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**THE MELOTTE CREAM SEPARATOR**

We have been selling the Melotte for twelve years and every one that we have sold is still in good running order no other separator will seem any closer or turn any easier than the Melotte and none will require so little in the way of repairs. Ask your neighbor about the Melotta. It is the machine that will give you lasting satisfaction.

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**J CLARK & SON** FREDERICTON and ST. JOHN

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## CIGARS, CIGARETTES, TOBACCO, ETC.

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**J. H. HAWTHORN**

Queen Street Fredericton, N. B.

# Special Sale of Pianos



We are offering a very large stock of Pianos at Special Low Price for the month of December. Call and see them and prices.

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# McMURRAY & CO.

## Fancy Bandeaux

For Evening and Theatre  
**HAIR DRESSING.**

- ALSO -

**CORSAGE BOUQUETS.**

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Is your Size to be found in this lot? If so call at once and secure a First Class Garment at Cost.

- 1-37 Fancy Over Coat, regular price, \$22.50 to clear \$18.00
- 1-37 Black Melton Overcoat, regular price \$18.00 to clear \$14.50
- 1-39 Black Melton Over Coat, regular price \$18.00 to clear \$14.50
- 1-38 College Collar Ulster, regular price \$22.50 to clear \$18.00
- 1-39 Black Melton Over Coat regular price \$20.00 to clear \$16.00
- 1-38 Dark Grey Over Coat, regular price \$18.00 to clear \$18.00
- 1.40 Black Melton Over Coat regular price \$22.50 to clear \$16.00
- 1-36 Dark Grey Over Coat, regular price, \$22.50 to clear \$18.00
- 1-39 Brown Tweed Over Coat, regular price, \$15.00 to clear \$12.00
- 1-38 Black Melton Over Coat, regular price, \$15.00 to clear \$12.00
- 1-27 College Collar Ulster, regular price, \$25.00 to clear \$20.00
- 1-40 Black Beaver Over Coat, regular price, \$25.00 to clear \$20.00
- 1-38 Black Beaver Over Coat, regular price, \$20.00 to clear \$17.00
- 1-35 Tweed Over Coat, regular price, \$20.00 to clear \$16.00
- 1-34 College Collar Ulster, regular price, \$20.00 to clear \$16.00
- 1-36 Tweed Over Coat, regular price, \$15.00 to clear \$12.00
- 1-37 College Collar Ulster, regular price, \$20.00 to clear \$16.00
- 1-41 Black Melton Over Coat, regular price, \$25.00 to clear \$20.00

**WALKER BROS.**

Merchant Tailors and Importers

Queen St., F'ron

# SOME STRIKING FACTS FOR THE PEOPLE TO CONSIDER

(Continued from page five)

present government was entrusted with the administration of the affairs of the province, they outlined a policy of retrenchment in some departments, increased expenditures in others and a better accounting in all the services, calculated to materially advance the interests and develop the resources of the country.

In the department of Agriculture, advanced steps had been taken. Much valuable information was secured by the Agriculture Commission.

The encouragement given to the enlargement of the market for farm products in Cuba and elsewhere was one of the commendable efforts of the department. Another good step was the appointment of a Horticulturist to assist our farmers in greater production of fruit, and point out to them improved methods of culture and marketing. It had been conclusively shown that the soil and climate of New Brunswick are admirably adapted for the successful raising of fruit, and particularly of apples. While New Brunswick may not be as well adapted for sheep raising on an extensive scale, as is Australia, yet there was a very satisfactory return to those who were engaged in that industry. He commended the department upon the importation and distribution of sheep last year.

Mr. McLaughlin commended the administration of the Crown Land Department. The amended regulations of the department had been framed with a due regard for the interests of the province and without unnecessary interference with or restrictions to operations on crown land leases. These regulations had secured a much better collection of stumpage and had resulted in a large increase in territorial revenue. Any wise regulations for the conservation of our forest wealth will be endorsed and supported by the people of the province, who now realize that too much of our valuable wood has in the past been exported from the country without an adequate return therefor.

The government, was to be commended for its prompt action to assist in alleviating the distress caused by the disaster which overwhelmed the Town of Campbellton. Any further measures of relief proposed by the government would have the cordial support of the Legislature.

The gracious and generous gift to the province by Mrs. Jordan of her fine property at River Glade, in the County of Westmorland, for the purpose of establishing a sanitarium, was most kindly and very deeply appreciated. It was now well established that tuberculosis in its incipient stages can be cured by proper treatment and environment. That gift provided an initial equipment which would enable the province to some extent at least, to fight against the ravages of the great White Plague of modern civilization.

He had much pleasure in seconding the address to His Honor, moved by the hon. member for Charlotte county.

### THE OPPOSITION LEADER

Hon. Mr. Robinson said that he did not intend to object to the address to His Honor, nor did he wish to offer unmerited criticism to the speech from the throne. He was sure that members on both sides were pleased with the capable manner in which both the mover and the seconder of the address had discharged their duties. He noticed that the first part of the speech was given up to a discussion of agricultural matters, which was most fitting just now, when the Farmers and Dairy-men were in convention in this city. He had noticed in the published reports of the proceedings at the Farmers' meetings that some criticisms had been made of the government and also because there was only one farmer in the Legislature. In spite of all that the government had done, and of what they boasted of doing, it was true that agriculture is not progressing in this province as it should be. There were great opportunities in New Brunswick for the agriculturists and he agreed with the speakers at the F. and D. convention that it would be a good thing if there were more farmers in the House.

Regarding the potato trade, the government takes great credit to itself for encouraging the farmers of certain portions of the province to export potatoes to the Cuban market through the port of St. John, but they must not overlook the fact that it was the Dominion government that subsidized the line of steamers to Cuba and which made the export of potatoes possible. At the present time potatoes were higher in price in New Brunswick than in the United States, but this was not usual, and he believed that reciprocity with the United States would be a good thing for the farmers of New Brunswick.

He was greatly pleased with the showing the province was making in apple production and the former government was to be credited for that, it was they who had started the agri-

tation for fruit culture and the present administration is only following in their footsteps and reaping the reward. It was a source of pleasure and pride to himself and others that New Brunswick was producing apples that can hold their place with the best in the markets of the world.

### THE VALLEY RAILWAY

He felt that he could endorse the policy laid down by the government with respect to the St. John Valley Railway and he thought the government justified in guaranteeing bonds of the railway up to \$25,000 a mile; but that was as far as he could go as it was incurring a provincial liability of six million dollars. He thought the government should move very carefully in this matter and not involve the credit of the province too heavily. He wanted to see the road built and operated as a part of a transcontinental system. He had every sympathy with the residents of the part of the province this railway was intended to serve.

As regards immigration he hoped that the efforts being put forth by the government to bring in desirable settlers would be successful. He felt that the time was coming when the Maritime Provinces would get their fair share of immigration because we had a better province, better agricultural land and more comfortable homes.

Everybody must sympathize with Campbellton in the calamity that had overwhelmed that thriving town last summer and no one will find fault with the government for trying to ameliorate the sufferings of the stricken people and any reasonable measure that the government may propose for assistance to the fire sufferers will meet with his approval. He was glad that the fisheries question was not dead yet, and that the government was urging upon the federal government a settlement of the province's claim in that matter. The province had a just claim and the government would be backed up by the opposition in presenting our rights in that matter.

### SCHOOL BOOKS QUESTION

In the matter of cheaper school books the government had done something, and he was glad of it. He would have done likewise had he had the opportunity. He had said that not only should the prices of school books be lowered but that they should be provided for by the government as far as possible. He did not, however, approve of the methods adopted by the present government in handling the school books, and he thought that the system of school book vendors in all parts of the province, with books scattered everywhere and many bad accounts would result in heavy loss to the province. He thought the government should have followed the path blazed by the governments of Ontario and Manitoba.

It seemed to him that the government had exceptional opportunities to conduct the financial affairs of the province in a successful and economical manner. The revenues were expanding, the receipts from crown lands were growing. When in opposition the present premier had promised economy, and had pointed out many ways in which money could be saved in the administration of the provincial affairs; and it seemed to him that on coming into power they might have practised a little more economy. The first thing these economists did was to increase the expenses of the government and raise the salaries of members of the executive. Every department showed increases in expenses of management except the agricultural.

### HAZEN ECONOMICS.

The government was taking great credit to itself for the number of bridges they had repaired, but their comparison with similar work by the former government was unfair for the reason that the old government did not repair bridges under thirty feet span, while this government repairs them down to twenty feet span, and there were far more small bridges than of the forty feet kind. The administration is wasting the public monies on their political friends under the guise of bridge expenditures. He might mention for an example of how the government is wasting money the Burder Goodwin bridge at Port Elgin which had cost a lot of money and was built for no other purpose and was of no use except to enable one man to drive his cow to and from pasture; the government had built this bridge for one of their friends so that his cow would not get her feet wet. Another instance was the Melanson bridge in the parish of Dorchester. That bridge was built many years ago at a cost of \$30, and his colleague, Mr. Roger, had intended to have it rebuilt at a cost of about \$50; yet this economical government had spent no less a sum than \$1,000 on that bridge and which accommodated only a few families on a side road. These were only examples showing how the government is wasting the revenues of the province to

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10 pieces of new silks, along with what was left from Tuesday's sale will be placed on sale Friday morning and will continue until Saturday night at **39c per yd.**

## DRESS GOODS SPECIALS

Dress Goods in Black and Colors, ranging in price from 60 to 75c per yard, **special at 49c.**

The Ladies' Home Journal Patterns 10c and 15c

**A. MURRAY & COMPANY**

# THE GREAT-WEST LIFE ASSURANCE COMPANY

12 POINTS SUGGESTED BY ITS REPORT FOR 1910

<p><b>POINT No. 1.</b> A large new business means that a great many people have decided that <b>The Great-West Life is the Best Company.</b> The Great-West Life issued insurances of over \$14,000,000 in Canada in 1910, a new Canadian record.</p>	<p><b>POINT No. 5.</b> The investments of the Great-West Life are the safest obtainable. They are practically confined to mortgages on real estate yields <b>7 to 8 per cent</b> and are secured by property worth more than double the amounts advanced.</p>	<p><b>POINT No. 10.</b> The following table illustrates some features of the Company's business.</p> <table border="1"> <tr> <td>Business issued and revived...</td> <td>\$14,914,548</td> <td>4,329,540</td> </tr> <tr> <td>Gain in Bus. in Force...</td> <td>10,934,441</td> <td>4,809,541</td> </tr> <tr> <td>New Bus. paid for...</td> <td>13,177,621</td> <td>3,240,852</td> </tr> <tr> <td>Assets...</td> <td>8,449,811</td> <td>1,554,086</td> </tr> </table> <p>Surplus for protection of policyholders <b>\$1,810,777</b></p>	Business issued and revived...	\$14,914,548	4,329,540	Gain in Bus. in Force...	10,934,441	4,809,541	New Bus. paid for...	13,177,621	3,240,852	Assets...	8,449,811	1,554,086								
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<p><b>POINT No. 2.</b> This was not the result of a spasmodic effort. The Great-West Life has been a leader in Canadian business in <b>four successive years:</b></p> <table border="1"> <tr> <td>1907</td> <td>\$9,491,472</td> </tr> <tr> <td>1908</td> <td>9,698,706</td> </tr> <tr> <td>1909</td> <td>9,861,922</td> </tr> <tr> <td>1910</td> <td>14,369,955</td> </tr> </table>	1907	\$9,491,472	1908	9,698,706	1909	9,861,922	1910	14,369,955	<p><b>POINT No. 6.</b> Next in importance is economy of management. No other Canadian Company has lower expense rate than <b>The Great-West Life</b></p>	<p><b>POINT No. 11.</b> The Directors of The Great-West Life are all experienced business men particularly well qualified to manage a Company investing in the West.</p> <table border="1"> <tr> <td>A. Macdonald</td> <td>J. H. Brock</td> </tr> <tr> <td>Geo. F. Galt</td> <td>P. C. McIntyre</td> </tr> <tr> <td>R. T. Riley</td> <td>Geo. R. Crowe</td> </tr> <tr> <td>A. M. Nanton</td> <td>A. Kelly</td> </tr> <tr> <td>Geo. W. Allan</td> <td>A. C. Flumerfelt</td> </tr> <tr> <td>F. Nation</td> <td>Sir Dan. H. McMillan</td> </tr> </table>	A. Macdonald	J. H. Brock	Geo. F. Galt	P. C. McIntyre	R. T. Riley	Geo. R. Crowe	A. M. Nanton	A. Kelly	Geo. W. Allan	A. C. Flumerfelt	F. Nation	Sir Dan. H. McMillan
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<p><b>POINT No. 3.</b> A large increase in business in force means that the policyholders are pleased with the policies they have purchased and are <b>glad to renew them.</b> The Canadian business in force of the Great-West Life increased during 1910 by nearly <b>\$11,000,000</b>—another record.</p>	<p><b>POINT No. 7.</b> It requires less effort and consequently less cost to sell Great West Life policies, because the <b>premium rates are the lowest</b> and the profits are the highest. Nothing succeeds like success.</p>	<p><b>POINT No. 12.</b> Detailed figures establishing the above statements are contained in the Government Blue Book on Insurance, and in the Company's reports. Write to The Company for the 1910 Annual Report, and if you state date of birth, complete information showing cost and benefits will be sent.</p>																				
<p><b>POINT No. 4.</b> The most important factor in producing profits is the <b>interest rate.</b> An increase of two points in this respect will enable any Company to <b>double its profits.</b> The Great-West Life's interest rate is higher than that of any other Company in the world. It is <b>7 p. c.</b> net</p>	<p><b>POINT No. 8.</b> The following is an illustration of the <b>quinquennial profits</b> being paid in 1911 on the 20 Payment Life Plan, age at entry 35.</p> <table border="1"> <tr> <td colspan="2">Bonus Cash Five Yr.</td> </tr> <tr> <td>Policy issued in 1906...</td> <td>\$ 67 28.25 \$ 6.15</td> </tr> <tr> <td>Policy issued in 1901...</td> <td>85 39.85 8.75</td> </tr> <tr> <td>Policy issued in 1896...</td> <td>100 52.00 11.50</td> </tr> </table>	Bonus Cash Five Yr.		Policy issued in 1906...	\$ 67 28.25 \$ 6.15	Policy issued in 1901...	85 39.85 8.75	Policy issued in 1896...	100 52.00 11.50													
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	<p><b>POINT No. 9.</b> The policies of The Great-West Life are clear, business-like documents containing all possible privileges. A liberal <b>Disability Clause</b> insuring against disability from accident or disease is contained in all 1911 with-profit contracts.</p>																					

accommodate their friends, pets and heifers. Extravagance runs through every department. The government has a revenue of \$500,000 more than the old administration and yet they cannot make ends meet. It is true that they show a small surplus on paper, but the records show that only a few days before the close of the fiscal year the Treasury Board met and transferred \$15,000 of current expenditures to a special account, so as to make a showing and cover up an over-expenditure.

### WASTEFUL METHODS.

There was no question but that the province is using up its capital in forest wealth under the wasteful methods permitted by the present administration. We must be careful and have the future in mind if we would avoid provincial bankruptcy. There was no question but that the forests are being depleted and we must go slow. He had no hesitation in saying that the lumber cut on crown lands had greatly increased in the last few years and that accounted for the increased revenue for the department. The speakers and writers for the government try to make out that the cut on crown lands had not increased and they take the total exports of lumber to prove their contention. That was not an accurate gauge, for the shipments from St. John include all the lumber cut on the lands of the New Brunswick Railway Company, and also that cut in Quebec, which comes down the St. John River. His view was that the cut on private lands throughout the province was decreasing and that on crown lands increasing. There was a tremendously larger cut in Restigouche and other north shore countries, most of which is from crown lands. He believed that the crown lands should be divided into districts with an inspector in each district.

### STUMPAGE QUESTION.

He did not say that under the old government stumpage was all collect-

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**F. S. WILLIAMS Proprietor**

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- Night Dresses, ..... 44 cts. to \$3.00.
- Princess Slips, ..... \$1.00 to \$3.00.

CHILDREN'S WHITEWEAR in great variety.

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**R. L. BLACK - York Street.**

ed. As a matter of fact he did not think it was, and he had so stated on more than one occasion. Until we had a more accurate system of scaling and accounting, it would not be possible to get full and accurate returns of the lumber cut on crown lands. He believed that in some cases injustice had been done some operators and others had not paid as much as they ought. He had also been informed on good authority that the government had collected \$10,000 stumpage on logs cut in the province of Quebec.  
Hon. Mr. Grimmer—That is not so; no such transaction ever took place. (Continued on page three.)