

THE EVENING TIMES AND STAR, ST. JOHN, N. B., WEDNESDAY, FEBRUARY 5, 1913

C.H.I.C.

TABLE SHOWING THE WONDERFUL GROWTH OF THE C.H.I.C. IN LESS THAN TWENTY MONTHS

All Loans made bear interest at the rate of 5 per cent. per annum.

First Loan made April 22nd, 1911.	\$ 500.00
Loans made during month of December, 1911.	4,000.00
Loans made during month of June, 1912.	17,000.00
Loans made during month of August, 1912.	22,000.00
Loans made during month of November, 1912.	34,300.00
End of November, 1912, Loans pending (being put through).	65,000.00
Loans made and other Loans in process thereof during the month of November, 1912.	99,300.00
December 15th, 1912, Loans made, and in process of doing.	225,000.00

SEE OUR REPRESENTATIVE.

THE CANADIAN HOME INVESTMENT CO., LTD.

Local office: 47-49 Germain street, St. John, N. B.

OFFICE OPEN EVENINGS UNTIL NINE O'CLOCK

INTERNATIONAL SECURITIES COMPANY, LIMITED

AUTHORIZED AND EXCLUSIVE AGENTS OF

GRAND TRUNK PACIFIC

for sale of its Townsite Lots in Divisional Points of Melville, Watrous, Biggar, Wainwright, and Junctional 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 of Other Important Townsites or Subdivisions in Cities or Towns, as follows:

Brandon, Man.	Moore, Sask.	Cardston, Alta.
Regina, Sask.	Lacombe, Alta.	
N. Battleford, Sask.	Medicine Hat, Alta.	Swift Current, Sask.
Canora, Sask.	Estevan, Sask.	Winnipeg, Man.

Also land for Fruit Raising near Elko, British Columbia.

Inquiries are solicited from parties seeking a sound investment in any of above-named Cities or Towns, or British Columbia Fruit Land. These Cities and Towns afford splendid openings for business and professional men. Full information will be freely furnished, and booklets, maps, etc., mailed free upon request. Address nearest office.

International Securities Company, Limited

SOMERSET BUILDING, WINNIPEG, MANITOBA

ST. JOHN, N. B., Dearborn Building; MONTREAL, QUE., Yorkville Building; TORONTO, ONT., Royal Bank Building; BRANFORD, MAN., McEwen Building; REGINA, SASK., Western Trust Building; MOOSE JAW, SASK., Simington Block; SASKATOON, S. A. K. 101 20th St. East; CHICAGO, ILL., 1221 First Street West; VANCOUVER, B. C., Dominion Trust Building; VICTORIA, B. C., 1324 Douglas Street; LONDON, ONT., Dominion Bank Chambers; EDMONTON, ALTA., Benson Building.

THE GREAT-WEST LIFE ASSURANCE COMPANY

reports that 1912 has been by far the most successful of twenty successful years.

The Applications received make a new record.

Total for 1912 \$ 25,165,166

Increase for the year \$ 7,130,813

Largely increased Assets and Income evidence the Company's expansion.

Assets December 31st, 1912..... \$ 12,251,881

Income for 1912 \$ 3,500,724

INCREASE in Income for the year \$ 702,965

Greatly Increased Gains indicate well-established, persistent Policy.

Business in force end 1912..... \$ 83,978,739

GAIN for the year \$ 10,000,207

INCREASE in Gains for the year \$ 4,985,002

Interest-earnings are the highest yet recorded.

The Average Gross Rate for 1912 being 7.95 p. c.

INCREASE for the year 0.23 p. c.

The Mortality has never been so favorable.

Net Death Claims 1912..... \$ 328,615

DECREASE for 1912 \$ 6,551

LOW EXPENSE RATES between due economy, and with the two preceding items, find tangible expression in

Surplus Earnings for 1912..... \$ 573,460

GREATLY increased amount earned in 1911 by \$ 131,386

The Great-West Policies in force..... 6,242

INCREASE for the year 40,590

Again proving that for low rates and high returns—the public increasingly choose Great-West Policies.

HEAD OFFICE - WINNIPEG

G. WETMORE MERRITT, Manager For N. B.

St. John, N. B. 1147-3

NOVA SCOTIA STEEL AND COAL

6 PER CENT. DEBENTURE STOCK

Redeemable at 105 and interest after 1919.

Interest payable January 1st. and July 1st.

Price, 103 1-2 and interest.

To Yield 5.80 Per Cent.

We believe this Debenture Stock an excellent and safe investment in view of the fact that for the past three years, after providing for all fixed charges, the annual surplus has averaged \$503,659.00, an amount equal to over eight times Debenture Stock Interest.

J. C. MACKINTOSH & CO.

ESTABLISHED 1874

Members Montreal Stock Exchange. Direct private wires. Halifax, St. John, Montreal, New Glasgow, Fredericton.

LECTURE ON LABOR MATTERS.

The first in the series of illustrated lectures which are to be a feature of the winter programme in St. John. The first lecture was given last evening, being read by Rev. J. H. A. Anderson. The subject was "Hours and Wages, or How the Other Half Lives." It proved very interesting. The lecture dealt with the conditions of home and social life which are often demoralizing in large manufacturing centres. There was reference to the fact that many large corporations were exerting themselves in the interest of their employees for their betterment both in the factory and in the home. The speaker set forth the annual heavy death list in the United States from railway and constructive operations, the effects of the sweat-shop on employment, and other factors of interest in the industrial world. Fifty illustrations added to the interest of the present.

THE DIFFERENCE BETWEEN THE AMERICAN AND THE EUROPEAN BUSINESS MAN, says an old Bonanza, is that the "American is anxious to leave his work, while the European is anxious to get to it."

COMMERCIAL

NEW YORK STOCK MARKET

Quotations furnished by private wires of J. C. Mackintosh & Co., (members Montreal Stock Exchange), 88-90 Prince William street, St. John, N. B. (Cable Corner.)

Wednesday, Feb. 5, 1913.

Am Copper 72 1/2

Am Sm & Ref 72 1/2

Am Tel & Tel 131 3/4

Am Copper 37 1/2

Am Copper 103 1/2

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3 DAYS

4 DAYS

6 DAYS

Virginia Brooks Successful Fight With Crafters

NOW A MODEL PLACE

Politicians Puled Mother's Pure Strings but Daughter Puled Other Strings to Their Downfall—Her Little Newspaper Helped

When Virginia Brooks, aged 24, laughing and girlish, heard from her mother that the city of West Hammond, Illinois, had assessed their property \$25,000, she wanted to know the reason why. On investigating the matter, she found that the city government was putting in new streets and therefore her mother, as a property owner, had been assessed \$25,000 for every foot. As West Hammond was notorious for its all-round corruption, Miss Virginia discovered that the street paving was very bad piece of work, and the political crafters were simply pulling money out of her mother's and other citizens' pockets, under the hoax of civic improvement. She immediately called into things generally, making several reform crusades that ended in the closing of dens and dives, and in the stopping of indiscriminate drinking and robbing of the people. She finally converted the worst town in the state, a veritable den of iniquity, into a conservative place where one could live without fear of being alighted to as an inmate of an early Hades. The remarkable story of this wonderful girl reformer is told in the Pictorial Review for February, the following being an episode after her active participation in the political life of the place.

"Virginia collected evidence and got out indictments against eleven saloon keepers. She sent a detective to stop a cocaine fight and notified the papers of a prize fight, effectually stopping that also. She decided to publish a paper of her own and got out a little four page sheet which she called 'The Searchlight.' The Searchlight was the prince of muckraking periodicals. It named names. It stated in plain English what was going on in the town. It was a 'scoop sheet.' It asked the village clerk to 'explain why numerous persons had been able to pay special assessment taxes to him and no record could be found of any assessment being levied on the property on the county court records.' 'The Searchlight' was a success. It was a 'scoop sheet.' It asked the village clerk to 'explain why numerous persons had been able to pay special assessment taxes to him and no record could be found of any assessment being levied on the property on the county court records.' 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