarts	16c	\$1.70
2 Quarts . . .	22c	\$2.55

ONIONS

New Egyptian Onions
4 lbs. for 25c.
New Bermuda Onions
4 lbs. for 25c.

TOILET PAPER

4c Roll.
7 Rolls for 25c.

DOM. SHORTENING

1 lb. Block	20c
3 lb. Pail	54c
5 lb. Pail	90c
10 lb. Pail	\$1.70
20 lb. Pail	\$3.20

BISCUITS - CAKES

in great variety. Prices
running from
15c to 35c per lb.

Biscuits in small boxes
Maritime Mixed, 18c lb.
Cottage Mixed, 19c lb.
People's Fancy . . 20c lb.
Cream Sodas . . . 14c lb.

MATCHES

3 large boxes 25c.

DIGBY HERRING

Small boxes smoked fish
15c box, 5 boxes 70c.

RAISINS

Bulk Seedless Raisins
17c lb.
Fancy Seeded . . 17c pkg
Fancy Seedless, 17c pkg.

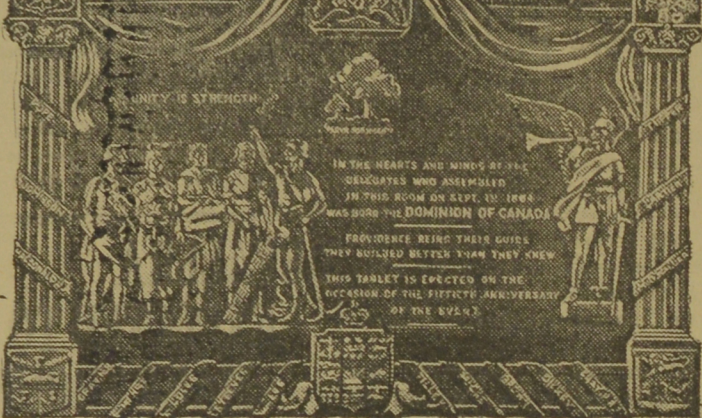
PATENT MEDICINES

Don't forget our large
stock of Patent Medi-
cines at Low Cut Prices.

YERXA GROCERY CO.

2 STORES

York St. Tel. 305
Queen St. Tel. 567



Where Confederation Was Born

Room in Legislative Building at
Charlottetown, P.E.I., where the
first Conference was held.
Left, Tablet commemorative of the
event.

INSCRIPTION

"Unity is Strength. In the hearts and
minds of the delegates who assembled in
this room on September 1st, 1864, was
born the Dominion of Canada."

"Providence being their guide they
builted better than they knew."

"This tablet is erected on the occasion
of the fiftieth anniversary of the event."

BAD DOCTOR BILLS OFTEN RUN INTO MILLIONS; THE DOCTOR OFTEN FORGETTEN

Is the doctor headed for the poor-
house? Is it true that the medical
man is the last person to get his bills
paid? Why will people pay religiously
for an expensive radio set, a new au-
tomobile, a plush davenport, and think
nothing of letting a doctor's bill run
for a year, two years, or eternity? How
many millions of dollars could be
totted up on hundreds of doctors' bills
throughout the country for un-
paid services? asks the Springfield
(Mass.) Republican.

It is hard to nail a Springfield doc-
tor down to vouch for those state-
ments. Yet all of them have experi-
enced the emotions which produced
such questions, for which the answer
is obvious, but the solution appar-
ently hopeless. An astonishingly great
number of them are merciful and
charitable men. It is only in the shady
purlieus of the profession where
quackery dwells that insistence on
immediate payment can be found.

Suffers in Silence.

Only occasionally do stories bob up
which show that the doctor is not
getting a square deal. He suffers in
silence and under the bond of pro-
fessional secrecy. A layman would
never know what deceits and frauds
are practiced on these kind-hearted
modern disciples of Esculapius. Once
in a while a doctor speaks and then
the conflict between justice and mercy
can be perceived. Such an example
may be found in an article published
recently in Scribners entitled, "Must
We Send Our Doctors to the Alms-
house?" The author, Frederic Dam-
rau, is a Brooklyn physician, who
speaks from the core of the situation.

Trying to find out what local M. D.'s
know about the subject is like eating
lobster. If you crack the shell, you're
all right. Otherwise, nothing doing.
And pincers can scarcely be applied
to the medical profession, if it does
not want to talk. However, there
seems to be no doubt that doctors
don't get their bills paid as often, as
promptly, and as completely, as the
butcher, the baker and the candle-
stick maker. Binding up wounds, re-
lieving pain, healing the lame, the
halt and the blind, has come to be
considered so much a divine obliga-
tion upon the medical fraternity that
no one takes much thought of where
the aforesaid brethren are to get the
funds to pay their own bills.

Organized Free Services.

No reputable doctor would refuse to
care for sick people who cannot pay
for treatment. Every city of any size
whatever has organized ways of tak-
ing care of such cases, especially in
the free house-service which mem-
bers of hospital staffs render at their
respective institutions. Clinics also
have been a useful agency in preach-
ing the gospel of health and preven-
tive medicine. But how get people to
realize that after all medical care is
an economic good on a parity with
more tangible commodities, that since
they need a doctor, they should make

some provision for recompensing him,
and that it is not giving the doctor a
square deal to buy luxuries, such as
radio sets, Victrolas, motor cars, when
their doctor bills remain unpaid?

A type of complaint a doctor could
make if he would is about confine-
ment cases. Many people who in their
zeal to re-populate the world rush
into maternity and paternity like rab-
bits take no thought for the cost of
bearing and rearing offspring. Bills
rendered for such important services
as delivering a baby are never paid.
And the proud parents act as if the
physician should be honored to be
given the privilege of bringing their
child into the world. Nay, more, they
go back to him again and again as
more babies arrive. Yet such a type
of medical service is one that can be
prepared for better than a sudden at-
tack of appendicitis. The parents
know nine months ahead of time that
they will have to have this service
and yet many of them make no effort
to lay up even a small sum for the
great event.

Clinics Imposed Upon.

A common experience of doctors
everywhere, here in Springfield and
every place where the science and
practice of medicine prevails, is to
find when they have given their ser-
vice free to clinics that many of the
patients who apply for free treatment
are well able to pay a fee. It is a quite
usual thing to find women in mink
coats coming to such clinics and pay-
ing 10 cents for diagnosis and advice
which would cost \$2 at usual rates.
Many hospitals have closed their out-
patient departments because of the
impostures practiced in such cases.

Dr. Damrau quotes some figures
which show the national situation. Ac-
cording to a report published by the
American Medical Association there
were about 4000 dispensaries in the
United States in 1922. In these insti-
tutions there were treated in one year
no less than 8,000,000 patients, who
made a total of about 29,500,000 visits.
Assuming that each visit would call
for the minimum charge of \$2, the
value of free medical service given
at the dispensaries during one year
was \$59,000,000. Divided among the
150,000 physicians of the country this
would be an annual loss of \$400 to
each individual doctor.

He estimates further that the aver-
age physician collects only about 60
per cent. of what he earns. The re-
maining 40 per cent. only serves to
fill up space in his account books. A
local agency which handles accounts
which have gone unpaid for a long
time sets the percentage lower, around
25 per cent. But undoubtedly many
easy-going and kind-hearted doctors
do not take steps to get all their ac-
counts collected. An up-to-date depart-
ment store would die of heart failure
or angina of the pocketbook nerve
if it found at the end of a year that
one half of 1 per cent. of its accounts
was unpaid.

According to a calculation made in
1919 by Dr. Edward S. Hamilton, of
Oak Hill, W. V., the average annual
income of the American doctor was
\$1200. Probably the average does not
greatly differ today. His bank book
shows a loss therefore of \$800 from
unpaid accounts, not to include the
\$400 written off to clinic services.

And these are only a few of the
ways that a doctor loses money really
due him. He usually tempers his bill
to the circumstances of his patient. He
never presses for payment. If a doc-
tor sent a notice, "Bill overdue,"
every loyal American citizen would
feel that a constitutional right had
been infringed.

And yet a medical education is a
costly business. Three years of pre-
medical training, four years in medical
school, one or two years internship,
four or five years to establish a prac-
tice, and more years if one is to spe-
cialize. Just to be able to put up the
shingle with "M. D." on it sets a man
back at least \$10,000 at a very modest
estimate of expenses during those
eight or nine years. Moreover, he has
to keep up appearance, have a car to
make his calls, dress neatly and well.
One dentist estimates that his over-
head is \$400 a month. Dental sup-
plies must be paid for cash, if gold,
and on thirty days otherwise. His
equipment cost \$1000 and would be
worth nothing without his trained
skill behind it.

And the funny thing is that a per-
son who thinks a doctor's bill can be
stalled off for years doesn't even
whimper when he had to shell out the
big shiny dollars for patent medicines
or for quacks who operate on the
"pay-as-you-go" principle.

Leniency of Doctors.

Of course, it must be admitted that
doctors are partly to blame for this
condition because they have been
easy-going and haven't pressed for
payment. Many of them even now re-
fuse to use legal force to collect their
just claims. A big factor in unpaid
bills is due to the change of address
which takes place constantly. The
postoffice figures that about one-fifth
of the city moves yearly, which makes
a big difference when bills are sent
out only quarterly or semi-annually.

If physicians sent out bills more
often, they might help to correct an
admittedly unfair condition. As it is,
a common occurrence is to have such
bills go for six months or a year un-
paid. Then they get turned over to a
collecting agency, fifty or sixty of
them at one time from one man. Even-
tually they may all get paid. But on
the other hand they may not. A list
of 300 such claims is no uncommon
thing. Imagine if each one of these
represents a bill of \$10. There's \$3000
for one man in one year. Think of
that year after year, and multiplied
by scores and hundreds. And then
wonder if the doctor really is going to
the poorhouse.

The Retort Courteous.

"It was a sin to pay ten dollars
For that flimsy hat," he said
And his wife retorted promptly
"Well the sin's on my own head."

There are many ointments but **ONLY ONE** **Zam-Buk** THE GREAT HERBAL SKIN BALM



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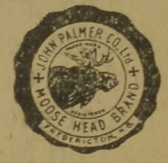
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entire foot comfort. And their
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Shorts, Middlings, Low Grade
Flour (for Fox Bread),
Feed Wheat, Scratch
Feed, Crushed
Oats.

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you will be assured of good yields. We have
a large assortment of Fresh Seeds, also
Onion Setts and Garden Fertilizer to make
them grow.

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Trout Dry Flies. Dry fly fishing is destined
to become a popular sport on N. B. Wat-
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