

Eastern Canada Savings and Loan Company 7 Per. Cent

This company is engaged in the conservative business of lending money on mortgage under plans calling for repayment by installments. The average amount outstanding does not exceed 50 per cent. of the value of the properties covered. Earnings are well in excess of dividends paid. The shares of the company are now selling at actual book value without regard to profit.

Dividend 7 per cent. payable quarterly, \$50 par.

Payable January 1, April 1, July 1, October 1. Price 140 per cent. to yield 5 per cent.

J. C. MACKINTOSH & CO.
ESTABLISHED 1878
Members Montreal Stock Exchange. Direct private wires.
Bellevue, St. John, Montreal, New Glasgow, Fredericton.

Factory and Warehouse Sites For Sale!
with trucking on L. C. R. and C. P. R.
RESIDENTIAL LOTS
LAURISTON COMPANY, LTD., 17 Pugsley Building.

RECENT DEATHS

The death of Mrs. James Miner occurred at her home in Amherst yesterday. She was sixty-eight years of age and is survived by her husband, two daughters and one son.

The death of Col. William Letcher of Springhill, N. S., occurred at Bank Head, Alberta, on last Saturday. He was fifty-three years of age and had been in the west only a short time, making arrangements to settle there. His wife, nine boys and one girl survive. The body is being brought to Springhill for burial.

William H. Keltie of this city, received a telegram yesterday informing him of the death of his brother, James Keltie, in Massachusetts. He was sixty years of age and was a former resident of this city. His wife survives.

Sackville, N. B., Nov. 12.—(Special)—Hazen Copp, a well known and highly respected resident of Port Egin, died last night after an illness of some months. For some years he carried on extensive lumber operations. J. A. Marvin, of J. A. Marvin, Ltd., Moncton, is a nephew. Mr. Copp was about eighty years old.

The way in which blind horses can be about without getting into difficulties that they ordinarily do is very remarkable. They rarely, if ever, hit their heads against a wall or other obstruction, although they are blind. They seem to have a sense of direction, and they will go straight ahead when they come to a wall or other obstruction. It appears from careful observation that it is neither their sense of direction, nor their sense of touch, but their sense of hearing. They seem to be able to hear the sound of their own hooves as they go, and they seem to be able to hear the sound of the water in a stream crossing the road. It cannot be an abnormally developed sense of hearing, for they will do this for a long time without getting into difficulties. They will set aside the water in a stream.

RAILROAD MAN HAD TO LAY OFF

Until He Took GIN PILLS

Buffalo, N. Y.
"I have been a Pullman Conductor for the last three years. I was laid up with intense pain in the groin, a very sore back, and suffered most severely when I tried to urinate.
I treated with my family physician for two months for Gravel in the Bladder, but did not receive any benefit. About that time I met another railroad man who had been similarly affected, and who had been cured by GIN PILLS, after having been given up by a prominent physician who treated him for Diabetes. He is now running on the road and is perfectly cured. He strongly advised me to try GIN PILLS which I did—with the result that the pains left me entirely."
FRANK S. IDE.
50c a box, 6 for \$2.50. Sample free. If you write National Drug and Chemical Co., of Canada, Limited, Toronto.

THE BANK OF NEW BRUNSWICK

Special Meeting of the Shareholders

NOTICE is hereby given that a special general meeting of the shareholders of The Bank of New Brunswick will be held at the office of the said Bank in the City of Saint John, New Brunswick, on Monday, the 8th day of December, 1912, at the hour of eleven o'clock in the forenoon, for the purpose of considering an agreement for the sale by the said Bank of New Brunswick of the whole of its assets to the Bank of Nova Scotia upon the terms set out in such agreement, a copy of which is mailed to each shareholder with this notice, and, if deemed advisable, of passing a resolution or resolutions approving the said agreement and authorizing the President and General Manager of The Bank of New Brunswick to affix thereto the corporate seal of the Bank and to sign and execute the same for and in the name of and on behalf of the Bank; and also for the purpose of considering and, if deemed advisable, of passing all such other further resolutions for fully carrying out the said agreement and the terms thereof, as the shareholders shall consider expedient or advisable, and for the purpose of authorizing the Board of Directors to give all such notices and make all such applications and to pass and execute all such other acts, resolutions, deeds, instruments, matters and things as may be deemed necessary for procuring the approval of the Governor-in-Council to the said agreement and for carrying out the same and for winding up the affairs of the Bank and distributing the proceeds of the said sale.

By order of the Board,
C. H. RASSON,
General Manager.
St. John, N. B., October 19, 1912.
12-4.

CHIC
BANK OF CANADA
FOR THE SALE OF
REAL ESTATE
AND
MORTGAGES
250, 252, 254, 256, 258, 260, 262, 264, 266, 268, 270, 272, 274, 276, 278, 280, 282, 284, 286, 288, 290, 292, 294, 296, 298, 300, 302, 304, 306, 308, 310, 312, 314, 316, 318, 320, 322, 324, 326, 328, 330, 332, 334, 336, 338, 340, 342, 344, 346, 348, 350, 352, 354, 356, 358, 360, 362, 364, 366, 368, 370, 372, 374, 376, 378, 380, 382, 384, 386, 388, 390, 392, 394, 396, 398, 400, 402, 404, 406, 408, 410, 412, 414, 416, 418, 420, 422, 424, 426, 428, 430, 432, 434, 436, 438, 440, 442, 444, 446, 448, 450, 452, 454, 456, 458, 460, 462, 464, 466, 468, 470, 472, 474, 476, 478, 480, 482, 484, 486, 488, 490, 492, 494, 496, 498, 500, 502, 504, 506, 508, 510, 512, 514, 516, 518, 520, 522, 524, 526, 528, 530, 532, 534, 536, 538, 540, 542, 544, 546, 548, 550, 552, 554, 556, 558, 560, 562, 564, 566, 568, 570, 572, 574, 576, 578, 580, 582, 584, 586, 588, 590, 592, 594, 596, 598, 600, 602, 604, 606, 608, 610, 612, 614, 616, 618, 620, 622, 624, 626, 628, 630, 632, 634, 636, 638, 640, 642, 644, 646, 648, 650, 652, 654, 656, 658, 660, 662, 664, 666, 668, 670, 672, 674, 676, 678, 680, 682, 684, 686, 688, 690, 692, 694, 696, 698, 700, 702, 704, 706, 708, 710, 712, 714, 716, 718, 720, 722, 724, 726, 728, 730, 732, 734, 736, 738, 740, 742, 744, 746, 748, 750, 752, 754, 756, 758, 760, 762, 764, 766, 768, 770, 772, 774, 776, 778, 780, 782, 784, 786, 788, 790, 792, 794, 796, 798, 800, 802, 804, 806, 808, 810, 812, 814, 816, 818, 820, 822, 824, 826, 828, 830, 832, 834, 836, 838, 840, 842, 844, 846, 848, 850, 852, 854, 856, 858, 860, 862, 864, 866, 868, 870, 872, 874, 876, 878, 880, 882, 884, 886, 888, 890, 892, 894, 896, 898, 900, 902, 904, 906, 908, 910, 912, 914, 916, 918, 920, 922, 924, 926, 928, 930, 932, 934, 936, 938, 940, 942, 944, 946, 948, 950, 952, 954, 956, 958, 960, 962, 964, 966, 968, 970, 972, 974, 976, 978, 980, 982, 984, 986, 988, 990, 992, 994, 996, 998, 1000.

BRITAIN'S TRADE SHOWS LARGE GAIN OVER PREVIOUS YEAR

Figures for Nine Months Ended September 30 Include Large Increase in Business With Canada

The following report on the external trade of the United Kingdom in the nine months ended September 30, 1912, with reference to Canada, is issued. The accounts relating to the trade and navigation of the United Kingdom for September show that the value of the merchandise imported into, and exported from the United Kingdom during the first nine months of the year were as follows:—Imports, \$2,734,100,000; exports of United Kingdom produce, \$1,728,880,000; exports of foreign and colonial produce, \$403,400,000.

These figures are greater than those for the first nine months of 1911—the highest previously recorded—by the following amounts:—Imports \$102,500,000, or 3.8 per cent.; exports of United Kingdom produce \$112,400,000, or 7.0 per cent.; exports of foreign and colonial produce \$25,200,000, or 6.2 per cent.

The increase in the value of the imports was divided in approximately equal proportions among the three main groups of articles distinguished in the accounts, "raw materials," "articles wholly or mainly manufactured by the United Kingdom," and "articles wholly or mainly manufactured by other countries." The total value of gold and silver bullion and specie imported and exported during the nine months was as follows: Imports \$237,000,000; exports \$200,000,000. The values of the imports from Canada and of the exports to and re-exports to the dominion during the nine months ended September 30, 1912, were as follows:—Imports, in 1911, \$1,183,000,000; in 1912, \$1,183,000,000; exports of United Kingdom produce and manufactures in 1911, \$70,820,000; in 1912, \$83,107,000; re-exports in 1911, \$10,802,000; in 1912, \$13,706,000. There was thus a considerable increase in 1912 under each of the three heads.

Among the principal articles were the following:—Imports from Canada in 1912:—Wheat, \$30,757,000; wheat meal and flour, \$8,070,000; hams, \$5,485,000; cheese, \$14,436,000; canned salmon, \$3,064,000; wood, sawn or split, planed or dressed, \$10,800,000.

Exports of United Kingdom produce and manufactures to Canada:—Iron and steel, \$1,183,000,000; cotton piece goods, \$8,808,000; woolen and worsted tissues (including carpets and carpet rugs), \$13,277,000; apparel, \$3,224,000.

FILL UP FARM LANDS IN THE PROVINCE OF NEW BRUNSWICK

Fredericton, Gleason.—The New Brunswick and British Colonization Company are considering plans to establish colonies in the province and bring settlers from the Old Country.

When asked in regard to the matter this morning W. K. Belyea, the local manager of the company said that the idea would be to bring settlers from the same shore in the old country and place them in a colony here, rather than settle them in the province. It is known that the company, which has already acquired considerable property in the St. John Valley district, have several properties in view, which would be desirable for such purposes. These would be second tier lots from the St. John river.

Three Carleton county boys, who are graduates of Macdonald Agricultural College are in communication with the N. B. and British Colonization Company looking for a farm near Fredericton on which to locate. The advantages of Fredericton and the splendid agricultural land in this vicinity are attracting many enquiries. In the present instance each of the graduates specializes in one of the following branches of farming: Animal, husbandry, horticulture and cereals.

A PROPERTY MATTER.

An attempt was made yesterday by one of the owners of property on the lane running southward from Peter street to create a thoroughfare to Union street by removing the fence between the Peter street land and Union alley. As Union alley is held by the Dockrell estate to be part of their property and a thoroughfare for their tenants the attempt was resisted.

Fairville Central Lots For Sale!
One Block of 30 Lots—five minutes walk from Simm's Factory, electric cars and Main St. Low Price, Easy Terms For Quick Turn Over. Box 95—Times Office.

COMMERCIAL

NEW YORK STOCK MARKET

Quotations furnished by private wires of J. C. Mackintosh & Co., (Members Montreal Stock Exchange), Prince William street, St. John, N. B. (Cable's Corner).
Wednesday, Nov. 13, 1912.

	Yesterday's Closing	Today's Opening	Today's High	Today's Low
Am Copper	84 1/2	83 3/4	83 3/4	83 3/4
Am Beet Sugar	64 1/2	63 1/2	63 1/2	63 1/2
Am Car and Foundry	60	60	60	60
Am Cotton Oil	55 1/2	55 1/2	55 1/2	55 1/2
Am Locomotive	45 1/2	45 1/2	45 1/2	45 1/2
Am Sm & Ref	90	90	90	90
Am Tel & Tel	143 1/2	142 1/2	142 1/2	142 1/2
Am Steel Pkrys	41	40 1/2	40 1/2	40 1/2
Am Copper	107 1/2	107 1/2	107 1/2	107 1/2
Balt & Ohio	106	106 1/2	106 1/2	106 1/2
B R T	82 1/2	82 1/2	82 1/2	82 1/2
C P R	204 1/2	204 1/2	204 1/2	204 1/2
Ches & Ohio	90 1/2	91	91	91
Chic & St Paul	112 1/2	112 1/2	112 1/2	112 1/2
Chic & N West	129 1/2	129 1/2	129 1/2	129 1/2
Col Fuel & Iron	36 1/2	36 1/2	36 1/2	36 1/2
Chino Copper	42 1/2	42 1/2	42 1/2	42 1/2
Con Dis	143	143 1/2	143 1/2	143 1/2
Brice	34 1/2	34 1/2	34 1/2	34 1/2
De New Havn	82 1/2	82 1/2	82 1/2	82 1/2
Ill Central	128 1/2	129	129	129
Int Met	19 1/2	20	20	20
Laksh Valley	174 1/2	174 1/2	174 1/2	174 1/2
Nevada Con	20 1/2	20 1/2	20 1/2	20 1/2
Kansas City So	28	28 1/2	28 1/2	28 1/2
Miss Pacific	44 1/2	44 1/2	44 1/2	44 1/2
Nat Lead	61 1/2	62 1/2	62 1/2	62 1/2
N Y Central	115	115 1/2	115 1/2	115 1/2
Nor Pacific	123 1/2	123 1/2	123 1/2	123 1/2
Nor & West	115	115 1/2	115 1/2	115 1/2
Pac Mail	32 1/2	32 1/2	32 1/2	32 1/2
Penn	123 1/2	123 1/2	123 1/2	123 1/2
Pr Steel Car	37 1/2	37 1/2	37 1/2	37 1/2
Reading	171 1/2	171 1/2	171 1/2	171 1/2
Rep I & Steel	29 1/2	29 1/2	29 1/2	29 1/2
So Pac	121 1/2	121 1/2	121 1/2	121 1/2
So Ry	28 1/2	28 1/2	28 1/2	28 1/2
Union Pacific	172 1/2	172 1/2	172 1/2	172 1/2
U S Rubber	22 1/2	22 1/2	22 1/2	22 1/2
U S Steel	75 1/2	75 1/2	75 1/2	75 1/2
U S Steel Pfd	112 1/2	112 1/2	112 1/2	112 1/2
Westinghouse Elec	52	52	52	52

Sales to 11 a. m., 153,300 shares.

Chicago Grain and Produce Markets.

July..	90%	90%	90%
Corn:—			
December	49%	50	49%
May	49%	49%	48%
July..	49%	49%	49%
Oats:—			
December	31	31	30%
May	32%	32%	32%
July	32%	32%	32%
Pork:—			
January	18.50	18.55	18.6
May..	18.10	18.15	18.1

New York Cotton Market.

December	11 1/4	11 1/4	11 1/4
January	11 1/4	11 1/4	11 1/4
March	11 1/4	11 1/4	11 1/4
May	11 1/4	11 1/4	11 1/4
July	11 1/4	11 1/4	11 1/4

Montreal Morning Transactions.

(J. M. Robinson & Sons' private wire telegram.)

Bell Telephone	102	104 1/2
Domestic Canamers	88 1/2	88 1/2
C P R	204 1/2	204 1/2
Cottons Limited	31	32 1/2
Cement	28 1/2	28 1/2
Croft Bros	35	35 1/2
Can Locomotive	44	44 1/2
Can Converters	44	44 1/2
Domestic Union	44	44 1/2
Domestic Car	101	103
Goodwin	44	44 1/2
Halifax Elec	100 1/2	100 1/2
Dom Steel	30 1/2	30 1/2
Montreal Cotton	35	35 1/2
Ottawa Power	169	173
Ogilvie	124	124
Pennam	55	57
Montreal Power	55	57
Porto Rico	72	74
Rich & Ont	111 1/2	111 1/2
Sawyer Massey	50	50
N S Steel	85	85 1/2
Domestic Union	44	44 1/2
Spanish River	61	64
Tronk Bros	50	50
Toronto	140	140 1/2
Lake Woods	139	139
Cottens Pfd	120	120
Can Locomotive Pfd	83 1/2	84
Goodwin Pfd	83 1/2	84
Man Gen Electric	117	117
Illinois	82	83
Domestic Steel Pfd	101	103

Wall Street Notes.

New York, Nov. 13.—Americans in London irregular; small changes; console 78, up 1/4.

Wickham expects to file a suit against the United Fruit Company, charging violation of the antitrust law in the distribution of fruit.

Tomorrow, the engineers' board will meet in Chicago. It is said that the report will be filed on Monday next. There will be three reports.

Pittsburg makes advance price of steel rivets \$2 a ton.

Money continues close, and will for the balance of the year at least.

All talk that the street is getting restless is having the effect of killing business, and this one, if we have it, will have the same effect. That is the opinion of some very wise people. The people who have stocks are indifferent regarding the immediate future. Traders and professionals are bearish. The stock market acts over-sold at the moment, and the rally may be carried somewhat further. Union Pacific and Southern Pacific directors will meet soon to declare dividends. The Hill stocks act well, but what the railroad is going to do after the wage question is settled, without an advance in rates is a serious question. A trading market is best at present.

SHEARSON HAMMILL & CO.

RUTTER DAMAGED

An accident to the river steamer Hampshire, running between Gagetown and Fredericton, caused her to be towed to the city this morning for repairs. The damage was not extensive, and had to do with her rudder. She will probably go back to Gagetown tonight or tomorrow to resume her regular trips, and had to be continued until ice starts in the river. This is usually much earlier in the upper sections than farther down.

Towards the cost of British troops in Egypt the Egyptian government is contributing £100,000 for the current financial year.



65 Men's Suits
Worth \$20.00
For \$15.00

Men's \$15 Suits
For \$12

Men's \$13.50 Suits For \$10.00

WILCOX'S Charlotte Street Corner Union



PRINCE OF WALES IN COLLEGE LIFE

Shy Boy Who is Heir To Throne Finds Oxford Trying

NEWS OF LONDON SOCIETY

Marquis of Tweeddale Follows His Father's Example by Wedding Soon After Acquiring Title—Canadians in the Old Country

(Times Special Correspondence.)

London, Nov. 2.—Mrs. Lewis Harcourt gives a sad account of the Prince of Wales apropos of his recent visit to her at Nuneham Park, and says she feels really unhappy about him. The prince, as you know, is now at Oxford, a few miles from Nuneham, "disguised as an undergraduate," and at present there is no more miserable "freshman" in the place. There is no doubt that his bringing-up is responsible for his present unhappiness. Mr. Harcourt, his tutor, from the time the prince was quite a little chap, has acted as a buffer between him and the outside world. University life deprives him of his "buffer" again and again, and the daily contact with hundreds of his fellow "undergraduates" instead of being a pleasure, is a trial to him.

The Marquis of Tweeddale, whose engagement to Marguerite Ralli you will have heard of by this time, has followed his father's example in entering the bonds of matrimony only when he succeeded to the title, but he has not put it off quite so long as his parents, who were fifty-two before he married. With Lord Tweeddale, however, it was inclination just as much as duty that led him to take the step. Marguerite Ralli, who is one of the most beautiful girls in English society, was staying with Lord Tweeddale's sister, Lady Clementine Waring, when he met her, and it was a case of love at first sight. The prince is said to take place quite soon, probably early in December.

Marguerite Ralli will have as a sister-in-law her first cousin, Lady Arthur Hay, who was Menda Ralli before she married Lord Tweeddale's brother. The Rallis are of Greek origin, the founders of the great mercantile house of Ralli brothers.

Marguerite's uncle, Pandolf Ralli, is one of Lord Kitchener's closest friends.

The marriage will add one more to a remarkable number of