

Safety-Security.

According to the letter of the President and General Manager of the Company, investors who purchase Nova Scotia Steel & Coal Company 6 per cent. debenture stock are afforded nearly 85 security for every \$1 of the money they invest.

This letter states that after making provision for the 5 p.c. first mortgage bonds issued there remain assets to the value of \$14,000,000, equal to nearly five times the Debenture Stock issued. These figures reduced to the understanding of investors are equal to the position mentioned in the first sentence of this advertisement.

We offer a block of this debenture stock in lots to suit investors at 98 and interest, yielding over 6 p.c. on the money invested.

F. B. McCURDY & CO,
MEMBERS MONTREAL STOCK EXCHANGE.
C. A. C. BRUCE, Manager, St. John's, Nfld.

The Surplus Earned.

In 1912 the Canadian Life earned surplus of \$1,530,667, exceeding by over \$237,000 the earnings of 1911, and by a much larger amount the earnings of any previous year. This is of importance to policyholders, for their Dividends must come from this account.

CANADA LIFE ASSURANCE CO.
C. A. C. BRUCE, Manager,
St. John's.

DO YOU KNOW

that
THE BEST
pure wool
UNDERWEAR
is made
IN NEWFOUNDLAND

and
IS
called
NEW-KNIT?
Made unshrinkable of pure
home grown
WOOL.
All good dealers can supply
you with it.

THE NEWFOUNDLAND KNITTING MILLS, LTD.

Very Latest Fall Fashions.

FASHIONS FOR ALL—3 Paper Patterns, Velvet Dress, Winter Coat, Child's Costume, 12c. post paid.
HARRISON'S DRESSMAKER—5 Paper Patterns, Skirt, Shirt Blouse, Dress for Girl of 16, Bodice, Coat, 12c. post paid.
LADIES' JOURNAL—4 Paper Patterns, Lady's Tweed Coat, Lady's Tweed Skirt, Dressing Gown, Matron's Winter Skirt, 12c. post paid.
LADIES' JOURNAL OF COSTUMES—4 Paper Patterns, 4 Coloured Plates—Lady's Coat and Skirt, Matron's Skirt, Lady's Dressing Gown, 17c. post paid.
HARRISON'S ILLUSTRATED DRESSMAKER—2 Paper Patterns, Nightdress, Kiltiers, 5c. post paid.
HARRISON'S CHILDREN'S FASHIONS—3 Paper Patterns, Girls' Dress, Sleeping Suit, Child's Dressing Gown, 5c. post paid.
THE YOUNG LADIES' JOURNAL—3 Cut Out Patterns, Bodice, Skirt and Dress, 2c. post paid.

GARLAND'S Bookstores,
177 & 353 WATER STREET, ST. JOHN'S.

December Patterns and Winter
Fashion Book
NOW ON SALE.

Outprints include 2 cents for postage.
CHARLES HUTTON,
FANCY DEPARTMENT.

When We Teach the Child.

What do we do when we teach the child?
We put a thought that is sweet and mild
Into a mind that is waiting for seed,
Into a heart that has never felt greed.
The man with such thoughts is never beguiled,
For we teach the man when we teach the child.

What do we do when we teach the child?
We take the treasures which may be piled
In lesson or poem, or Nature's store,
And transform them into golden ore
Of character, which cannot be
reviled;

The strong comes from the well-taught child.
What do we do when we teach the child?
We take the nature, untamed and wild,
And mould it into a life serene,
With heart and will and judgment clean,
We make the man who is undefiled
When we teach, as we ought, the
little child.

What do we do when we teach the child?
We plant the truth, where the
Unfilled,
Our Lord and Master, said freedom
makes,
Through knowledge, true freedom
comes and takes
It's place and dominates passion wild;
We have saved the man, when we've
saved the child.

More Graft.

New York, Nov. 19.—A former police captain and two other high officers of the police department were named in a statement made in the district attorney's office to-day, by Al Cohen, a former city detective, regarding the wire tapping game. Cohen said he collected money for the police captain from the wire tapping swindlers, and that the captain told him the money was "going higher up."

At the district attorney's office it was said that Cohen had given details of the scheme by which Simon Jones of Pittsburgh, was lured to this city and swindled out of \$20,000. Cohen said he was the man who arranged so that things would be all right "down town." District Attorney Whitman ranks Cohen's confession in importance with the disclosure of Patrolman Fox, who gave him the lever by which he pried open the police graft, scandal first brought to public attention by the murder of Herman Rosenthal, the gambler.

Cohen's statement, it is said, corroborates the confession of several principals in the wire tapping swindle who said they had divided their winnings with police officers to gain protection. He gave the names of the men who acted as agents for the swindlers as he was the go-between for the police.

In October, a year ago, Cohen said, the wire tappers planned to inveigle Simon M. Jones, into their scheme. They feared police interference, however, and got Cohen to arrange for protection. The police captain, Cohen said, told him to "go ahead."

Jones came to New York and fell into the trap. The police captain got \$1000 as his share of the proceeds, and Cohen said that he himself kept a similar amount.

Cohen promised to repeat his story before the grand jury, and that body is expected to act in a few days.

Stafford's Liniment.
cures Rheumatism, Lumbago, Neuralgia, and all Aches and Pains. Over Ten Thousand bottles sold this year. Call at our Drug Store, Theatre Hill and see for yourself.

Stafford's Prescription "A"
a cure for Indigestion, Dyspepsia, Catarrh, Gastritis, and Nervous Dyspepsia. For sale by 3000 outport merchants. Price, 25 cents; postage, 5 cents extra. Large size, 50 cents; post 10 cents extra.

Stafford's Phoratone Cough Cure.
a fine remedy for Coughs, Colds, Bronchitis, Asthma and Various Lung troubles. For sale also by 3000 outport merchants. Price, 25 cents; postage, 5 cents extra.
These prescriptions are prepared only by
DR. F. STAFFORD & SON,
St. John's, Nfld.
nov17/13
STORM AT FLOWERS COVE.
Last night a message was received from Flowers Cove saying that a southerly storm was raging there accompanied by snow storms.

University Team

Anxious to Meet Our Boys at Hockey.
A hockey team representing the St. Francis Xavier University, are anxious to meet a St. John's team the coming winter. Yesterday Mr. J. Tobin, Secretary of the St. John's Hockey League, had a telegraphic communication from St. Francis College asking what the probabilities were for coming here to play a series of games with a St. John's team. A meeting of the League will be held shortly when the matter will be determined. It is hoped by hockey enthusiasts generally that it will be arranged to have our Canadian

friends pay us a visit during the winter season. The St. F. of X. team are an excellent aggregation of hockey-ists, but, no doubt, our local boys will be able to accommodate them to a lively series of matches, or at least will give them a "run for their money" as has been the case with past visiting teams.

It will be remembered that last winter the League endeavoured to get the St. Francis Xavier team here but the negotiations fell through and the Wanderers, of Halifax, came instead.

New Treatment for Eczema.

The treatment of skin diseases, and especially of Eczema and Psoriasis is one that requires the very best remedies that can be had. Modern science has provided such a remedy in Zylex, the result of many years experience with skin diseases. Zylex has the form of an elegant ointment made with such skill as to be absolutely smooth and gritless, which applied to irritated surfaces at once checks its soothing effects in a way that some sufferers from eczema have called marvellous. If you have any skin trouble especially of eczema-like nature, we strongly urge you to try Zylex. Zylex may cure where other remedies have failed—relief it will certainly give. And not alone for eczema and kindred troubles, but for boils, local inflammations, piles etc., etc., its qualities render it of special value.

Zylex Soap contains in a modified form, many of the virtues of the ointment, and may be used with Zylex in many cases of skin disease. Both may be had from your druggist; the ointment at 5c. a box, the Soap at 25c. a cake. Zylex, London.—nov22, eod.12m

Electric Fish Delays Ship.

A remarkable story was told by the crew of the British freighter Rochelle, which reached port recently by four days late. According to several of the men, the delay was due principally to electric fish, otherwise known as torpedo fish, which were attracted by the steel plates of the vessel and fastened themselves by hundreds against her bottom and sides.

The steamer was in the Gulf Stream, north of Cuba, when she began to slow down. The officers were at a loss to account for the change in the progress of the craft. Several sailors said they felt a tingling sensation about their feet and fingertips. The steamer was held back strangely. Members of the crew became alarmed.

A sailor looked over the ship's side and saw it was plastered with strange-looking fish. They were two or three thick along the port side under water. The starboard side also was covered, and those on board believe the fish extended to the keel plates.

As the Rochelle moved north and got out of the warm waters of the Stream, the fish dropped off and the vessel immediately resumed her speed.

The Stream That Is Never Crossed.

There's many a sorrow and pain, I know,
As we tread the path of life,
There's many a grief and lasting woe,
And the way is full of strife,
But the hardest load we have to bear
Is the labor and strength that's lost
In building the bridge with tollsome
care
O'er the stream that is never
crossed.

We had fretting and worry from morn
till night
And anguish weighs on the heart,
The thorny way seems hard to right
And life is a bitter part,
But there is a burden greater yet,
Much peace of soul it has cost,
It is building a bridge with toil and
sweat
O'er the stream that is never
crossed.

There's looking for crossings all the
day,
And searching along the shore,
For a bridge or ford along the way
We shall never travel o'er,
There's sighing for useless toys in
vain,
And dreaming of chances lost,
But 'tis hardest to bridge with might
and main
The stream that is never crossed.

Then gather the roses along the way
And treasure the fragrance rare,
Rejoice in the bright and joyous days
Refusing to borrow care,
For sorrow and pain will surely come
And your soul be tried and tossed,
But don't be bridging to reach your
home
O'er the stream that is never
crossed.

"BARLER" OIL HEATERS, BEST ON THE MARKET.

Minimum of Heat with the Minimum Consumption of Oil. Filled with all Brass Fonts.

Safe, Odor Less,



Reliable, Ornamental,

It is sure to give satisfaction and you do not have to go to the store to pick it out. A BARLER HEATER gives the kind of service you want—plenty of healthful heat all the time. It is quick, clean, safe and labor saving. No smoke or odor. The easiest heat to get and the most economical.

Prices: \$3.50, \$4.20, \$5.50

Bowring Brothers, Ltd.,

HARDWARE DEPT., Phone 332.

Items of Interest

Cincinnati may establish a municipal fresh air farm for poor and tired mothers and children.

Little New Zealand, with a million people is going to prepare for naval self-defence. Mr. Borden says that with eight million people Canada can't.

Los Angeles has illuminated signs indicating the names of the streets, which are turned on and off by clock-work mechanism.

Edward Morris, president of Morris & Co., packers, died at Chicago on Monday, after an illness of more than a year, aged 47. He leaves an estate valued at between thirty and fifty million dollars.

An exchange says: "The cost of living reminds us that so long as we do nothing to even up Woodrow Wilson's tariff, the United States has the jug and we have the handle."

Edwin Boothby, 44, a convict on license, was sentenced at Lancaster to five years' penal servitude for 'false pretences at Mellish, G.B. Purporting to be a Board of Trade Inspector, he agreed to buy a country house. He stayed there three weeks and engaged his host's daughters as literary assistants in social investigation, and secured a Lincolnshire lady's promise of marriage.

James J. Muncray, a farmer, of Jerseyville, Ill., has died at the age of 70, after having spent the last 15

years in bed, although he was physically well. Physicians could find no bodily ailment and express the opinion that he died just because he was weary. Muncray evidently was the champion tired man.

Lest We Forget.

Tap, tap, tap—can't you hear it against your window—beating with tattered wings—feebly fluttering—gently calling you?

There's a lost dream out there under the plying stars—a dream born in the simple trust of childhood—once radiant with faith, but now spent and weary with journeying from heart to heart.

Ever so many years ago you, too, sped such a hope-spangled message into the dark. When the first crystal skies broke into diamond dust and silvered hope and mead, your imagination leaped astride a prancing snow-drop and went riding across the hills and over the woods, upon a moon-beam, to Santa Claus and whispered your yearnings into his kind old ears. And sure enough, when you slipped out of bed, and crept downstairs on Christmas morning, there was the tree exactly as you wanted it, and the stocking filled precisely as you expected, with the orange bulging in the toe and the monkey-on-the-stick grinning impudently at the top.

The memory of your first sled is still as vivid as its coat of crimson. You didn't tell him to decorate it, and it was mighty fine of him to put such a beautiful oil painting in the middle. You had taken your mother into

your confidence, so she knew every item of the list; and my! but wasn't she surprised to think old Santa Claus, with all the other children in the world to look out for, had remembered you so generously?

The very fact that God guided our hopes to safety should make us so grateful for memories that bring with them the faces and voices of dearly beloved ones asleep under weeping willows and brooding cypresses—that it ought to be a joy to bring happiness in their names.—Herbert Kaufman, in Woman's World for December.

Rough Weather in the Straits.

Captain Carter, of the Earl of Devon, who arrived from Bonne Bay via the Straits of Belle Isle yesterday, reports that the winter has already set in in that territory. The coast from Cape Baud to Bonne Bay is covered with snow of a considerable depth, and most of the inland waters are frozen over and many of them sufficiently strong to bear a horse and sled. In sheltered places harbour ice is forming but the weather has been continually rough the past few weeks and it is broken up by the sea as fast as it freezes. On the whole the weather in the Straits has been the most severe felt during November for many years.

NO INFECTIOUS DISEASE.—No infectious disease has been reported within the city limits during the past three days.

A Keen Creative Brain

Has value far above money alone because such a brain can win not only money, but—what money often fails to win—SUCCESS.

Brains are built—same as other parts of the body—from the food one eats.

The ordinary diet often lacks certain elements essential to the well-balanced nourishment of both body and brain. Especially is this true of white bread flour, which, to make it white, is deprived of valuable mineral salts in the milling process.

Grape-Nuts

FOOD

made of finest whole wheat and barley, retains the mineral salts (grown in the grain) and other nutritious elements, and thus supplies perfectly what white flour bread lacks.

This lack is often the difference between a weak body and dull, ineffective brains and the strong, keen, creative kind.

Grape-Nuts comes ready to eat direct from package—fresh and clean. Delicious with cream or good milk.

It is a concentrated, easily digested food, and as the cereal part of the usual meal has helped thousands toward a new and successful life.

"There's a Reason" for Grape-Nuts

Made by CANADIAN POSTUM CEREAL CO., LTD., WINDSOR, ONT.