

ern Canada Savings
Loan Company
7 PER CENT.
Company is engaged in the conservative business of
by on mortgage under plans calling for repayment
ata. The average amount outstanding does not ex-
cent of the valuation of the properties covered.
well in excess of dividends paid. The shares of
are now selling at actual book value without re-
will.
7% Payable Quarterly. \$50 Par
January 1, April 1, July 1, October 1.
Price 140% to Yield 5%
C. MACKINTOSH & CO.,
Established 1873.
11 PRINCE WILLIAM STREET, ST. JOHN
Members Montreal Stock Exchange
ERICKSON, MONTREAL
FAX, NEW GLASGOW.
Warehouse Sites with Trackage on I. C. R.
C. P. R.; also Residential Lots for sale.
TON COMPANY, Limited,
17 PUGSLEY BUILDING
USTEE THAT NEVER DIES."
stern Trust Company
—Executor, Administrator, Trustee, Guardian.
CLARENCE H. FERGUSON, Manager for N. B.
Co. of North America
Founded 1792.
WHITTAKER, Provincial Agents
Automobile and Motor Boat Insurance.
BELL & CO., St. John, N. B.
Pugsley Building, 45 Princess St.
er and General Brokers
LOCK, BIRCH, SOUTHERN PINE, OAK, CYPRESS,
RICE PILING and CREOSOTED PILING.
Bank of New Brunswick
HEAD OFFICE, ST. JOHN, N. B.
p) - - - - - \$1,000,000.00
ded profits over - - - - - 1,800,000.00
chants' Bank of Canada
al and Reserve Fund, \$11,400,000.00.
all Branches. Absolute Security to Depositors.
Branch, 58 Prince William Street
able Underwear, Ltd.
rust Company Offer
000.00
umphreys Unshrinkable Underwear, Limited, at
Bonus of Common Stock.
PITAL
Authorized Issued
\$250,000.00 \$200,000.00
250,000.00 225,000.00
BONDED INDEBTEDNESS
\$1,000 will buy 10 Shares of Pre-
ferred and 4 of Common,
par value of - - - - - \$1,400
\$500 will buy 5 Shares of Pre-
ferred and 2 Shares of
Common, par value of \$700
en hundreds, may be applied for—fractional
basis of \$30.00 per Share.
f Payment
25 per cent. January 15, 1913.
25 per cent. February 15, 1913
any Maritime Provinces Branch of the
MONTREAL
by the
COMPANY, Halifax, N. S.

RAILWAYS.
CANADIAN PACIFIC
CANADIAN PACIFIC
SHORT ROUTE
FROM ALL POINTS IN THE
Maritime Provinces
—TO—
MONTREAL
AND ALL POINTS WEST
All Rail Route to Boston
Two Trains Each Way Every Week Day
W. B. HOWARD, D.P.A., C.P.R.,
St. John, N. B.
INTERCOLONIAL RAILWAY
Fall and Winter
Through Service
—TO—
QUEBEC and MONTREAL
2 THROUGH 2
OCEAN LIMITED
LEAVES MONTREAL 14.20.
Through Sleeping Car from St. John
on No. 4 Express, leaving at 11.25
a. m., Daily except Sunday.
MARITIME EXPRESS
Connecting Train No. 134, leaves
St. John 18.35 Daily, except Sun-
day.
Sleeping and Dining Car Service
Unrivalled.
GEORGE CARVILL, City Ticket Agent
3 King Street.
THE INTERNATIONAL RAILWAY
Uniting Campbellton at the head
of navigation on Bay Chaleur with
the St. John River Valley at St.
Leonard and connecting the In-
ternational and Canadian Pacific
Railway systems.
Summer Time Table, Summary
GOING WEST
Express train leaves Campbell-
ton daily (except Sunday) at 8 a.
m. for St. Leonard and inter-
mediate stations each way on
alternate days as follows, viz.:
Going West—Leaves Campbellton
at 8 a. m. for St. Leonard, and
intermediate stations.
Wednesday and Friday, due at St.
Leonard at 4 p. m.
Going East—Leaves St. Leon-
ard at 8 a. m. for Campbellton,
etc., Tuesday, Thursday and Sat-
urday, due at Campbellton at 4 p.
m.
Overlaid by Atlantic Standard
Time.
See local time tables and for full
information regarding connections,
etc., apply to the Managers.
Freight and passenger agent,
Campbellton, N. B.
E. H. ANDERSON, Manager.
THOMAS M. LALAN, Gen. Mgr.,
Campbellton, N. B.
PICKFORD & BLACK LINE
ST. JOHN, N. B. to DEMERARA.
S. S. "Ocampo" sails Oct. 11th for Ber-
muda, Montserrat, Dominica, St.
Lucia, St. Vincent, Barbados, Trin-
idad, Demerara.
S. S. "Biarstone" sails Oct. 22nd for
Bermuda, St. Kitts, Antigua, Bar-
bador, Trinidad, Demerara.
S. S. "Oruro" sails Nov. 4th for Ber-
muda, Montserrat, Dominica, St.
Lucia, St. Vincent, Barbados, Trin-
idad, Demerara.
S. S. "Rhodesian" sails Nov. 15th for
Bermuda, St. Kitts, Antigua, Bar-
bador, Trinidad, Demerara.
For passage and freight apply to
WILLIAM THOMSON & CO.,
Agents, St. John, N. B.
MANCHESTER LINE
From Manchester to St. John
Nov. 16 M. Trader Dec. 14
Nov. 23 M. Importer Dec. 21
Nov. 30 M. Port Dec. 28
Dec. 7 M. Commerce Dec. 25
Dec. 14 M. Shipper Jan. 1
Dec. 21 M. Inventor Jan. 11
Dec. 28 M. Spinner Jan. 18
Jan. 4 M. Trader Jan. 25
Dates subject to change.
WM. THOMSON & CO., Agents
Crystal Stream S.S. Co's Sailings
FREDERICTON ROUTE
St. Margarete will leave St. John,
North, Monday, Wednesday and Friday
at 8.30 a. m. Returning on alternate
days.
WASHDAEMOAK ROUTE
Star, D. J. Purdy will further no-
tice, will leave St. John every Tues-
day, Thursday and Saturday, at 10
o'clock, returning Monday and Friday.
D. J. PURDY, Manager.
DOMINION ATLANTIC RAILWAY
S. S. Yarmouth leaves Read's Point
Wharf daily at 7 a. m., connecting
at Digby with trains East and West,
returning arrives at 5.30 p. m., Sun-
days excepted.
A. C. CURRIE, Agent.

STEAMSHIPS.
ALLAN LINE
ROYAL MAIL
Twin Screw and Turbine
Steamers
ST. JOHN TO LIVERPOOL.
Corsican, Nov. 30 Jan. 3
Victorian, Dec. 6 Mch. 14
Granplan, Dec. 12 Jan. 17
Virgilian, Dec. 20 Mch. 28
ST. JOHN TO HAVRE & LONDON
Lake Erie, Thursday, Dec. 12
Pomeranian, Thursday, Jan. 9
Lake Erie, Thursday, Feb. 6
Pomeranian, Thursday, March 6
For particulars regarding Freight
or Passage, apply to
WM. THOMSON & CO., St. John,
—or—
H. & A. ALLAN, Montreal.
ALL THE WAY BY WATER
Eastern Steamship Corporation
International Line
WINTER FARES.
St. John to Boston \$4.50
St. John to Portland 4.00
State Rooms 1.00
Leave St. John 9.00 a. m. Mon., Wed.
and Fri. for Eastport, Lubec, Portland
and Boston.
Returning leave Central Wharf, Bos-
ton, Mon. Wed. and Fri. 9.00 a. m.
and Portland 5.30 p. m. for Lubec,
Eastport and St. John.
Maine Steamship Line
Direct service between Portland
and New York. Leave Franklin Wharf,
Portland, Tues., Thurs. and Sat. 6.00
p. m. Fare \$3.00 each way.
City Ticket Office, 47 King St.,
St. John, N. B.
L. R. THOMPSON, WM. G. LEE,
T. F. & P. A., Agents.
ELDER DEMPSTER LINE
Nassau-Cuba-Mexico Service
S. S. "SOKOTO,"
Sails from St. John about Nov. 25th
and monthly thereafter. For freight
and passenger rates apply to
J. T. Knight & Co., Agents
Water Street, St. John, N. B.
DONALDSON LINE
CHRISTMAS SAILINGS
ST. JOHN, N. B. to GLASGOW.
S. S. Saturnia, Dec. 12
S. S. Casandra, Dec. 18
Cabin, \$47.50, Steerage, \$31.25.
THE ROBERT REFORM CO., LTD.,
Agents at St. John, N. B.
FURNESS LINE
From London to St. John
Nov. 26 Shenandoah Nov. 23
Nov. 26 Rappahannock Nov. 23
Nov. 26 Kanawha Dec. 14
Nov. 26 Shenandoah Dec. 21
Dates subject to change.
WILLIAM THOMSON & CO., Agents,
St. John, N. B.
THE MARITIME STEAMSHIP CO. (Limited).
Commencing Jan. 28, and until fur-
ther notice the S. S. Connors Bros.
will run as follows:
Leave St. John, N. B. Thorne Wharf
and Warehouse Co., on Saturday, 7.30
a. m., for St. Andrews, calling at
Harbor, Back Bay or Letete, Deer Is-
land, Red Store, St. George. Return-
ing, leave St. Andrews Tuesday for
St. John, calling at Letete or Back
Bay, Black's Harbor, Beaver Harbor
and Dipper Harbor. Tide and weather
permitting.
Agent: **THORNE WHARF & WARE-**
HOUSE CO., St. John, N. B.
Phone 77, Manager, Lewis Connors,
Black's Harbor, N. B.
This company will not be responsi-
ble for any debts contracted after
this date without a written order from
the Company or Captain of the steam-
er.
For Sale
The Schooner CALABRIA, of 451
Tons Register, and Schooner ORIOLE
of 124 Tons Register, Skutumpah
of J. B. PLANE & CO.,
61 and 63 Water St. St. John, N. B.
FIRE ESCAPES
For Hotels and Factories
Write for prices
WM. LEWIS & SON, Britain St.
SHAD!
No. 1 Fall Shad, Fat Canso and
Shelburne Herring.
JAMES PATTERSON,
19 and 20 South Market Wharf.
ST. JOHN, N. B.
D. MONAHAN
—Retail Dealer in—
PINE BOOTS & SHOES, RUBBERS,
GAITERS, ETC.
REPAIR WORK NEATLY DONE
22 Charlotte Street, St. John, N. B.
Telephone, Main 1822 11.
HOPEWELL NEWS.
Hopewell, Nov. 8.—Donald McCus-
p, of the Reading Road, who has been
in St. John for several months, return-
ed home on Thursday.
Dr. Carvill of Liverpool was cal-
led to see Mrs. Merrill Robinson who
is quite sick at her home here.

Eczema Cured
Three Years Ago
Best City Doctors Failed, But Cure
Was Effected by Use of
Dr. Chase's Ointment.

Mrs. A. T. Smith.
You apply Dr. Chase's Ointment for
eczema and feel the benefit as if by
magic. It may take some days to get
the sores cleaned out and the healing
process fully established, but from
day to day you can see the old trouble
gradually disappearing and know that
you are getting rid of it.
Mrs. T. Smith, 1 Mt. Charles St.,
Montreal, Que., writes: "I had ec-
zema on my leg for four years, and
tried many remedies and doctors in
Montreal and Boston, without any
benefit. I used three boxes of Dr.
Chase's Ointment and was cured com-
pletely. This was three years ago.
Since I used Dr. Chase's Ointment
for irritations and eruptions of the
skin, and easily got rid of them
with two or three applications. Dr.
Chase's Ointment is a wonderful pre-
paration."
Dr. Chase's Ointment, 60 cents a
box, all dealers or Edmanson, Bates
& Co., Limited, Toronto.

HOCKEY
WAR IS
FEARED
Vancouver, Nov. 9.—Officials of the
Pacific Coast Hockey Association have
issued an ultimatum to the National
Hockey Association and unless the
association takes a more fa-
vorable view of the terms to govern
the association, a war of hockey will
be declared at the annual meeting
in Montreal, a hockey war is feared.
At a conference of the Coast
League officials it was decided to
telegraph President Quinn, of the N.
H. A., to the effect that they would
be impossible to send representatives to
Montreal, but the P. C. H. A. was pre-
pared to amalgamate if the eastern
clubs waived all claims on Hyland and
Johnson, the two who have joined the
Montreal Wanderers.
As the request is refused the P. C.
H. A. magnates will immediately take
steps to sign eastern players. This
will mean a war and a general scram-
ble between hockey magnates for the
best players in the game.
Frank Patrick, manager of the Van-
couver team, replied to S. E. Lichten-
stein's letter, in which the latter at-
tempted to chastise the Pacific coast
magnates.
His reply promises to precipitate
a general row in hockey circles, un-
less the National Hockey Association
makes its position clear regarding Mr.
Lichtenstein's status in eastern hockey.

FIFTY-FOUR
KNOCK-OUTS
IN FOUR YEARS
New York, N. Y., Nov. 10.—Charles
Ledoux, champion bantamweight, of
France, and claimant of the world's
title, who has just arrived in this coun-
try, expressed his willingness to meet
any of the American 116 pounders.
Ledoux came into prominence by his
defeat of Tiger Bay in France, and
several months ago. He is credited with
54 knockouts in his four years in the
ring.

Cold Settled
On Lungs.
LEFT THEM IN VERY
WEAK STATE.
A cold, however slight, should never
be neglected, for if it is not treated in
time it will, in all probability, lead to
bronchitis, pneumonia, asthma, or some
other serious throat or lung trouble.
Obtunate coughs and colds yield to
the grateful, soothing action of Dr.
Wood's Norway Pine Syrup, containing
as it does all the lung healing virtues of
the Norway Pine tree.
Mr. G. G. Rhynard, Mill Village, N.S.,
writes: "I have had occasion to use
Dr. Wood's Norway Pine Syrup, and can
say that it is certainly a good medicine.
About a year ago I contracted a severe
cold, which settled on my lungs, and left
them in a very weak state. The cough
racked me terribly, and I was in a com-
pact, until a friend advised Dr. Wood's Nor-
way Pine Syrup. I took five bottles in
all, and it cured me of my cough, and left
my lungs strong and well."
Price, 25 and 50 cents.
Be sure you get "Dr. Wood's" when
you ask for it. See the three pine trees,
the trade mark.
Manufactured only by The T. Millburn
Co., Limited, Toronto, Ont.


BRITISH, AMERICAN AND
CANADIAN FOOTBALL RESULTS
First Division.
Blackburn Rovers 2; Newcastle
United 0.
Derby County 5; Sheffield United 1.
Everton 1; Chelsea 0.
Manchester City 1; Bradford City 2.
Middlesbrough 2; Liverpool 1.
Notts County 1; Aston Villa 1.
Sheffield Wednesday 5; Oldham
Athletic 0.
Sunderland 3; Manchester United
1.
Tottenham Hotspur 0; Bolton Wand-
ers 0.
West Bromwich Albion 2; Wool-
wich Arsenal 1.
Second Division.
Barnsley 1; Stockport County 1.
Birmingham 4; Lincoln City 1.
Blackpool 1; Wolverhampton Wand-
ers 2.
Bradford 2; Leicester Fosse 2.
Bristol City 1; Notts Forest 2.
Bury 1; Burnley 1.
Cardiff 2; Preston North End 1.
Grimsby Town 2; Hull City 0.
Huddersfield Towns 0; Clapton
Orient 4.
Leeds City 0; Clapton 0.
Southern League.
Queen's Park Rangers 2; Exeter
City 1.
Brentford 1; Portsmouth 0.
Gillingham 0; Brighton and Hove
Albion 0.
Northampton 4; West Ham United
2.
Reading 2; Watford 0.
Southampton 3; Merthyr Tydvil 0.
Stoke 2; Bristol Rovers 1.
Norwich City 0; Coventry City 0.
Plymouth Argyle 0; Crystal Palace
0.
Millwall Athletic 0; Swindon Town
1.
Rugby Results.
Blackheath 12; Oxford 3.
Gloucester 10; Bath 0.
Newport 11; Gloucester 3.

NORMALS
DEFEATED
BANKERS
Special to The Standard.
Fredericton, Nov. 10.—In a game of
football on Saturday afternoon on
College Field the Normal School de-
feated the Bankers by a score of 5
to 3.
Near the end of the first half Asker
scored for the Bankers. Dolan failed
to convert. Burden made a try at
the beginning of the second half
which he converted.
A number of free kicks marked the
second half which made the game
somewhat exciting.
Burden saved the game for Normal
many times by his clever tactics.
Ed. Hall refereed satisfactorily.
The lineup:
Bankers: Fullback, Manning
Hopkirk Halves.
Asker Burden
Berry Brownell
Baker Doherty
Vavasseur Stokoe
Quarters
S. McLean Cass
Murray Chapman
Dolan Bealisto
Forwards
Murray Caldwell
Moran Turner
Hallet Perry
Alexander Galloway
Logan Holmes
White Carmichael
Normal School
Fullback, McQuade
Payne Halves.
Hunter Howard
T. Oliver Macnam
Coster Markham
Quarters
Bouillon Waring
O'Leary Gibson
L. Oliver Drummie
Forwards
Morrison Gorman
Lockhart Gram
Connell Walker
Du Venet Hickson
Barnhill McQuire
Smith White
Wright Callaghan

BATTING
HONORS
GO TO COBB
Chicago, Nov. 10.—Batting honors
of the American League went to
Ty Cobb, of the Detroit Club, for
the sixth successive year. Official
awards for the 1912 season issued to-
day by President Johnson show
Cobb leader with 410; Joe Jackson
was Cobb's closest rival; the Cleve-
land Indians finished with an av-
erage of .355, while Tris Speaker of
Boston is third with .343. Thirty play-
ers batted in the select point 300
class. In 141 games Cobb pounded out
227 hits for a total of 324 bases. He
made thirty-two base hits, twenty-
three triples and seven home runs.
Frank Baker of the Philadelphia
Club, was the premier home run hit-
ter of the year, having ten to his cre-
dit. Although noted for his speed on
the bases, Cobb was outstripped by
Clyde Milan of Washington in stolen
bases. Milan stole eighty-eight, while
Cobb finished with sixty-one. Eddie
Collins of Philadelphia also finished
ahead of Cobb, having sixty-three
stolen bases to his credit.

FRANK
CHANCE
RELEASED
Chicago, Ill., Nov. 9.—Frank Chance,
former manager of the Chicago Nation-
al League baseball team was releas-
ed to the Cincinnati team of the same
league on a waiver for \$1,500. It is
announced here. This ends Chance's
connection with the Chicago team, and
puts an end to the conjecture that
Joe Tinker, Chicago's shortstop, would
manage Gary Hermann's team.
Cincinnati, Nov. 9.—President Aug-
ust Hermann, of the Cincinnati Ball
Club, when informed that Frank
Chance had been released to the Cin-
cinnati club, said he did not know
whether he would use Chance next
season. He declared that he had re-
fused to waive on the former manager
of the Chicago team, but had not de-
cided whether to use him either as a
player or a manager of his team.
Los Angeles, Cal., Nov. 9.—"I will
not stir from my ranch in Glendora
until I am paid \$20,000 cash," Frank
Chance exclaimed today when told of
the deal whereby he has been trans-
ferred to Cincinnati by President Mur-
phy of the Chicago Nationals.

FOGLER AND
MORAN WON
SIX DAY RACE
Boston, Mass., Nov. 9.—Joe Fogler
of New York, spurred into the home
stretch at the finish of the six day
bicycle race at the Boston Arena to-
night, and won the contest with his
team mate, Jimmy Moran, of Chelsea.
He had set a new world's mark for 60
hours riding, total distance of 1,390.1
miles. Eight of the 13 teams original-
ly entered finished. In the following
order: Fogler and Moran, Root and
Hehr, J. Badell and Fry, Clark and
Hill, Ryan and Thomas, Wells and
Mitten, Drobach and Lawrence, Cam-
eron and Magin.

Tooke
COLLARS

Collar style
and comfort
resolve themselves into
choosing that particular
TOOKE Collar which suits
you best. Made in many
styles and heights, and in
1/4 Sizes — They Fit.
Ask your Dealer to
show you the new
TOOKE "SAKTA".
It's a collar that suits
most men.
SAKTA
MADE WITH
THE LOCK
BUTTONHOLE
2 1/2 25 1 1/4 Band

TOO MANY PRINTERS
Seek only to get through orders and collect their bills.
We try to execute work so that customers come
back for future supplies.
Think this a good plan? Then try us.
Standard Job Printing Co.
82 Prince William Street, St. John, N. B.

M'GILL TEAM
DEFEATED BY
DALHOUSIE
HOOPER'S
CATCH BEST
SAYS M'GRATH
Special to The Standard.
Halifax, Nov. 10.—Dalhousie de-
feated McGill's Rugby football team
on Saturday afternoon, 16 to 5, the Mc-
Gill score being a try by Buckley
which was converted into a goal. In
some departments of the game McGill
showed class, but in others their weak-
nesses were glaring. McGill was fast and
snappy for the most part, pretty ac-
curate, and some good kicks, but they
lacked that one great essential, knowl-
edge of the fine points of play, and
this coupled with their inability
toward a defence game, left them pret-
ty much at Dalhousie's mercy. It was
the yellow and black all the way
from foot to foot, from flag to flag
to finish. It was pretty easy pickings for
the Haligonian highbrows, and they
made the most of a good bet. Now and
then it seemed as though they were
becoming a trifle careless, however,
and this was more obvious on one oc-
casion than when they allowed back-
sides through them for the only adver-
sary try.
Hooper made a 215 catch when no
one thought it possible and every frac-
tion of a second seemed minutes to
the hopeless fans, while Long came
down to earth with the ball in his
clutches almost before many of the
spectators knew what had happened.
Both catches struck McGraw very
hard. Had Long not intercepted that
inner the Baltimore team would prob-
ably have been the first four-time win-
ner in the National League, and had
Hooper failed on a seeming impos-
sible change McGraw would have own-
ed the city of New York and his vaude-
ville stunt would have been a gold
mine.
FRED O'BRIEN DEFEATED.
New York, N. Y., Nov. 9.—Frankie
Fleming, featherweight champion of
Canada, so far outclassed Fred O'Brien
a Boston featherweight in their bout
at the Fairmont Athletic Club tonight
that the referee stopped the contest in
the 5th round.
Do not suffer
another day with
itching, burning,
or protruding
Piles. No
surgical op-
eration required.
Dr. Chase's Ointment will relieve you at once
and as certainly cure you, etc. a post-al
dealer, or Edmanson, Bates & Co., Limited,
Toronto. Sample box free if you enclose this
paper and enclose 2c. stamp to pay postage.

Whyte & Mackay's
Possesses the true
Scotch flavor