



MANY MORTGAGED FARMS

Nearly Half Ontario's Agricultural Land Encumbered But Not Unduly

About 15 per cent. of the total value of the farm property in Ontario is mortgaged, according to a statement appearing in the report of the provincial Minister of Agriculture. This conclusion was arrived at as a result of a canvass undertaken by the district representatives of the Department, who found that 45 per cent. of the farms were mortgaged, and one-third would be a fair estimate of the amount of the mortgages.

This financial survey of farm conditions, as it might be called, was ascertained under the following heads: (1) The percentage of farms mortgaged, per cent. of mortgages in value of farms, and whether increasing or decreasing; (2) the extent of deposits by farmers in saving banks; (3) the extent of the demand on the part of farmers for loans; (4) rate of interest paid on both long and short-date loans; (5) whether the loans were on the purchasing of land only or for financing farm operations.

Bankers, business men, lawyers, registry office officials and prominent farmers were relied on for the information gathered, and the answers are considered reasonably reliable.

There seems to be a unanimous view that mortgages are decreasing in number. A proportion of the mortgages, it was ascertained, were taken to enable speculation in western real estate.

With regard to deposits, it was stated that these have materially increased in recent years. One county estimated a 20 to 30 per cent. increase; another 70 to 90 per cent.; another 75 per cent. No accurate figures could be given of the total amount of farmers' deposits, but from estimates furnished from the different counties, it is assumed that the farmers of Ontario have one hundred million dollars at their credit and that the farm wealth of the Province is valued at \$1,405,950,940.

Eliminating Scale in Boilers

It is needless to state that the accumulation of scale on boiler heating surfaces resists the transfer of heat, and therefore acts to reduce the efficiency of steam production. Water contains two kinds of scale-forming "hardness"—temporary and permanent. The temporary hardness consists principally of the carbonate of lime and magnesia, and can be largely eliminated by raising the water to a temperature of about 190 degrees in an open vessel to allow the escape of carbonic acid gas. An open type of ed-water heater with ample depositing and filtering arrangements is often the simplest solution. For neutralization of the permanent hardness, implying the presence of sulphates in the water, it is usual to resort to chemical purification. Special apparatus are available which are capable of combining the two operations for both kinds of hardness. Permanent hardness may also be reduced by duplicating a part of the action of the boiler itself, by the use of a closed purifier in which the feed water is subjected to a high temperature under pressure. These are questions involving chemical determination together with the best advice obtainable.—Engineering Magazine.

WHY KICK OUT FLEMMING IF HE HAS DONE NO WRONG

(Moncton Transcript.)

It is surprising that our local contemporary should demand the dismissal of Mr. Flemming from the government when it has been insisting from the very outset that Mr. Flemming is an innocent man.

Its headlines declare that he is innocent. Even its report today says that Mr. Flemming "cleared up" this and "disproved" that and "straightened out" something else; all of which being assumed true, upon what ground does our contemporary demand that Mr. Flemming shall be dismissed.

Even acting Premier Clarke rose in the legislature when the charges were made and declared as follows:—

"I am authorized by the Premier to say that there is not one word of truth in the charges."

Did Mr. Clark speak the truth in saying that he was authorized by Premier Flemming to say so, and assuming that to be the case did Premier Flemming tell Mr. Clark in his denial, the truth?

Our contemporary in its headlines says that Premier Flemming is innocent, but in its editorials it wants him kicked out as guilty.

Even the St. John Standard in its headlines, says "Carvell fails to shake Flemming's testimony." If this is true, then why should the Standard ask, as it does, that Premier Flemming be kicked out of the government?

If Carvell has failed to shake Flemming's testimony, then the Tory newspapers of the province in seeking to offset Flemming as a party scapegoat for the sacrifice, are unjust and unfair towards Mr. Flemming.

On the other hand if it is true that Mr. Flemming has done nothing more than his predecessors did in office why should he be dismissed, but is it true? Does anyone believe for one moment, that if it were true, the present provincial government would not during its several years of office have appointed a royal commission and proven the alleged facts.

The difference in the two cases is this. In the one case, Mr. Dugal, a member of the local parliament, rose in the legislature, and staking his

seat as a forfeit, made specific charges against Premier Flemming and others.

The royal commission was appointed after Mr. Carvell had represented to His Honor the Lieutenant Governor the full facts, which he sought to prove.

In the contra insinuation, there are two valid objections to the claim. One is that the Tory party in this province did not dare to risk a seat in making specific charges.

Mr. Hazen was in the legislature for years, as leader of the opposition, why did he not risk his seat in making a specific charge? Why not? Was it because there was no justification for so doing?

In the next place even if it were true, the then provincial government was defeated at the polls and resigned from office, and its then premier, Hon. C. W. Robinson, who certainly never had such a charge made against him is not seeking election, but entirely new men led by a new leader in Mr. A. B. Copp, who was not a member of any preceding government. The Transcript, however, does not believe the statements are true or have any foundation, whatsoever in fact.

Why should not the present government as a government be held responsible for its premier's action; and especially so as the brazen corruption was for it is claimed the securing of a party political advantage?

In 1873, when Sir John McDonald telegraphed for another \$10,000 and accepted for party purposes the money contributed by the first Canadian Pacific Railway Co., then seeking a charter the people of Canada did not permit the government to be reconstructed without Sir John McDonald, but a new and entirely independent government was formed, and went to the people and was sustained. Why? Because it was composed of men entirely devoid of any suspicion connected with the Pacific scandal.

SERIOUS FIRE IN WOODSTOCK, N. B.

Woodstock, N. B., July 22.—Fire was discovered this morning at 1 o'clock in the old building, known as the Queen Hotel stable. While putting out this blaze another fire started in Drysdale building on King street, used for storing hay and soon communicated to W. F. Dibble & Sons' warehouse. Both these buildings were totally destroyed.

Dibble's warehouse was full of heavy hardware and will be a heavy loss. There is some insurance on this stock.

Both fires were undoubtedly set. The fire is still burning but is under control. There were constant explosions of dynamite caps, and one terrific report startled the town.

NO PRACTICE.

An unconscious humorist was playing a fiddle very badly for the benefit of a returning crowd of Fourth excursionists on an interurban car the other night. And maybe he wasn't so unconscious at that. He was an old man, and he played ex-cruciatingly. Finally one of the sleepy trippers thought to interview the artist (who was an obvious German).

"How long have you played the violin?" asked the tripper.

"Fifty-one years, as seldom as possible," answered the fiddler.

"Do you think you play it well?"

"Well, as well as anybody dot ain't had no practice!"

DOES INDIA HOARD HER YELLOW GOLD?

Many Millions of Precious Metal is Unaccounted For

From time immemorial India has absorbed gold as a sponge absorbs water. The flow of gold to India has always continued. In the last twelve years she has received \$680,000,000 in gold, partly in sovereigns and partly in bullion, in addition to enormous quantities of silver. It all goes into the country, but very little ever comes out. Lord Rothschild observed some years ago that he had noticed that none of the smooth gold bars sent to India from England ever came back. What happens to this great stream of precious metal, which continuously disappears like those rivers in desert lands which lose themselves underground?

The testimony of experts is most conflicting. Some say it is hoarded while a few are ready to prove by a formidable array of statistics that it cannot be extensively hoarded. Those who believe that India possesses a vast store of hoarded treasure make the wildest guesses at its probable total. The most popular estimate of the hoarded wealth of India puts the total of \$1,500,000,000, which would amount to five dollars per head of the population; but some credible estimates are far higher. The experts quarrel, again, about the probable effect of India's absorption of gold upon the world's money markets and the prices of commodities. Some say that all gold-using countries benefit thereby, while others, such as Sir Edward Holden, appear to hold that "the drain of gold to India" is a potential menace. The commission while declining to indorse either of these mutually destructive contentions has declared in effect that an increased use of gold in India should so in future be encouraged by the Government, but India already seems disposed to resent this recommendation.

India has been subjected to repeated invasions and innumerable internal wars, and her people have never completely lost their hereditary sense of insecurity. Banking facilities are still sparse, and it would be surprising if Indians did not hoard.

Hoarding does not necessarily mean burying in the ground or concealment in the roofs of houses, though those practices are doubtless extensive. Mr. J. M. Keynes, a member of the commission tells a story of a Brahmin in Eastern Bengal who even hoards currency notes in his roof. Once a week he retires privily and spreads them out in the sun to remove the damp. A very large proportion of the hoarded wealth of India is however, in the form of gold and silver ornaments. It is into these ornaments that the bulk of the bullion and sovereigns, as well as much of the silver, disappears.

Business Farming

Farming is always a business, but the average farmer keeps no books. He pays a bill, makes no record of it, loses the receipt, or keeps it in one of a dozen cluttered boxes where it cannot be found.

In order to protect themselves in case of sudden death the wife and children should be made familiar with every detail of the business. There is recorded the case of a rich man who deposited his money in several banks was killed in an accident, and his family are living in absolute want because they cannot ascertain where the money was banked. Another instance is that of a man who placed thirty thousand dollars in a bank for the assistance of his family, died far away, and his folks cannot find where the money is placed. One of my most valued books is a large blank book in which I record every detail of farm work with date of day, month and year. If we begin to plant or sow a piece of ground I put down date, how much seed it took, cost, kind of fertilizer used, name of variety, etc. If a debt is paid, down goes the date amount paid, what for, and if I get a receipt.

By making the entries each noon or night the books can be so kept up-to-date that an executor can look over the record, stock, and produce books, etc., and see in a few moments how affairs stand; and the farmer himself knows about his work.—C. E. Davis.

Gigantic Aeroplanes

The Russian government has ordered ten aeroplanes of a type to carry eleven persons in addition to the pilot.

Long Navigable River

The Congo river and its tributaries furnish more than 9,000 miles of waterways navigable by flat-bottomed steamers.

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