

Public Offering by the Nova Scotia Trust Company

\$180,000.00

7 p. c. Cumulative Preferred Shares

Humphreys Unshrinkable Underwear, Ltd.

At Par With 40 Per Cent. Bonus of Common Stock

CAPITALIZATION:

Table with 2 columns: Share Type and Amount. Preferred Shares: \$250,000.00. Common Stock: 250,000.00.

Par Value of Shares \$100.00. Preferred Stock Redeemable at 110 p. c.

The Preference Shares are Preferential as to Assets and Cumulative Dividend at rate of 7 per cent. THE COMPANY HAS NO BONDED INDEBTEDNESS.

DIRECTORS:

- List of directors including F. W. SUMNER, HON. O. T. DANIELS, W. P. FERGUSON, F. C. SMYTHE, W. P. HUMPHREY, A. E. TRITES, J. A. McDONALD.

SOLICITOR: E. ALBERT REILLY, Moncton. NOVA SCOTIA TRUST COMPANY, BANK OF MONTREAL, BANKERS.

A contract dated October 19th, 1912, has been entered into with Mr. F. C. Smythe by the Company. The title to the property and the validity of the incorporation, organization and stock issue of the Company have been passed on by the following named gentlemen: G. M. TEEB, K. C., St. John's; L. MacKINNON, Halifax; E. ALBERT REILLY, Moncton.

Applications will be received by any Maritime Branch of the BANK OF MONTREAL

OR BY THE NOVA SCOTIA TRUST COMPANY, HALIFAX, N. S.

Facts About the Company

PURPOSE OF ORGANIZATION—Humphreys Unshrinkable Underwear, Limited, has been organized for the establishment of a knitting industry in the City of Moncton, to be operated by power generated from the natural gas available there. OPPORTUNITY—At the present time there are two mills in Canada where it is possible to make the Pure Wool Unshrinkable Underwear, so popular in this country. MARKET—The market includes all Canada, the Eastern States and Newfoundland. PROFITS—It can be stated that the full capacity of the mill for the year 1913 has been sold at prices which show sufficient profit to pay the Preferred Stock dividend of 7 per cent. MANAGEMENT—The management will be in the hands of Mr. J. L. McDonald, formerly of the Gledyer Mills, C. B., whose business ability has been established and whose experience in the operation of a plant of this kind warrant the fullest confidence. NATURAL GAS, POWER AND LIGHT—Special arrangements have been made with the Moncton Tramway, Electricity and Gas Company, Limited, to supply the mills with natural Gas, Fuel and

Nova Scotia Trust Company, Financial Agents, Halifax

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for sale of its townsite Lots in Divisional Points of Melville, Watrous, Biggar, Wainwright, and Junction Point of Tofield, as well as Town of Scott, all located on main line of Grand Trunk Pacific Railway between Winnipeg and Edmonton.

The International Securities Co., Ltd. is the owner or manager for sale of other important Townsites or Subdivisions to Cities or Towns as follows:

- Brandon, Man., Regina, Sask., Moose Jaw, Sask., Medicine Hat, Alta., Lethbridge, Alta., North Battlefield, Sask., Canora, Sask., Weyburn, Sask., Entwistle, Alta., Laombe, Alta., Yorkton, Sask., Swift Current, Sask.

Inquiries are solicited from parties seeking a sound investment in any of the above named Cities and Towns. Many of these places afford splendid openings for business and professional men. Full information will be freely furnished, and booklets, maps, etc., regarding any of these cities or towns mailed free upon request.

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ST. JOHN, N. B. Dearborn Building

STUDENT CRITICISMS ON THE SEVERE

Complained of as Mum in Classroom, Harvard Boys Are Free Enough With Marginal Notes in "Prescribed" Books

(London Science Monitor.) While commonly careful of airing their literary views in "English A," the freshman course in composition at Harvard, the students are full of opinions as they read the required books, and often they express themselves without reserve, then and there, not into empty air—at least not only that way—but in writing in the books themselves. Later readers, if they have the same college copies may add their comments, and sometimes a discussion is thus continued over several years. It is believed that such annotations have influenced authors' revisions for subsequent editions. The following article tells about it. Nowhere else at Harvard is there so free an interchange of comment and criticism between teacher and student as in the marginal annotations by students on the pages of the "prescribed" books in Gore Hall. Harvard instructors often complain that they are unable to stir up classroom discussion, that the under-graduates refuse to commit themselves or to express an opinion on the subject-matter of a course, or on the manner in which it is conducted, says the Harvard Graduate Magazine. Mr. Copeland refers to his attempts at getting a class to say something as "tickling the dummy." But those teachers who have written a book, and "prescribed" it to their students, need not look to individuals if they will find the hunched pages of the reserved copies and ponder the comments there enshrined. Unhappily for posterity, the library authorities are not in sympathy with this method of debate and criticism, and there is one subject followed by the subject-matter spends hours each week obliterating these comments as fast as they appear. A few deserve to be at once expunged and forgotten, but for the most part they are harmless, often they are witty, and sometimes they are even wise. The Harvard Memorial Society should preserve a few choice specimens of the work of these "Latinists," and unless the subject-matter of a book is dull or uninteresting, a rich variety of comment to this effect is to be found in the margins of a copy of "Pride and Prejudice." But in justice to Miss Austen it should be said that "Pride and Prejudice" is a prescribed book in English 28, the large freshman course in the history of English literature, and it is certain that even the undergraduate's favorite—Kipling and Omar—could not retain general popularity once they were "prescribed." The concluding critic gives way to his feelings in rhyme: If there should be another food For though the earth should be subdued This book would still be dry.

Rarely is a man permitted to make any comment unchallenged and debates on questions of usage or literary style often extend over several pages. In a book on government by a distinguished member of the Harvard faculty occurs this sentence: "The subject-matter of a book is dull or uninteresting." The concluding critic gives way to his feelings in rhyme: If there should be another food For though the earth should be subdued This book would still be dry.

M'CURDY & CO.'S FINANCIAL LETTER

Montreal, Nov. 8.—The presidential elections in the United States are now over so that the uncertainty in the matter of who will be the next president or the unsettling of business due to the election activities can no longer be urged as a reason for delay in price movement in Wall street. The day following the elections Wall street experienced some recovery, the English market having acted better than for many weeks previous, and Wall street having followed the advance. After the initial strength, however, prices seemed to be once more sagging, although Wall street brokers continued to issue letters of a bullish character based on the improvement in business. These letters, as a general thing, take the position that President Wilson will not act at all radically in the matter of reducing the tariff, and that the cut, whatever it may be, has been discounted in the past two years' market depression. Whether this attitude is justified or not, only the future can tell, but from the constant reference to industrial improvement during the past six months one might also conclude that this has been discounted. The European situation also has to be taken into consideration, and in addition to this money, which is fairly plentiful in Wall street, is exceedingly tight in Montreal. There are, however, many bulls in Montreal market and these declare that as soon as the money market eases up a little advances will again be the order of the day. During the past week there was a slight upward tendency in the local market for a period, this having been succeeded by a reaction which leaves prices pretty much where they were a week ago. In the case of C. P. R. there was improvement, however, the stock selling at 24 1/2 today as compared with 23 1/2 a week ago. This advance may be lost anytime, inasmuch as C. P. R. has been showing wide fluctuations between each session. The level of the stock, however, has been generally higher during the week, this undoubtedly being due to some relief in Europe due to the feeling that the Balkan affair may be brought to an end soon. Trading in C. P. R. has been large. The market for Dominion Steel Corporation has been weak for some time past and the fluctuations in this stock have also been unusually wide. At the moment the stock is selling somewhat higher than a week ago, and today some little activity was shown at fractionally better than 61. Canada Cement has been holding exceptionally steady. Day after day it sells pretty much around the figure. Nevertheless during the week there has been a slight improvement and the stock is selling about one point more than a week ago at 29 1/2. Montreal Power has improved a couple of points, and is now changing hands at 230 and slightly better. It is commonly claimed in the market here that Montreal Power is awaiting an opportunity to make higher prices. There is no doubt that the stock shows very great strength after each decline, and it seems not unlikely that as soon as the outside situation improves Power may have a five or ten point rise. R. and O. notwithstanding all that has been said concerning its earnings and improved conditions continue to sell around former prices, in fact they are even less than a week ago. Nothing new has been heard on this stock of late. Quebec Railway situation is unchanged so far as the public is aware, in fact the public has never been very well informed upon this stock or what is taking place in the affairs of the company. There are rumors to the effect that the Quebec government may decide to come to the relief of the Quebec and Saginaw. In this case the situation for Quebec Light, Heat and Power stock ought to improve. Montreal Tramways stock is very strong selling around 150. There is no trading in it, however, worth speaking of, and it is assumed that the purchasing on the part of those close to the company is for the purpose of obtaining all the stock. Just what the object of this may be is not known, but it is understood that the company's reports are likely to camp out at Quebec during the present season for the purpose of obtaining rights and privileges which heretofore it has not secured. Brazilian after holding around 90 for some time improve early this week to around 94, but is back once more to below 92. It seems hard to get the price of this stock up. This is no doubt due to the large quantities carried by the banks. F. B. M'CURDY & CO.

YACHT FROM GREAT LAKES.

The steam yacht Zera from Toronto for New York, put into Halifax Thursday for bunker coal. She is owned by G. P. Grant of Toronto, who is on board the yacht. Mr. Grant has with him a party of friends who have been enjoying the big game, hunting along the north shore of New Brunswick. From there they are now bound for a cruise in the South. The Zera is a vessel of 80 tons net, 200 gross, 152 feet long, 30 feet beam and is of steam motor power. She carries a crew of seventeen. Captain F. J. Littlefield, of Toronto, is in command.

WILL GIVE \$500 TO SICK READERS OF STANDARD

Famous Scientist Who Originated the Now Wonderful "Home Treatment" Offers \$1.00 Package Free to Sick and Ailing

In order that every reader of The Standard who may not have heard of this wonderful "Home Treatment" may have an opportunity to test this celebrated medicine, the now famous scientist, Dr. James W. Kidd, offers to give absolutely free a full size \$1.00 package to five hundred readers of this paper, to prove the wonderful claims which have been made for it. In making this offer the scientist said: "I know that there are many people who have been suffering for years with some chronic disease and many of them have spent large sums of money seeking a cure. I know that these people hesitate about investing money in medicine because they have despaired of ever getting well. Thousands have told me that story and many thousands of the same people have told me afterwards that my treatment had cured them after doctors and everything else had failed. I want to prove to a limited number—no matter what the disease, no matter how long they may have suffered, no matter how blue and discouraged—that my treatment really and actually does accomplish the wonderful results that have been reported." People who suffer from Rheumatism, Kidney Trouble, Stomach Trouble, Liver or Bowel Disorders, Catarrh, Bronchitis, Asthma, Chronic Coughs, Weak Lungs, Lumbago, Piles, Urinary Disorders, Female Weakness or any kind, the weak, worn out, broken down and despondent will be delighted at the effect of a few doses. This wonderful treatment creates a fine appetite and helps the digestive organs to carry on their functions as they should. It strengthens the kidneys, too, and drives rheumatism poisons from the blood as if by magic. That is why people who try it become so enthusiastic. Any reader of The Standard who will try this extraordinary medicine that has created so much excitement by its cures can obtain absolutely free a full \$1.00 treatment by simply filling in the coupon below or writing a letter describing their case in their own words, if they prefer, and mailing it today to James W. Kidd, Toronto, Canada. No money need be sent and no charge of any kind will be made. As this offer is limited, you should write at once, in order to be sure to receive your free treatment.

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