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THE DAILY NEWS.
PRINCE RUPERT - BRITISH COLUMBIA

Published Every Afternoon, Except Sunday, by Prince Rupert Daily News, Limited, Third Avenue

H. F PULLEN - - - Managing-Editor

DAILY EDITION Monday, September 19, 1938.

CONTENTED COWS

One of the milk companies advertises that their milk is the product of contented cows. And then comes some unpleasant person and points out that there are no contented cows. The moment they are turned out into the pasture they are attacked by flies and gnats which make life miserable for them. They will swish their tails and run in order to get rid of the pesky flies. If some good friend of the cows builds a smudge in the corner of the field the cattle come around in order that the smoke may relieve them of their troubles.

Another trouble with contented cows is that occasionally a storm comes up and they have to run before it or seek shelter under trees or hedges if no artificial shelter is provided for them.

We mention this just to show that men and women are not alone in having their troubles. Go through all phases of animal life and you will find the same thing. There is always something to keep us from being quite content with our lot.

Just now a great many of us are worried because the Nazis seem likely to start a war in which we may become involved. When it is not that, there are labor disputes, political disturbances, financial depressions to keep us from thinking too much of ourselves. Just when it seems as if everything was going to be lovely, there is some kind of a setback.

And yet it is noticed that most of these worries are mental. They do not really exist. They exist only in our minds. And, as has often been said, "Most of the things we fear never happen." While it is good for us to take an interest in world affairs and in national affairs which of course means political affairs, while we should all interest ourselves in civic affairs, in school affairs, in social affairs, in everything which touches our lives ever so remotely, we must control ourselves and our thinking and not let plausible talkers and plausible politicians and propagandists lead us away.

While we do not suggest that people should be "contented cows," we suggest that they should, while taking a keen interest in everything around them, remember that the world has been in existence many millions of years and the prospect is that it will last for many million more years and that we are only specs on its surface, insignificent as one of the discontented cows that is stirred to action by the little black flies. Of the billions of people who have lived and died in the past hundred years only a few hundreds at the most are remembered and the memory of those is gradually fading.

There have been wars and rumors of wars since men were turned out of the paradise of unconsciousness and learned to fight for their own existence and their right to a place in the world. There will be more wars and rumors of wars for years to come. But we are evolving mentally and physically and by harnessing the forces of nature we are learning to live together without fighting but there is a lot of loving to be done before we reach a point where we can subordinate our desire to the common good. We see that as we look around us in Prince Rupert and listen to the excited and doolish talk of our embryo leaders.

War begins in the human mind. It is largely the result of ignorance and superstition and of that innate and god-given though wrongly applied desire to express ourselves.

William Turnbull Returns To City

Was Formerly Editor of the Daily News and Now is With Land Settlement Board

Prince Rupert looks very good to me after being away for about twenty years, declared William Turnbull, formerly Bill Turnbull, editor of the Daily News in this city. Since leaving here a great deal of water has passed under the bridge. He went to Victoria to take a position with the Oliver government but when the Tories came into power Bill passed out. For a good many years he was in South America, chiefly Brazil and Buenos Aires but he arrived back in Victoria in August and now is with the government in connection with land settlement board activities. He will be leaving here for the interior on Wednesday.

When coming north from Los Angeles Mr. Turnbull met Mr. and Mrs. Jack Venables at Oakland, California. Mrs. Turnbull is godmother to Miss Venables now grown up. He also met Arthur Spurr who is running a fish market not far from San Francisco and doing well. Another former Prince Rupert man was Roy Miller who is still in the printing game in San Francisco. His younger son is the schoolboy sprint champion down there.

Mr. Turnbull has changed considerably since he left here. He is heavier but looks well and hearty. He is being kept busy meeting former friends. He left here in 1917.

Frank Merryfield, magician of the Showboat company which arrived here at the week-end will remain here while the Showboat continues south to various points along the coast. The boat is leaving tomorrow evening. Mr. Merryfield had to leave the boat to fill some engagements in the south.

The funeral took place this afternoon from the chapel of the B. C. Undertakers of the late Chris Berg, local fisherman. Rev. L. C. Jensen officiated and interment took place at Fairview cemetery.

The Daily News has an audited circulation. Play safe!

WHY DOES ANYBODY BORROW FROM A BANK?

★ ★

WHY does anybody borrow money?

Here is the answer: Usually to make a profit or to use the money for his advantage.

Be the borrower a farmer, marketing organization, lumberman, miner, fisherman, rancher, manufacturer —none ever borrows from a bank and pays interest except to gain a benefit outweighing the interest charges.

Every Canadian dollar represents tangible wealth already produced, or wages paid for services rendered.

Every Canadian dollar issued can be described accurately as to purpose, as a wealth-producing, wage-paying, profit-seeking dollar.

Occasionally some borrowed dollars become temporarily deadweight debt—perhaps you suffer a loss for a season through drought or other natural calamity. But with a better season, better prices and brighter business, the loser has a chance to recover his losses.

"I borrow $1,000 from the bank, paying interest because the bank is rendering me a service," one man instances. He goes on thus:

"Why do I borrow the $1,000?

"To use in a business deal and make a profit.

"My deal concluded successfully, I repay the bank and have a profit of say $100, which I put to my credit in the bank.

"The bank has back its $1,000 and interest, and I have $100 I didn't have before.

"Multiply that borrowing of mine, my use of the money, my repayment and my profit, by many borrowers, day after day, and you see what is happening as a continuous revolving process throughout the year in the business world."

A farmer borrows for seed, cultivation or harvesting; a fisherman borrows for bait, boat or wages; a manufacturer borrows against raw materials being fabricated, to pay wages to finish and market his goods—but none of these borrows except in the hope of profit to himself, in supplying the needs of others.

Banking is not mysterious.

A farmer's co-operative marketing organization uses bank credit so that the farmer may get cash for his crop at the elevator without waiting for it to reach Liverpool.

A merchant borrows from the bank and is enabled to pay his bills early, take advantage of discounts, and pass part of his saving on to his customers.

A small farmer with 20 hogs borrowed $50 for feed, paid $1.75 interest and was enabled to sell his hogs for $100 more than he would have got on an earlier market. His net profit was $48.75. That is an authentic case. Here is another:

A hog-raiser on a large scale paid $100 interest on a loan for feed. He writes us that he made a net profit of nearly $2,000.

These are instances of the kind of services bank credit, exchanged for individual credit, performs as an everyday routine, in Canada. Any community can supply scores of similar examples.

What is money?

Coinage. Bank of Canada notes, bank notes, deposits.

Chartered banks now issue their notes up to a legal limit of 85 per cent of their paid-up capital. Yearly this is being reduced and the right of note-issue as steadily vested in the Bank of Canada.

A chartered bank's notes are the first charge on its assets. In case of trouble they must be paid off before a single cent can be paid on deposits or on any other debts owed by the bank. To make doubly sure that notes will be redeemed, each bank pays into a fund held by the Minister of Finance, an amount of cash equal to five per cent. of the average of its bank notes outstanding. This is called the "Bank Circulation Redemption Fund." The total of this fund is available for the purpose of redeeming the outstanding notes of any bank.

Notes of the Bank of Canada are money—legal tender—cash—that Bank's notes and deposits are backed (July 30, 1938) by 56.26 per cent. of gold and silver bullion and foreign exchange.

Notes of the chartered banks, too, are money—their promises to pay; every dollar backed by more than twenty dollars of assets. They are redeemable, on demand, in cash.

Your deposit in a chartered bank also is money—you can buy things with it. It arose from your labour, production and thrift. It is redeemable in cash. It is a measure of your real wealth. You may make payments by cheque upon it. When your cheque goes through the Clearing House system, it must be met by the bank on which it is drawn. Any balances as between banks have to be settled in cash daily.

Your Canadian dollars are useful factors in a system that produces wealth for all of Canada.

THE CHARTERED BANKS OF CANADA

Your local branch bank manager will be glad to talk banking with you. He will be glad to answer your questions, from the standpoint of his own experience. The next article in this series will appear in this newspaper. Watch for it.

BBB

MINING MEN AT SMITHERS

SMITHERS, Sept. 19:—Dr. Lang, geologist working in this district this summer, accompanied R. W. Wilson to his Dome Mountain property last week to inspect.

They returned to Smithers last evening and Dr. Lang will leave immediately to inspect the country in the Babine Mountains.

His Party, which is made up largely of students, will be leaving shortly to resume their studies in the universities but Dr. Lang will continue his work here alone until the weather drives him out of the hills.

Dr. Armstrong, who has been operating in the territory north and east of Hazelton, is also due in Smithers today with his party, while the party of Dr. Kindle is working on Hudson Bay Mountain at Smithers and is camped at Lake Kathlyn.

These parties are all working under the Department of Mines at Ottawa.

Man in the Moon

It may seem quiet on the western front but Hitler has not quit. He is on the job all the time.

It is not a case of freeing the Sudeten from Czech rule but of getting that big munition factory so that he may be able to get more and more.

My name and aim is Hitler,
My job is getting more,
If I do not flop
I'll never stop
Though I smear the world with gore.

"Nothing to read around this place," stormer the man of the house who had settled down for an evening, "but some old next month's magazines!"

Prospective Bridegroom (gaily): "Will it take much to feather a nest?"

Furniture Dealer: "Oh, no; only a little down."

Young Mother: "Nurse, what is the most difficult thing for a young mother to learn?"

Nurse: "That other people have perfect children, too."

He: "What sort of bracelet would you like? . . . Well, why don't you answer?"

She: "Darling, silence is golden!"

"What do you thing is the trouble with farming?"

"Well," replied Farmer Bentover, "in my day when we talked about what we could raise on 60 acres, we meant corn—not loans."

"Mummy, I want to whisper something."

"Darling, big girls that are nearly five never whisper before company."

"All right then, but that gentleman over there took another cake when you weren't looking."

ENCIRCLES ISLAND

CHARLOTTETOWN, Sept. 19: (CP)—Prof. William A. Reddin of Prince of Wales College completed a canoe trip which encircled Prince Edward Island. His trip is believed to be the first in the island's history. The professor covered as much as 30 miles a day.

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Bright Future Is Seen For Co-Operatives

Rural Extension Official Says Movement Only In Its Infancy In Newfoundland

HALIFAX, Sept. 19: (CP) — Bright future for the development of co-operatives in Newfoundland where the movement now was only in its infancy, was predicted here by J. Gordon Howell, acting secretary of the Department of Agriculture and Rural Extension in the ancient colony.

Farmers and fisherman had become interested in the possibilities of co-operative marketing and the subject was being studied by study groups throughout the rural and fishing areas on the West Coast.

Campaign among the primary producers in rural areas to encourage increased production to lower the amount of foodstuffs imported, was being carried out by the Newfoundland agriculture department.

Expansion of the co-operative movement had benefitted the fishing areas in some sections along the West Coast while the co-operative system was making encouraging progress in the western section of the island, Mr. Howell said.

Falling off of the European market, due to unsettled conditions as well as the embargo placed on imported fish by the Brazilian government, were contributing factors in the present depressed situation of the fishing industry, he said.

Teacher Writes Theme Song

EDMONTON, Sept. 19: (CP) — A theme song has been added to the physical drills and games learned by instructors in training here for Alberta's youth training course. Classes in the scheme will swing into action throughout the province in October.

Words of the song were written by William Cromb, an Edmonton school teacher attending the training classes. Set to the tune of "Anchors Away," it is sung as a preliminary to drills and exercising bouts. It goes:

"Stride forward full and free,
Reach for the swy;
Our health fraternity
Builds strength and keen agility
So swing freely down the line,
Breathe full and strong!

Alberta's great health program builds 'em and marches right along!"

LAND REGISTRY ACT

Re: Certificate of Title No. 12144-I, to the East Half of the South West Quarter of Section Five (5), Township Three (3), Range Five (5), Coast District, in the Province of British Columbia, said to contain Eighty (80) acres, more or less.

WHEREAS proof of loss of the above Certificate of Title issued in the name of John A. Halvarson has been filed in this office, notice is hereby given that I shall, at the expiration of one month from the date of the first publication hereof, issue a Provisional Certificate of Title in lieu of said lost certificate unless in the meantime valid objection be made to me in writing.

DATED at the Land Registry Office, Prince Rupert, B. C., this 3rd. day of August, A. D. 1938.

ANDREW THOMPSON,
Deputy Registrar of Titles.

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WAKE UP YOUR LIVER BILE—

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The liver should pour out two pounds of liquid bile into your bowels daily. If this bile is not flowing freely, your food doesn't digest. It just decays in the bowels. Gas bloats up your stomach. You get constipated. Harmful poisons go into the body, and you feel sunk and the world looks punk.

A mere bowel movement doesn't take care of the cause. You need something that works on the liver as well. It takes those good old Carter's Little Liver Pills to get those two pounds of bile flowing freely and make you feel "up and up". Harmless and gentle, they make the bile flow freely. They do the work of calomel but have no calomel or mercury in them. Ask for Carter's Little Liver Pills by name! Stubbornly refuse anything else. 16C.

Anniversary Of Famous Players

D. G. Borland who returned from Vancouver on the steamer Cardena last night says the convention of Theatre managers of Famous Players Canadian Corporation which he attended celebrated the twentieth anniversary of operations of the big company. Managers were there from Alberta and British Columbia and among the distinguished men attending was N. L. Nathanson of Toronto, president of the concern. The gathering was held at the Hotel Vancouver.

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