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PUBLIC NOTICE

ARREARS OF TAXES OF THE TOWNSHIP OF TISDALE

Notice is hereby given to all concerned that the Tax Collectors' Roll for the Township of Tisdale must be returned by law to the Township Treasurer not later than the First Day of February, 1916. Upon the return of the Roll the Township Council purposes to place all Taxes shown due on the Roll, in the hands of the Division Court, with instructions to proceed to collect same from the various parties by whom these Taxes are due, by all legal rights and means available.

The Township Council urges everyone who owes taxes to the Township of Tisdale to pay same before the First Day of February, aforesaid, so as to avoid the expenses of collection. And this Notice is especially given for the purpose of calling the attention of the parties who owe Taxes to the Township of Tisdale, to pay same before the date named, to avoid such expense.

W. H. WILSON,
Township Clerk.

It is a wise child that goes out of the room to laugh when the old man mashes his thumb.

Women, it is said, live longer than men. This comes of their keeping their age a secret. Death, doesn't know when to call for them.

His name was William—but she called him Bill. The old man did not like him as a suitor to his daughter, and kicked him out. The next day they met and he complained. The girl apologized and said that her pa was so accustomed to foot all her bills that he did it as a matter of course.

POWER OF INTEREST HOW MONEY GROWS TA COMPOUND INTEREST

Neither those who demand, nor those who pay, nor a government which enforces or permits exorbitant rates of interest, can have any just conception of the power of interest to improve the principal of a loan of money. Baily, the celebrated French mathematician, proved that a penny loaned at the beginning of the Christian era at five per cent, compounded annually, would amount by the year 1810 to millions of globes of gold, each globe being equal to the earth in magnitude; while Marshall showed that a farthing (half a cent), loaned at the rate of 10 per cent, compounded daily, would produce at the end of a single year, so enormous a sum as five thousand million dollars.

Research among Consular reports shows that the rate of interest paid for loans on growing crops in Turkey is so excessive as to keep the cultivators forever in a state of vassalage. Here are some quoted rates in various localities:

Vicinity of Constantinople 20 to 30 per cent; Dardanelles 15 to 25 per cent; Salonica 20 per cent; Gallipoli 20 per cent; Volo 12 to 20 per cent; Cyprus 12 to 20 per cent; per annum. Cavalla 5 to 7 per cent per month; Tripoli 4 to 6 per cent; Sayada 5 per cent; Diabeka 2 to 4 per cent; Janina 2½ to 4 per cent; Adrianople 2 per cent; Arta 2 per cent; and Smyrna 1½ to 2 per cent, all monthly.

Of course the Turkish farmers are not borrowing on compound interest, but the Turkish usurers are getting it all the same. They lend for one, or two, or three months, the interest being payable monthly, and what they get from one man they lend to another, so that they are really lending and re-lending both principal and interest every few months. In short, they are getting compound interest, and so are the pawnbrokers, loan agencies, and some other concerns, in Canada.

The Toronto Saturday Night, a week or two ago published a short table, showing the time in which money at compound interest doubles. For instance, at 2 per cent, 35 years and 1 day; 2½ per cent, 28 years and 26 days; 3 per cent, 23 years and 164 days; 3½ per cent, 20 years and 54 days; 4 per cent, 17 years and 246 days; 4½ per cent, 15 years and 273 days; 5 per cent, 14 years and 75 days; 6 per cent, 11 years and 327 days; 7 per cent, 10 years and 89 days; 8 per cent, 9 years and 2 days; 9 per cent, 8 years and 16 days; 10 per cent, 7 years and 100 days.

It is interesting enough to learn these figures as illustrative of the power of interest, but if they had gone further and shown their readers how to make the calculation for themselves, the Saturday Night would have made a real contribution to the sum of general knowledge.

Intricate as the calculation is under the primary rules of arithmetic, there is a simple method, which the Advance herewith gives to such of its readers as may be interested:

Divide 69.3 by the rate per cent,

then add .35. This will give the time in which money will double in value at interest compounded annually.

The term 69.3 is the ascertained time at 1 per cent and the term .35 which is added to the result is a constant, absolutely accurate, but perhaps too intricate to prove here.

For instance, as The Saturday Night says, at 5 per cent, 14 years and 75 days would elapse. If we divide 69.3 by 5 we have 13.86; add .35 and we find 14.21 years or 14 years and 75 3-5 days. This rule may be applied always, when compounding money annually.

Reverting back to Turkey, we find that at 20 per cent the lenders were doubling their capital in 3.81 years, and if the Constantinople or Gallipoli bankers or loan brokers lend all their capital at 20 per cent per annum, and meet with no losses from defaulting, their capital is doubled in 4 years. This may be a good thing for the lenders, but it can mean nothing less than poverty for the country.

Theoretically, there is no excuse for usury laws. Money, like merchandise, should be worth what it will fetch, but practical legislative codes have long ago recognized the necessity of providing reasonable barriers against the encroachments of avarice.

A PROMISING SON

Said a distinguished politician to his son: "Look at me! I began as an alderman, and here I am at the top of the tree, and when I die what is my reward? Why, when I die, my son will be the greatest rascal in the country."

To this the young man replied: "Yes, dad, when you die; but not till then."

DR. MONK'S KIDNEY AND LIVER PILLS.

Ottawa, Ont., June 18, 1904. DEAR SIR,—I feel it my bounden duty to let the world know that the Dr. Monk's Kidney and Liver Pills are the only remedy that has ever helped me. I have been a constant sufferer since the year 1891, with what the best medical experts called chronic rheumatism. At a great expense I had undergone the best medical treatment that could be found, but all to no purpose. By accident I was induced to try your treatment and pills, which has resulted in my complete recovery. I am quite well again and free from all pain; in fact I have been cured from a long and painful illness, from which please accept my most sincere thanks.

Yours sincerely,
J. A. Miller,
Agent Ottawa Brewing Co.

P.S.—I spent three long years in the hospital without receiving any benefit, till I got your remedy.

J. A. M.
Dr. Miller, veterinary surgeon of Timmins, is a son of J. A. Miller, and will be glad to verify the above testimony.

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Corney Burns Father Passes Away

A letter has just been received at the Advance office from "Corney" Burns, formerly on the Advance staff and well-known in the gold camp, in which he communicates the sad news of his father's death. The sympathy of the Advance and of his numerous friends in the district will go out to him in his sad bereavement.

Following is a clipping from a Toronto paper, which was enclosed in the letter. It will give some idea of the general esteem in which the late Lieut. Burns was held by all those who knew him.

Toronto, Jan. 12.—Lieut. Corney Burns of Bolton avenue firehall died at 10.30 this morning in the Toronto General Hospital, where he had been seriously ill for the last two weeks. Lieut. Burns was born in Toronto 64 years ago. He had been associated with the Fire Department for over 35 years, having joined on November 11th, 1880. For many years he was attached to the Portland-street hall, but for the last 15 years was stationed at Bolton avenue.

In his day Burns was considered a first class athlete. As a sprinter he made good time. He ran at the Caladonia games, the old Carlton race-course, and travelled all over the country to partake in the various competitions, and to run match races. It was he who saw the running possibilities of Tommy Fitzgerald and sent him along the cinder path for the first time. As a checker player he also gained some distinction.

Lieut. Burns was a broom-maker by trade, but later became identified with the cattle trade, and made several trips across the Atlantic with cattle for ex-Alderman Dunn. He was a member of St. Matthew's Anglican Church, Riverdale.

His wife, six sons, John (in Vancouver), Cornelius, Edward, Clarence, Walter and William, and three daughters, Mrs. T. Haliburton, Mrs. H. Blain and Miss Mabel Burns, survive.

The funeral of Lieut. "Corney" Burns of the Fire Department took place in St. John's Cemetery. Comrades, business men, politicians and sportsmen paid their last tribute of respect. District Chief Sinclair was in charge of the arrangements. Sixty-five firemen and twelve former firemen, among whom was ex-Chief Thompson, marched in the funeral procession and Captains Patterson, Thompson, Milligan, Davidson, Cochran and Lynch acted as pallbearers.

Bolton avenue station was represented by Captain Milligan, Lieut. Steen and Firemen Chas. Harrison and W. Spear. Among the many floral tributes were those from the Fire Department and Bolton Avenue station.

Rev. J. R. H. Warren, of St. Matthew's Anglican Church, conducted a service in the house. The funeral passed the fire station where for the last seventeen years he had served, and the bell in the tower was solemnly tolled.

Watch for the Special Vote Coupons for the Pony Contest in each week's issue of "The Advance."

LAUB & STOCKWELL

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WHY PAY RENT!

WHEN—In time of war there's great distress, And most folks cannot do their best; In Timmins Town there are good lots, For which warm buildings must be got; As winter's coming, now's the time For building houses, while it's warm; So start yours just when lumber's cheap, And do it now—before you sleep.

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