

I-H-O-P-C
FACTS

DON'T PAY RENT
Or High Rates of Interest
WE WILL LOAN YOU MONEY
TO BUY OR BUILD HOUSES
TO PAY OFF MORTGAGES
TO IMPROVE REAL ESTATE

AT 5 PER CENT

WE GUARANTEE
the time when your indebtedness will be paid off.

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INTERNATIONAL HOME
PURCHASING CONTRACT CO., LTD.
St. John, N. B., Office, Room 33 Canada Life Bldg.
Phone Main 1503.

I-H-O-P-C

TABLE SHOWING THE WONDERFUL GROWTH OF THE I.H.O.P.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 in process of date.	65,000.00
Loans made and other Loans in process thereof during the month of November, 1912.	99,300.00
December 19th, 1912, Loans made, and in process to date.	225,000.00

SEE OUR REPRESENTATIVE.
THE CANADIAN HOME INVESTMENT CO., LTD.
Local office: 47-49 Germain street, St. John, N. B.

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 1873
Members Montreal Stock Exchange. Direct private wires.
Halifax, St. John, Montreal, New Glasgow, Fredericton.

MINSTREL MAIDS AT THE OPERA HOUSE THURSDAY

A novel attraction will be offered at the Opera House beginning Thursday, the Minstrel Maids, a clever little company of seven girls and two men, giving three shows daily at popular prices. The entertainment consists of a minstrel circle and a suggestion of musical comedy, introducing singing, dancing, marches, etc. It is a form of comedy attraction which has become very popular in many sections, and will doubtless prove equally so here. Further particulars tomorrow.

CONDENSED DESPATCHES

New York, Feb. 3.—Mrs. Magdalen Herrold was killed last night when she opened a package containing a bomb that her husband, Bernardo Herrold found in the hall of their apartment in the Bronx. Herrold, who is a Cuban, and Sarah Foughtman, a boarder, also a Cuban, were badly injured.

Colon, Feb. 3.—Sir George Le Hunt, governor of Trinidad, arrived here yesterday to visit the Panama Canal in the final stages of its construction.

Vancouver, B. C., Feb. 3.—Patrick O'Hagan cut his throat on Sunday morning and died soon after. The suicide followed a futile attempt to kill Mrs. Violet Campbell, because she refused to go away with him.

Dunblin, Man., Feb. 3.—Charles Rooke, chief of the Manitoba Mounted police, and police magistrate, died this morning. On Sunday week he was shot through the lungs while trying to arrest John Baran, a Galician housebreaker.

INLAND REVENUE.
Inland revenue receipts for January—1912 1913

Spirits	\$15,292.38	\$14,600.53
Tobacco	402.00	350.00
Bonded Mfrs.	163.52	142.24
Law leaf	401.24	457.52
Other receipts	2,075.34	1,851.20
Total	\$18,331.48	\$17,500.50

Decrease for 1913, \$700.50.

LOST—Pearl pendant, from Lyrice Theatre to Bond's Restaurant, via Charlotte street. Finder please return to Bond's Restaurant, 171-173, 178-24.

TO LET—Modern flat 3 rooms, 12 Main street, heated, lighted with gas or electricity. Apply on premises. 1081-2-10.

WANTED—First-class salesman for a retail store, one with a knowledge of the clothing and furnishing business preferred; good position for right party. Address "Salesman," Times Office.

WANTED—A young girl to assist with housework and help take care of children. Apply 43 Elliot Row, left-hand bell. 1079-2-3.

PERSONALS

Mrs. Clarence W. Stackhouse (nee Blair), will be at home to her friends on Tuesday, Feb. 4, afternoon and evening, at 8 p.m., 603 Colong street.

Commander Forster, R. N. R., of the Empress of Ireland, and Captain Walsh, marine superintendent for the C. P. R., left Saturday night for Montreal.

Hon. William Pugsley left last night on the Montreal express for Ottawa.

F. R. Hodge, general superintendent of the John S. Metcalf Company, limited, left last night for Montreal.

Miss Violet Knapp, of Sackville, is visiting her aunt, Mrs. Fred Ealey.

W. C. Cross is in Montreal on a short visit.

WILL ENTERTAIN PERFORMERS.
In the rooms of the Knights of Columbus in Colong street this evening the members of the cast who took part in the performance of "My Friend From India" in the Opera House some days ago, and those who participated in the specialties, or assisted in any way, will be entertained. A very nice programme has been arranged. The building is being tastefully decorated today.

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. (Cabbie's Corner).
Monday, Feb. 3, 1913

Am. Copper	73 1/2	73	73 1/2
Am. Sm. & Ref.	73 1/2	73 1/2	73 1/2
Am. Tele. & Tele.	132 1/2	132	132
Am. Steel Foundry	40	40	40
Am. Copper	103 1/2	103	103 1/2
Atchafalaya	103 1/2	103	103 1/2
Balt. & Ohio	102 1/2	102	102 1/2
B. & O. P.	91 1/2	91	91 1/2
C. P. R.	240 1/2	240	240 1/2
Chic. & St. Paul	113 1/2	113	113 1/2
Col. Fuel & Iron	41 1/2	41	41 1/2
Chino Copper	42	42	42
Deer	31 1/2	31	31 1/2
Gr. Nor. pfd.	123 1/2	123	123 1/2
Int. Harvester	116 1/2	116	116 1/2
Int. Met.	104 1/2	104	104 1/2
Lehigh Valley	101 1/2	101	101 1/2
Nevada Con.	18 1/2	18	18 1/2
Nor. Pac.	110 1/2	110	110 1/2
N. Y. Central	108 1/2	108	108 1/2
Nor. Pac. pfd.	110 1/2	110	110 1/2
Omaha	110 1/2	110	110 1/2
Pennsylvania	122 1/2	122	122 1/2
Reading	100 1/2	100	100 1/2
Rep. Ir. & Steel	27 1/2	27	27 1/2
Rock Island	23 1/2	23	23 1/2
So. Pacific	107 1/2	107	107 1/2
Southern Railway	27 1/2	27	27 1/2
Utah Copper	54 1/2	54	54 1/2
Union Pacific	101 1/2	101	101 1/2
U. S. Rubber	63 1/2	63	63 1/2
U. S. Steel	65 1/2	65	65 1/2
U. S. Steel pfd.	110 1/2	110	110 1/2
Sales to a. m.	140	140	140

NEW YORK COTTON MARKET.

March	12.20	12.30	12.29
May	12.08	12.10	12.07
July	11.89	12.01	11.88
September	11.44	11.53	11.43
October	11.17	11.30	11.16
December	11.18	11.30	11.19

Chicago Grain & Produce Market.

Wheat	83 1/2	83 1/2
July	90 1/2	90 1/2
Sept.	80 1/2	80 1/2
May	82 1/2	82 1/2
July	82 1/2	82 1/2
Sept.	84 1/2	84 1/2
May	34	34
Port-	19.00	19.00

Montreal Morning Transactions.

J. M. Robinson & Sons, Private Wire Telegram	Bid	Asked
Bell Phone	158	158
Dom. Can. Ry.	79 1/2	79 1/2
C. P. R.	240 1/2	241
Cottons Ltd.	28 1/2	28 1/2
Can. Car Pfd.	3.45	3.45
Crown Reserve	47 1/2	47 1/2
Can. Converters	79 1/2	79 1/2
Detroit United	79 1/2	79 1/2
Can. Steel	104 1/2	104 1/2
Ottawa Power	104 1/2	104 1/2
Ogilvie	127 1/2	127 1/2
P. C. Packers	138	138
Pennam.	56	57
Montréal Power	237 1/2	237 1/2
Quebec Mills	90	90
Rubber	116 1/2	117
Richelieu	116 1/2	117
R. R. Steel	144	145 1/2
Shawinigan	144	145 1/2
Siber Wm.	60	60
So. Bats.	71 1/2	72
Steel Co. of Can.	29 1/2	27
Toronto Mills	144	144 1/2
Twin City	106	106
Lake of the Woods	141 1/2	141 1/2
Winnipeg	70 1/2	71
Cottons pfd.	70 1/2	71
Can. Car Pfd.	62	63
Dom. Steel pfd.	92	93
Illinois pfd.	92	93
Montreal Cotton	194	195

Sen. G. A. Cox, Toronto, in 28 Companies
President British American Assurance Co.
Director Canada Cement.
Director Canada Cycle and Motor.
Director Canada Foundry.
President Canada Life Assurance.
Director Bank of Commerce.
Director Can. General Electric.
Director Central Canada Loan.
Director Dominion Coal Co.
Director Dominion Iron and Steel Co.
President Dominion Securities.
Director Dunlop Tire and Rubber Co.
Director Electric Dev. Co.
Director Grand Trunk Pacific.
Director London Electric Co.
Director National Trust Co.
Director Ottawa Electric Railway Co.
President Provident Investment.
Director Canadian Trust Co.
Director Robert Simpson Co.
Director Toronto and Niagara Power.
Director Toronto and York Radial Railway.
Director Toronto Electric Light Co.
Director Toronto Railway Co.
Director Toronto Savings and Loan.
Director Vancouver Portland Cement.
President Western Assurance Co.
Director Western Imperial Guarantee & Acct. Co.

W. D. Matthews, Toronto, in 17 Companies
Director Canada Foundry Co.
Vice-president Canada North-West Land.
First vice-president Canadian Permanent Mortgage Corporation.
Director Canadian General Electric.
Director Canadian Pacific Railway Co.
President Centre Star Mining Co.
President Consolidated Mining and Smelting Co.
Vice-president Confederation Life Association.
Vice-president Dominion Bank.
Director Dominion Coal Co.
President Dominion Electric Co.
Director Niagara Navigation Co.
Director Royal Trust Co.
Director Steel Co. of Canada.
Director Toronto General Trusts.
Director Toronto Railway Co.
Director Toronto and York Radial Railway.
Vice-president Victoria Rolling Stock.

F. Nicholls, Toronto, in 20 Companies
Director Western Assurance Co.
Director Toronto Electric Light Co.
Director Toronto Railway Co.
Director British American Assurance Co.
Vice-president and general manager Canadian General Electric.
Vice-president and general manager Canadian Northern.
Vice-president Canadian Northern & Quebec.
Director Dominion Iron & Steel.
Vice-president Electric Dev. Co.
Director Niagara Navigation Co.
Director Toronto and York Radial Railway.
Director Toronto and York Radial Railway.
Vice-president Toronto and York Radial Railway.
Vice-president Toronto Power Co.
Vice-president Toronto and York Radial Railway.
Director Toronto Electric Light Co.
Director Toronto Railway Co.

Sen. Robert Mackay in 16 Companies
First vice-president American Asbestos Corp., Limited.
Vice-president Bell Tel. Co.
President Business Systems.
Director Canada Cement Co.
Director Canada Paper Co.
Director Canadian Pacific Railway Co.
Director Dominion Coal Co.
Director Dominion Text. Co.
Director Lake of the Woods Milling Co.
Director Bank of Montreal.
Director Montreal City and Dia. Savings Bank.
Director Montreal Light, Heat & Power Co.
Director National Bridge Co.
Director Quebec Railway, L. H. and P. Co.
Director Royal Trust Co.
Director Paper Pulp and Paper Co.

R. B. Angus, Montreal, in Six Companies
Director, Can. N. W. Land Co., Limited.
Director, Canadian Pacific Railway Co.
Director, Laurentide Co., Limited.
President, Bank of Montreal.
Director, Toronto Ferry Co., Limited.
Director, Royal Trust Co.

Sir H. M. Pellatt in 24 Companies
President, Annual Review Publishing Company.
Director, British American Assurance Company.
President, British Canadian Loan & Investment Company.
President, British Columbia Land & Securities Company.
Vice-president, Canada Lake & Ocean Navigation Company.
President, Cobalt Lake Mining.
Director, Dominion Coal Company.
Director, Dominion Steel Corporation.
Vice-president, Dominion Tel. Company.
President, Electrical Dev. Company.

Lord Strathcona in Eight Companies
Director, Can. Northwest Land.
Director, C. P. R.
Director, Dominion Coal Co.
Director, London Canadian Loan.
Hon. President Bank of Montreal.
Director, Northern Life Assurance Co.
President, Royal Trust Co.
Director, Standard Loan Co.

C. R. Hosmer, Montreal, in 20 Companies
Director, Acadia Coal Co. Ltd.
Director, Can. Paper Co. Ltd.
Vice-president, Can. Search Co. Ltd.
Director, Can. Cottons, Ltd.
Director, C. P. R.
Director, Caldonia Springs Co., Ltd.
Vice-president, Comm. Cable Co.
Director, Consolidated Mining and Smelting Co.
Director, Dominion Express Co.
Director, Dom. Textile Co. Ltd.
Director, Kamistiquia Power Co., Ltd.
Director, Laurentide Co., Ltd.
Director, G. Meredith and Co., Ltd.
Director, Ogilvie Flour Mills Co., Ltd.
Director, Western Assurance Co. Ltd.
Director, Royal Trust Co.
Director, Sun Life Assurance Co. of Canada.

Sir Rodolphe Forget in 14 Companies
Director, Can. General Electric.
Director, Central Railway Co.
Director, Crown Life Insurance Co.
President, E. Can. Power and P. Co.
Governor, Grace Hospital.
Director, Richelieu and Ontario Navigation Company.
President, Roman Stone Company.
Director, Brasilia Friction Company.
Vice-president, Standard Chemical Company.
President, Steel and Rad., Limited.
President, Sun Brick Company.
President, Toronto & Niagara Power Company.
Director, Toronto & York Radial Railway Company.
President, Toronto Electric Light Company, Limited.
Director, Toronto Railway Company.
Governor, Trinity University.
Director, Twin City Rapid Transit Company.
Director, Western Assurance Company.
Vice-president, P. Burns & Co.
Director, Canadian General Electric Company.
Director, Central Canada Loan and Savings Company.
Director, Dominion Coal Company.
Director, Dominion Securities Corporation.
Director, Imperial Life Assurance.
President, Montreal Railway, Light and Power.
Director, National Trust Company.
President, Brazilian Traction Co.
Director, Shawinigan Water and Power Company.
Director, Standard Chemical, Iron and Lumber.
Director, Toronto Electric Light Company.
President, Toronto Railway Company.
President, Toronto and York Radial Railway.
President, Winnipeg Electric.
Director, Dominion Iron and Steel Co.
Director, Vanier Portland Cement.
President, Western Assurance Co.
Vice-president, Imperial Guarantee & Acct. Co. and the United States.
President, Laurentide Paper Company, Limited.
Director, Imperial Light and Power Company, Limited.
Director, Mexican Trampway Company.
Director, Mexican North-Western Railway Company.
Director, Brazilian Traction Co.
Director, Royal Trust Company.
Director, St. John Railway Company.
Director, Winnipeg Electric Company.
President, Canadian N. W. Land Co.
Director, Canadian Pacific Railway Co.
Director, Can. Life Association.
Director, Consumers' Gas Co., of Toronto.
President, Dominion Bank.
President, Niagara Navigation Co., Ltd.
Agent, N. B. Can. Mar. Co.
Managing Director, Ont. and Qu'Appelle Land Co.
Director, Partner-Oler and Hammond.
Director, St. Lawrence and Chic-Steam Navigation Co.
Director, Toronto Ferry Co.
Director, Toronto General Trust Co.
Director, Victoria Rolling Stock and Realty Co.
Vice-president, West Eagle Coal. Mining and Power Co.
Z. A. Lusk, K. C., in 12 Companies
Director, Bell Tel. Co.
Director, Brit. Am. Assurance Co.
Vice-president, Can. Life.
Director, Niagara Air Brake Co., Ltd.
Director, Mex. Light and Power Co. Ltd.
Vice-president, Mex. Tram. Co. Ltd.
Director, Monterey Railway, Light and Power Co.
Vice-president, Nat. Trust Co.
Director, Brazilian Traction Co.
Director, Tor. Elect. Light Co.
Director, Bank of Montreal.
Director, Royal Trust Co.

TOO LATE FOR CLASSIFICATION

Oyster Stew 26 Cts. Clam Stew 20 Cts. Home Cooking Sold and Served at the Women's Exchange New Tea and Lunch Room, 158 Union Street. Substantial Lunch 15c to 35c

WANTED—A girl. Apply Mrs. Walsh, 28 Germain St. 116-4.

LOST—Friday, old-fashioned good brooch monogram. Finder please leave at this office. 1061-2-3.

TO LET—Two flats Carmarthen St., Two on Elliot Row. Four on Union St. Two on Brunel St. 175 Germain St. Phone 1088. 1063-2-10.

WANTED—Immediately, working housekeeper for small family. To go home at night. Apply in evenings only 79 Hazet street. 118-4.

WINDOW CLEANING, carpet beating and all kinds of odd work. Apply Wex & Harper, 144 Chipman Hill. Orders promptly attended to. 1062-2-10

ROOMS AT RENOVATED suitable for man and wife. Apply Mrs. G. L. Humphreys, Telephone 2124, Rothway exchange. 117-4.

TO LET—Part of the premises 17-19 Sydney St., occupied by the undersigned. Will be fitted up to suit tenant. J. E.

TERRIBLE COST OF DRINK HABIT

When You Consider the Awful Cost, the Sorrow, Misery and Countless Wrecks DOES YOUR DRINKING PAY? Investigate the Three-Day Cure That Takes Away the Desire for Drink

Did you ever stop to think what drinking costs you? Not simply in dollars and cents, but in the sacrifice of friends, reputation, character, and, in fact, everything worth while. Every one knows where excessive drinking is sure to lead. It is the open door to poverty, delinquency, misery and crime. It destroys the home, disrupts the family, and brings disgrace upon innocent childhood and virtuous womanhood. Is it worth all that? No! Then why don't you stop drinking? You can't, you say. You try, but the craving for drink overcomes you, and you go from bad to worse. Don't you know there is an easy way to get rid of that morbid craving which drives you to the saloon? There it can be cured and entirely freed from it. In fact, anyone can be cured who is drinking, have him go to the Neal Institute, or phone or write for free booklet, giving full particulars of treatment. Everything strictly private and confidential.

NEAL INSTITUTE, 46 Crown St. Main 1685 G. F. Hepburn, Mgr.

Vice-president Montreal L. H. & P. Co.
Member Montreal Stock Exchange
President Quebec R. L. H. & P. Co.
President R. & O. Navigation Co.
Director St. Lawrence Flour Co.
Director Sterling Coal Co.
Director Toronto Railway Co.
Director Toronto-York Radial Railway.
Director Cayuga P. & P. Co.

H. M. Nelson in Eight Companies
Director Canadian Paper Co., Ltd.
Director Crown Life Insurance Company.
Director Molsons Bank.
Vice-president Montreal City and District Savings Bank.
Director National Trust Co., Ltd.
Director Northern Navigation Company Ltd.
Director Standard Chemical, Iron & Lumber Co. of Canada, Limited.
Director Standard Drain Pipe Company of St. John's, Que., Ltd.

D. B. Hanna in 10 Companies
President British American Assurance Company.
Director Canadian Birbeck Investment & Savings Co.
Vice-president Can. Northern Prairie Lands Co.
Director London & Canada Loan & Agency Co.
Vice-president Magann Air Brake Co.
Director Rio de Janeiro Tramway, Light & Power Co.
Vice-president Toronto Electric Light Company.
Vice-president Western Assurance Co.
Director Western Canada Flour Mills Company.
Director Winnipeg Electric.
Vice-president Western Salt Co.

E. B. Greenfields in Five Companies
Director Amalgamated Asbestos Corporation.
President Greenfields, Ltd.
Director Pennam, Ltd.
Director Royal Trust Co.
Director Bank of Montreal.

W. Wainwright in Two Companies
Vice-president Guarantee Co. of N. A.
Director Northern Navigation Co.

Sir Hugh Allan in 19 Companies
President Acadia Coal Co.
Director Allan Bros. & Co.
D. C. Allan Ltd.
Vice-president Canada Paper.
Director Canadian Transfer.
Director Canadian Vickers.
Director Carlton Hotel.
Director Dominion Iron.
Director Dominion Steel Corporation.
Director Labrador Co.
President Merchants' Bank.
Director Montreal Investment Trust.
Director Montreal Light Heat & Power Company.
Director Mutual Life Assurance Co.
Vice-president North British Development Co.
Director Ogilvie Flour Mills.
President Railway Securities Co.
Director Royal Trust Co.
Director Standard Chemical I. & L. Co.

High grade specialty firm has opening for young man of good appearance; chance to learn splendid business; must come well recommended and give bond. Apply at once, 50 Germain street. 1062-2-4.

LARGE LOWER flat brick apartment house corner Pitt and Prince streets. Hot water heating, electric light to be installed, heated by landlord. Rental \$37.00 per month.

1—Self contained flat 26 Pitt street, modern plumbing, electric light, heated by landlord. Rental \$27.00 per month.

2—Upper flat 24 Pitt St., modern plumbing, electric light, heated by landlord. Rental \$27.17 per month.

3—Self contained house, so called Schofield Terrace, 121 Wright street, double parlors, hot water heating, modern plumbing. Large rooms. Good sized house, \$23.17 per month.

4—Upper flat 40 Canon St., electric light, modern plumbing, \$22. per month.

5—Lower flat 49 Canon St., modern plumbing, \$16.67 per month.

6—Lower flat 248 Broad St., modern plumbing, electric light, \$16.67 per month.

7—Middle flat 148 Broad St., modern plumbing, electric light, \$18.75 per month.

8—Lower flat 151 Wright St., \$18.75 per month.

9—Upper flat 180 York Road, \$12 per month.

10—Lower flat 110 Winter St., \$6.50 per month.

11—Lower flat 64 Garden St., Electric light, modern plumbing, parlor, dining room, bedroom, bath room, kitchen, furnace heating, \$15 per month.

12—Self-contained house 104 Bristol St., \$12.00 per month.

13—Upper flat 116 Charlotte St., 10 per month.

14—Upper flat 138 Brittain St., \$10 per month.

15—Lower flat rear 135 Brittain St., \$8.50 per month.

16—Lower flat 28 Harrison St., \$8.50 per month.

17—Lower flat 87 Adelaide Road, \$9.00 per month.

18—Lower flat rear 105 Brittain St., \$6.00 per month.

19—Upper flat 29 Rock St., \$6.50 per month.

20—Flat rear 112 Charlotte St., \$6.00 per month.

21—Upper flat rear 112 Charlotte St., \$5.50 per month.

22—Flat 19 Murray St., \$5.00 per month.

23—Upper flat 46 Guilford St., \$5.50 per month.

24—Flat 19 Murray St., \$5.00 per month.

25—Flat 206 Metcalf St., \$7.00 per month.

26—Flat 19 Murray St., \$5.00 per month.

27—Shop King Square, 58 Sydney street, \$18.75 per month.

28—Shop Corner Durham and Main Sts., \$15 per month.

BARNES TO LET.
\$5.00 per month.

30—Barn Murray St., \$5.00 per month.

All the above rentals are the same as last year with two exceptions. Inspection of flats Tuesday and Friday afternoons from 2 to 4, on application at office of The Saint John Real Estate Co. Ltd., 129 Prince William St.

DODD'S KIDNEY PILLS

GUARANTEED TO CURE

ALL KIDNEY DISEASES

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23 THE PRINCE