

AMERICAN ANTHRACITE

Real old-fashioned Hard Coal, medium free burning, free from stone and slack. Pre-war quality. Special prices. Egg and chestnut sizes.

ALSO CONSOLIDATION MILLERS CREEK

The Wonder Coal from Old Kentucky. No stone, no clinkers, almost no ash. Egg for furnaces, nut for ranges, etc., and a special steam size.

Eastern Coal Docks LIMITED

Prince William Street, Opposite Post Office, Phone M. 2800

FORMERLY Blizard Coal Co. Ltd.

Furnace Fire Soon

Thrifty folk lay in their Furnace Coal just about this time of year. And remember, we have just the coal for YOUR furnace. We can supply you with BEST AMERICAN HARD COAL, EMMERSON SPECIAL and BROAD COVE. Phone Main 3438. Emmerston Fuel Co. Ltd., 115 CITY ROAD.

BROAD COVE

Springhill, Rock Maple and Beech Fire Wood, Kindlings. D. W. LAND, Main Street Siding, M. 4055. Branch Office 16 Sydney St.

DRY SOFT WOOD

Cut Stove Lengths, Double and Single Loads. Dry Bunches, Kindlings, Miller Creek and Pictou Soft Coal. PHONE M. 733. McNAMARA BROS.

American Chestnut, Besco Coke, Broad Cove, Miller's Creek and Thrifty.

FOSHAY COAL CO., Corner Lansdowne Avenue and Elm Street, MAIN 3808

COAL and WOOD. MILLERS CREEK, BROAD COVE and SCOTIA. Heavy Soft Wood and Dry Kindling, \$2.00 a Load. W. A. DOWD, Hanover St. Extension, Phone 122

BROAD COVE

ACADIA STOVE, PICTOU, FUNDY, QUEEN COAL, NOVA SCOTIA ANTHRACITE. Not size, excellent for heater or furnace. Special price \$15.00 (cash). McGivern Coal Co., 12 Portland St., Main 4

Spring Prices For Coal

American Scotch and Welsh Anthracite

Besco Coke

All Varieties of Best Soft Coal

Order your Coal now and save money

R.P. & W.F. STARR, LTD., 49 Smythe St., 159 Union St.

IN STOCK

Best quality only.

Radio Anthracite

Welsh "Hi-Heat"

Cumberland Soft

Dock and Yards, 331 Charlotte Street, Telephone Main 1913

Consumers Coal Co. Limited

CANADA TO PAY \$35,000,000 IN NOTES OCT. 1

Bennett Announces Only Rigid Economy Makes Move Possible

OTTAWA, Sept. 24.—Hon. R. B. Bennett, minister of finance, has given notice that the 2-year, 4 percent notes amounting to \$35,000,000 dated October 1, 1924, and maturing October 1, 1926, will be paid in cash. Interest of these 2-year notes, it is announced today, will be paid at par at any branch in Canada of any chartered bank, or, at the option of the holder, at the agency of the Bank of Montreal in the city of New York. The principal is payable at the office

DRY KINDLING

Now is the time to lay in the supply of nice dry kindling in bundles. Dry board end cuttings.

Wilson Box & Lumber Co., PHONE WEST 99

On Hand BESCO COKE BROAD COVE PICTOU PEERLESS LUMP RIDGE Hard and Soft Wood

Sun Coal and Wood Co., Besco Coke, Hard and Soft Coal, 607, G. S. CORNMAN, 250 Union, Phone 10-1

NEW ISSUE

\$600,000 Manufacturers Finance Corporation, Limited

(Incorporated Under the Laws of the Dominion of Canada)

6% Collateral Trust Gold Bonds

COLLATERAL INSURED AGAINST ALL LOSS. Series "A," issued under trust indenture, dated June 1st, 1926.

Dated June 1, 1926. Meeting annually, June 1, 1927 to 1936, both inclusive. Interest payable June 1st and December 1st, in Canadian or United States gold coin, at the principal offices of the Royal Bank of Canada in Toronto or Montreal, or at the Agency of the said bank in the City of New York, at the holder's option. Principal payable at the Trust and Collateral Trust Company, Limited, in New York City, at the principal office of the United States Trust and Company, New York City, in Canadian or United States gold coin, at the holder's option. Redeemable in whole or in part on any interest date at the option of the Corporation on sixty (60) days' notice at 105% of the principal, plus interest at 6% per annum from the date of redemption and the date of maturity, but not exceeding in any case 3%.

Bonds in coupon form in the denominations of \$100, \$500 and \$1,000, negotiable as to principal only.

TRUSTEE: The Trust and Collateral Trust Company, Limited, Toronto, Canada.

Insured Security. Payment of principal and interest of the collateral deposited with the trustee as security for this issue of bonds is insured (guaranteed) by the London and Provincial Marine and General Insurance Company, Limited, of London, England (Inc. 1890).

Following is a summary of the accompanying letter from Hon. J. A. McDonald, President of the Corporation:

HISTORY AND BUSINESS: The Manufacturers Finance Corporation, Limited, started business in Toronto, June, 1923, with a paid-up capital of approximately \$30,000, and has grown by the investment of additional capital and the reinvestment of earnings to a net worth of \$1,442,477.35 (January 31, 1926), earning and regularly paying full dividends upon its outstanding 8% Cumulative Participating Preferred Stock.

The principal business of the Corporation is a specialized form of commercial banking, supplementing the Commercial Banking System of Canada. It acts as intermediary between Banks and Manufacturers and Dealers selling on the installment plan, by purchasing installment lien obligations arising from the sale of nationally marketed products of stable value. Obligations purchased for the year ending 1923 (year of organization) amounted to \$48,104.13; and to \$1,593,230 for the year ending January 31, 1926 (13 months); year ending changed from December 31st to January 31st.

SECURITY AND ASSETS: These bonds are primarily secured by the direct obligation of Manufacturers Finance Corporation, Limited. The net assets of the Corporation after deduction of all liabilities and exclusive of good-will, after giving effect to present financing, will be \$2,043,487.85 (less expense of this financing), against the issue of \$600,000—security exceeding over three times the amount of bonds.

The security and safeguards behind these bonds may be summarized as follows:

- (1) The direct obligation of the corporation with net assets of \$1,442,477.35, exclusive of proceeds of this issue.
- (2) Deposit with and assignment to the trustee of \$125 of installment lien notes for each \$100 of bonds issued. All notes are charged mortgages or conditional sales contracts assuring first liens on the articles sold until payment for them is completed.
- (3) The personal worth of the individual purchasers of the articles. The average loan outstanding being only approximately \$300 insures unusual diversification.
- (4) Endorsement of all lien notes by the manufacturer or dealer. All such endorsements are "with recourse," so that the endorser is fully liable.
- (5) Full insurance coverage against fire and theft.
- (6) PAYMENT OF PRINCIPAL AND INTEREST OF ALL LIEN NOTES DEPOSITED WITH THE TRUSTEE AS COLLATERAL FOR THIS ISSUE IS INSURED AGAINST EVERY LOSS BY THE LONDON & PROVINCIAL MARINE & GENERAL INSURANCE COMPANY OF LONDON, ENGLAND. THIS COMPANY WAS INCORPORATED IN 1890, AND IS NOW OVER 60 YEARS OLD.

EARNINGS: The net earnings for the fiscal year ending January 31st, 1926, amounted to \$124,213.22, as certified by Messrs. N. L. Martin & Co., Chartered Accountants, over three times annual interest on this issue of bonds, without taking into consideration the profits to be derived through the investment of the additional capital provided by this financing. These bonds are followed by \$1,152,810 of Preferred Stock issued and outstanding as at January 31st, 1926, upon which dividends of 8% per annum have been paid since issuance. Preferred Stock paid for on July 31st, 1926, amounted to \$1,560,430.

MANAGEMENT: The management of the Corporation remains in charge of those who have had over twenty years' experience in dealing with installment lien obligations, and who have brought the business to its present stage of prosperity and efficiency. All officers and directors are financially interested in the Company through substantial investment in its securities.

PURPOSE OF ISSUE: The proceeds of this issue will be used for additional working capital for the development of profitable business now available.

ADDITIONAL LEGALITY: The books and accounts of the Corporation have been regularly audited by Messrs. N. L. Martin & Co., Chartered Accountants. All legal matters connected with this issue have been approved by Messrs. Nasmith & Fennell, Counsel, Toronto, Canada.

PRICE: Par and Interest, to yield 6%

Orders May Be Telephoned or Telegraphed at Our Expense. Descriptive Circular Upon Request.

Breed, Elliott & Harrison, Limited, Dime Bank Building, Detroit, Indianapolis Cincinnati Chicago Toronto Canada

Housser, Wood & Co., Limited, Royal Bank Building, Toronto, Canada

of the Minister of Finance and Receiver-General at Ottawa, or at the office of the assistant Receiver-General at Halifax, Saint John, Charlottetown, Montreal, Toronto, Winnipeg, Regina, Calgary and Victoria, or at the agency of the Bank of Montreal in the city of New York. Holders of these maturing notes should present them for redemption on the maturity date as they cease to bear interest on and after the first day of October next.

EXPENDITURES LIMITED

Mr. Bennett, in a statement issued today, says that it has been possible to make this reduction in the dead weight debt of the country by imposing the most rigid limitations upon expenditures during the last three months and by preventing smuggling, thereby insuring the collection of the customs and excise duties and sales taxes to which the country was entitled. On July 2 the total revenue collected from the beginning of the fiscal year on April 1, amounted to \$119,708,281.04, an increase of \$6,689,028.81 over the same period of last year.

MORE MONEY COLLECTED

The increase in customs collected since the beginning of the fiscal year—the statement proceeds—is over \$8,277,090, of excise duties over \$2,845,000, and sales taxes and excise stamps over \$2,626,000. On July 2 last the unpaid sales taxes over 60 days in arrears amounted to upwards of \$2,000,000. On July 15 the Minister of Customs instructed that immediate action be taken to collect these arrears, with gratifying results. The total income tax collected since April 1 amounts to \$42,977,397, a decrease of nearly \$8,400,000 over the same period of last year.

BROAD COVE SPECIAL

\$10.75 Cash per Ton DELIVERED TO BE MOVED THIS WEEK. Pennsylvania Furnace Egg Soft Coal \$11.75 per Ton. J.S. GIBBON & CO. Ltd., Phone Main 2636 or 594. 9-26

American Anthracite And All Good Soft Coals. WOOD. One Price All Sections of City. The Colwell Fuel Co. LTD., Phone West 17 and 96

Property transfers in Saint John and Kings counties have been recorded, as follows:

St. John: A. Zolique Lafabre to Margaret P. Scott, property Lancaster. R. J. Mawhinney to H. M. the King, property Musquash. J. J. Ulley to Margaret P. Scott, property Lancaster.

KINGS COUNTY

Bra M. Branscombe to W. J. Gillies, property Havelock. William Howard to Frank Howard, property Sussex.

J. S. Brown to Angeline L. Brown, property Sussex. Heirs to Phoebe E. Sharo and others to Lillian M. Gilliland, property Hampton.

J. E. Stackhouse to W. W. Stackhouse, property Norton and Upham. W. W. Stackhouse to M. J. Reid and others, property Norton and Upham.

MISS NUTTER RESIGNS

Miss Elizabeth Nutter for several years connected with the Provincial Department of Agriculture as supervisor of Women's Institutes, has tendered her resignation to Hon. Lewis Smith and it has been accepted. The Frederickton says it is rumored that Miss Nutter will be married soon to a young man engaged in banking in the west.

Had Eczema for 50 years

More than 85,000 people praise Ovelmo. D. R. Spencer, Bathurst, Alta., declares, "No words can express the suffering I endured. Tried all kinds of medicines and specialists without result but Ovelmo did the work." Mr. S. E. Davis, Havelock, Ont., says: "I had Eczema 50 years. Could not sleep. Ovelmo soon conquered it."

Others in every Province tell of quick relief and prompt recovery through using this scientific internal and external treatment. Druggists guarantee it.

OVELMO STOPS ECZEMA

Now Lowest Fares to Europe

You get the full benefit of White Star highest standard of service. All the comforts and conveniences, a better choice of accommodations—sports and entertainment—courteous personal attention and the lowest rate of fare, without the midseason crowds.

Montreal and Quebec to Liverpool

Regina Oct. 23 Nov. 27
Magnetic 9 6
Doric 16 13

*Via Glasgow and Belfast

Without obligation, one of our travel experts will call and help plan your trip. Write, phone or call personally for complete information.

108 Prince William Street, Saint John.

or Local Steamship Agents

WHITE STAR LINE CANADIAN SERVICE

W. J. Gillies to Northern Securities Ltd., property Havelock.

William Howard to Frank Howard, property Sussex.

F. B. Perry to Christina D. Matthew, property Robbass.

Heirs to Phoebe E. Sharo and others to Lillian M. Gilliland, property Hampton.

J. E. Stackhouse to W. W. Stackhouse, property Norton and Upham.

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OVELMO STOPS ECZEMA

Two For Mayoralty In City of Bangor

BANGOR, Me., Sept. 24.—Two candidates, both Republicans, have appeared for mayor of Bangor at the coming election on Dec. 13. Mayor Charles D. Crosby not being up for re-election. John Wilson, lawyer, son of the late Hon. Franklin A. Wilson, member of the county Republican committee was first in the field. He will be opposed for the nomination by Archie R. Lovette, business man, for five years in the city government and much of that time on the finance committee. No Democratic candidate has yet appeared.

Phone your Want Ads. Main 2417

Everywhere!

BRIER

CANADA'S LEADING SMOKE LEADS IN QUALITY—LEADS IN VALUE

The Tobacco with a heart

Makers of many fine cars have corrected for their owners this costly error

To which motor car experts attribute 50 to 75% of all premature motor wear.

COLD is causing costly damage to your motor—eight months of the year. It's the biggest cause, according to motor car experts, of excessive crankcase dilution, corrosion, fouled spark plugs, high gas consumption, rapid cylinder wear.

The dangerous "choke" habit

"Eliminate excessive use of the 'choke,' and you eliminate 50 to 75% of the cause of repair bills," says leading motor car service experts.

Flooding your motor with raw gasoline is a costly "warming-up" process. It washes cylinders and cylinder walls clean of the oil film of protection. Metal to metal contact follows. Scoring, pitting and rapid cylinder wear result. Gasoline consumption is increased at a tremendous rate.

Winterfront ends the cold weather damage

This important discovery will keep your motor at summer operating efficiency the year 'round—preventing the costly damage wrought by cold.

PINES WINTERFRONT—IT'S AUTOMATIC

AT ANY GARAGE, ACCESSORY OR AUTO DEALER or refer to District Distributor:

STEWART-NASH MOTORS, LIMITED, Saint John, N. B.

Right. COLD seems to work of destruction as cold weather. That's when you need Winterfront. Makers of many fine cars provide Winterfront protection the year 'round—guarding their owners against the damage wrought by cold. At 60° Fahrenheit, have a Winterfront installed. Don't give cold a chance at your motor.

Wrong. THOUSANDS believe that a motor needs protection only in freezing weather. This erroneous belief is costing car owners millions. It is the cause of excessive repair bills—of 50 to 75% of all premature motor wear. Correct this belief—by freeing the damage is done.

In ten minutes—you can have this vital protection—for a fraction of what it will cost to repair the damage cold will bring. Drive in for ten minutes when the temperature reaches 60°. That's when cold starts its work of destruction. Go out equipped to save yourself next spring's repair bill.

Winterfront regulates your motor temperature automatically, taking in just enough cold air to keep your motor at the correct temperature for most efficient operation. It cuts the "warming-up" period to seconds—breaking up of the costly and dangerous "choke" habit.

Adopted by many fine cars. To give their owners year 'round protection against the costly damage cold will bring—makers of these fine cars have adopted Winterfront as standard equipment. Packard "2," Pierce Arrow, Packard "4" and Delahue.

Models for all cars priced \$29.25 to \$39.50. Special models for Ford, Chevrolet and Dodge priced \$19.50, \$22.95, \$25.95.

Gurney's New "250" Boiler Get More Heat Out of Soft Coal

THE newest achievement of the Gurney heating engineers has literally turned old principles of combustion "upside down". It gets better results from soft coal. It gets better results from any kind of fuel. It generates more heat units than does any of the former boilers, whether hot water or steam. And it is an economical boiler.

The principle upon which this new "250" boiler of Gurney's works is something like that of the old self-feeder, except that the draft is thrown directly into the fire, across the grates, and the smoke escapes without touching the unburned fuel above.

The result is more nearly perfect combustion, a greater mixture of oxygen, a greater consumption of coal gas, less smoke and less dirt and more heat.

It is no trouble to run. A three-foot poker and a shovel are all you need to take care of the fire. And you certainly get the heat out of the coal!

Go to the nearest Gurney dealer and examine this "250" boiler. The men who handle Gurney boilers are equipped to explain every detail. And they back up Gurney products with fine service.

If you prefer to write us direct about this new boiler, Number 250, or any other piece of Gurney cooking and heating equipment, we will send you illustrated, descriptive literature. Use the coupon and signify in which of these Gurney products you are interested. Drop it in the mail today.

The Gurney Foundry Company, Limited, Toronto, Montreal, Winnipeg, Vancouver. Distributors for Maritime Provinces: T. McAvity & Sons, Ltd., ST. JOHN, N.B.

T. McAvity & Sons, Ltd., St. John, N.B. Please send me booklet(s) on subject(s) marked with an X. HEATING & COOKING. Hot Water Heating. Radiators. Steam Heating. "250" Series Boiler. Domestic Water Heaters. Coelectric Range. Name. Address.