

Canada Savings Loan Company
7 PER CENT.
is engaged in the conservative business of a mortgage under plans calling for repayment of the amount outstanding does not exceed of the value of the properties covered. In excess of dividends paid. The shares are now selling at actual book value without loss.
Payable Quarterly. \$50 Par.
January 1, April 1, July 1, October 1.
140% to Yield 5%

MACKINTOSH & CO.,
Established 1873.
PRINCE WILLIAM STREET, ST. JOHN
Members Montreal Stock Exchange
MONTREAL, QUEBEC, NEW GLASGOW.

Warehouse Sites with Trackage on L. C. R. P. R.; also Residential Lots for sale.
ON COMPANY, Limited,
7 PUGLEY BUILDING

STEEL THAT NEVER DIES.
ern Trust Company
Executor, Administrator, Trustee, Guardian.
CLARENCE H. FERGUSON, Manager for N. B.

Co. of North America
Founded 1792.
HITTAKER, Provincial Agents
Mobile and Motor Boat Insurance.

BELL & CO., St. John, N. B.
Sley Building, 45 Princess St.
and General Brokers
C. B. BIRCH, SOUTHERN PINE, OAK, CYPRESS, ETC. PILING and CREOSOTED PILING.

of New Brunswick
AD. OFFICE, ST. JOHN, N. B.
ed profits over \$1,000,000.00
1,800,000.00

rn Assurance Co.
INCORPORATED 1851
sets, \$3,213,438.28
FRANK - Branch Manager
ST. JOHN, N. B.

active Stationery
ally indicative of care and attention in affairs.
judged by the letter heads you use.
e help you to secure a favorable verdict.

ard Job Printing Co.
William Street, St. John, N. B.

CLOSING COTTON LETTER.
By direct private wires to J. C. Mackintosh and Co., St. John, N. B.

New York, Nov. 4.—Reports of killing frosts over a wide locality in the cotton belt overshadowed all other influences in today's cotton market. At the opening prices here were a poor response to the Liverpool quotations and throughout the day the generally strong tone was tempered by enormous realizing sales. Much of this selling was based upon the theory that last week's rise predicated upon predictions of cold weather over the belt had discounted the fulfillment of these prophecies but a large part of it was due to the usual evening up process preceding a national election. Sentiment was overwhelmingly bullish, a fact which made many bulls of long standing fearful of a complete reversal of technical conditions. The fact remained, however, that killing frosts have come at about the normal period. The frost news caused the trade to ignore all crop estimates compiled before the date of the freeze. The market is still in a strong position and while weaker technical conditions might bring a reaction the chances strongly favor still higher prices for the long pull.

DOMINION ATLANTIC RAILWAY
S. S. Yarmouth leaves Reed's Point Wharf daily at 7 a. m., connecting at Digby with trains East and West, returning arrives at 6.30 p. m., Sundays excepted.
WILLIAM THOMSON & CO., Agents.
A. C. CURRIE, Agent.

RAILWAYS.
CANADIAN PACIFIC
PASSENGER TRAIN SERVICE,
St. John N. B.
EFFECTIVE OCTOBER 27TH
Trains daily except Sunday unless otherwise stated.
DEPARTURES.
6.45 a. m.—Boston Express.
7.45 a. m.—Express from West St. John for St. Stephen.
8.05 p. m.—Fredericton Express.
8.55 p. m.—Montreal Express.
(Daily).
6.45 p. m.—Boston Express.
ARRIVALS.
8.55 a. m.—Fredericton Express.
11.40 a. m.—Boston Express.
12.00 noon—Montreal Express.
(Daily).
7.00 p. m.—At West St. John from St. Stephen.
11.15 p. m.—Boston Express.
W. B. HOWARD, D.P.A., C.P.R., St. John, N. B.

INTERCOLONIAL RAILWAY
Fall and Winter Through Service

QUEBEC and MONTREAL
2 THROUGH TRAINS 2

OCEAN LIMITED
LEAVES MONCTON, 14.20.
Through Sleeping Car from St. John on No. 4 Express, leaving at 11.29 a. m., Daily except Sunday.

MARITIME EXPRESS
Connecting Train No. 134, leaves St. John 18.35 Daily, except Sunday.
Sleeping and Dining Car Service Unrivaled.

GEORGE CARVILL, City Ticket Agent
3 King Street.

THE INTERNATIONAL RAILWAY
Writing Campbellton at the head of navigation on Bay Chaleur with the St. John River Valley at St. John, N. B., and connecting with the Intercolonial and Canadian Pacific Railway systems.
Summer Time Table, Summary
GOING WEST
Express train leaves Campbellton daily (except Sunday) at 8 a. m. for St. Leonard, via intermediate stations, due at St. Leonard at 12.30 p. m.
GOING EAST
Express train leaves St. Leonard daily (except Sunday) at 4.45 p. m. after arrival of the Montreal, via St. John, Campbellton, etc., due at Campbellton at 11.15 p. m.
And in addition there are the ordinary freight trains, the T. & N. TRAIN carrying passengers and freight running each way on alternate days.
GOING WEST—Leaving St. Leonard at 4.10 p. m. for Campbellton, etc., Tuesday, Thursday and Saturday, due at Campbellton at 11.15 p. m.
GOING EAST—Leaving St. Leonard at 8 a. m. for Campbellton, etc., Tuesday, Thursday and Saturday, due at Campbellton at 11.15 p. m.
Governed by Atlantic Standard Time.
See local time tables and for full information regarding connections, etc., apply to H. B. Humphrey, freight and passenger agent, 55 Canterbury street, St. John.
E. H. ANDERSON, Manager.
WILLIAM THOMSON & CO., Gen. Mgr., Campbellton, N. B.

PICKFORD & BLACK LINE
ST. JOHN, N. B. to DEMARARA.
S. S. "Ocean" sails Oct. 11th for Bermuda, Montserrat, Dominica, St. Lucia, St. Vincent, Barbados, Trinidad, Demarara.
S. S. "Bridgetown" sails Oct. 22nd for Bermuda, St. Kitts, Antigua, Barbados, Trinidad, Demarara.
S. S. "Orono" sails Oct. 4 for Bermuda, Montserrat, Dominica, St. Lucia, St. Vincent, Barbados, Trinidad, Demarara.
S. S. "Rhodesian" sails Nov. 15 for Bermuda, St. Kitts, Antigua, Barbados, Trinidad, Demarara.
For passage and freight apply to WILLIAM THOMSON & CO., Agents, St. John, N. B.

THE MARITIME STEAMSHIP CO. (Limited).
Commencing Jan. 28, and until further 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 Dipper Harbor, Beaver Harbor, Black's Harbor, Back Bay of Leticia, Deer Island, Red Store, St. George's. Returning, leave St. Andrews Tuesday for St. John, calling at Leticia or Back Bay, Black's Harbor, Beaver Harbor and Dipper Harbor. Tide and weather permitting.
Agent: THORNE WHARF & WAREHOUSE CO., St. John, N. B.
Phone 77, Manager, Lewis Connors, Black's Harbor, N. B.
This company will not be responsible for any debts contracted after this date without a written order from the Company or Captain of the steamer.

ST. JOHN TO LIVERPOOL.
Corcoran, Nov. 30 Jan. 3
Victorian, Dec. 6 Mch. 14
Gramplan, Dec. 12 Jan. 15
Virginia, Dec. 20 Mch. 28
(Daily).
ST JOHN TO HAVRE & LONDON
Lake Erie, Thursday, Jan. 9
St. John, Thursday, Feb. 6
Pomerania, Thursday March 6
For particulars regarding Freight or Passage, apply to
WM. THOMSON & CO., St. John.
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, Boston, Mon, Wed, and Fri. 9.00 a. m. and Portland 5.50 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. Fares \$3.00 each way.
City Ticket Office, 47 King St., St. John, N. B.
L. R. THOMPSON, W.M. G. LEE, T. F. & P. A., Agent.

MANCHESTER LINE
FROM ST. JOHN, N. B.
CHRISTMAS SAILINGS
EMPRESS OF IRELAND, Nov. 29
EMPRESS OF BRITAIN, Dec. 13
BOOK RESERVATIONS NOW.
For Rates, Reservations, Plans, Literature, Tickets, Etc., Etc., Apply to
W. B. HOWARD, General Agent, St. John, N. B.

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.

Crystal Stream S. S. Co's Sailings
FREDERICTON ROUTE
Str. Majestic will leave St. John, North, Monday, Wednesday and Friday at 8.30 a. m. Returning on alternate days.
WASHADEMOAK ROUTE
Str. D. J. Purdy will further continue, will leave St. John every Tuesday, Thursday and Saturday, at 10 o'clock, returning Monday and Friday.
D. J. PURDY, - Manager.

MAY QUEEN S. S. CO.
On and after Oct. 9th, the steamer May Queen will leave her wharf in downtown at 7 a. m., on Wednesday and Saturday for Chipman, touching at Gagetown both ways and making all other intermediate stops; returning on Monday and Thursday. No freight received after 6 p. m.
R. H. WESTON, Manager.
Majestic Steamship Co., Steamer Champlain
On and after Tuesday, Oct. 1st, Str. Champlain will leave St. John on Tuesday, Thursday and Saturday, at 10 a. m.
R. S. ORCHARD, Manager.
FURNESS LINE
From London, Oct. 26
Oct. 15 Durango Nov. 2
Oct. 25 Kenawha Nov. 9
Oct. 15 Shenandoah Nov. 9
WILLIAM THOMSON & CO., Agents, St. John, N. B.

STEAMSHIPS.
ALLAN LINE
ROYAL MAIL
Twin Screw and Turbine Steamers
ST. JOHN TO LIVERPOOL.
Corcoran, Nov. 30 Jan. 3
Victorian, Dec. 6 Mch. 14
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Virginia, Dec. 20 Mch. 28
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Pomerania, Thursday March 6
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H. & A. ALLAN, Montreal.

Five Roses Flour
Not Bleached Not Blended
MADE OF THE FINEST WHEAT GROWN IN CANADA
Largest Steamers
Only Four Days at Sea
Shortest Route
Montreal, Quebec, Liverpool
"LAURENTIC" "MAGANTIC"
Fitted with Elevators. Carry Spring Drains. Unsurpassed Accommodation for passengers in all classes of berths.
"TEUTONIC" "CANADA"
Cook, Pastry and One Class Only (via 10 Cabin Passengers) and Handicapped. Book Passage and buy tickets from Legal Agents. Company's Office: Montreal and Toronto.
Local Agents: W. C. Mackay, Wm. Thomson & Co., T. Knight & Co., The Robert Bell Co., Limited.

WHITE STAR DOMINION CANADIAN SERVICE
Only Four Days at Sea
Shortest Route
Largest Steamers
Montreal, Quebec, Liverpool
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Fitted with Elevators. Carry Spring Drains. Unsurpassed Accommodation for passengers in all classes of berths.
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WILLIAM THOMSON & CO., Agents, St. John, N. B.

Less leaching with Five Roses — less exertion. Yours the smooth, uniform dough—the live springy dough that snaps and crackles happily.
Five Roses Flour
Not Bleached Not Blended
MADE OF THE FINEST WHEAT GROWN IN CANADA
Largest Steamers
Only Four Days at Sea
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NOTICE TO MARINERS
It has been reported that the Yarmouth Fairway bell buoy is updrift down about three miles southwest of Cape Pouch. It will be uprighted as soon as possible.
GEORGE H. FLOOD, Agent, Dept. Marine and Fisheries, St. John, N. B., November 2nd, 1912.

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CITY HEALTH OFFICE'S REPORT FOR OCTOBER
There were Less Contagious Diseases in City Last Month than in Corresponding Month a Year Ago—Contamination of Milk.
The following cases of contagious diseases were reported from the city during the month. The figures for month of last year are added for comparison:
Disease 1912. 1911. 1910.
Diphtheria 0 1 13
Scarlet Fever 5 6 8
Typhoid 3 2 12
Tub. D. S. 13 3 10
The usual monthly mortality table follows, giving the death rate from all causes. It will be noted that the death rate is considerably lower than for last month, and decidedly so as compared with the corresponding month of 1911. Both of these rates are added for comparison:
From Notifiable Diseases. 1912. 1911. 1910.
Group. Male. Female. Total. Male. Female. Total. Male. Female. Total.
5-10, 1 1 2 2 1 2 1 1 2
10-15, 1 1 2 2 1 2 1 1 2
15-20, 1 1 2 2 1 2 1 1 2
20-25, 1 1 2 2 1 2 1 1 2
25-30, 1 1 2 2 1 2 1 1 2
30-35, 1 1 2 2 1 2 1 1 2
35-40, 1 1 2 2 1 2 1 1 2
40-45, 1 1 2 2 1 2 1 1 2
45-50, 1 1 2 2 1 2 1 1 2
50-55, 1 1 2 2 1 2 1 1 2
55-60, 1 1 2 2 1 2 1 1 2
60-65, 1 1 2 2 1 2 1 1 2
65-70, 1 1 2 2 1 2 1 1 2
70-75, 1 1 2 2 1 2 1 1 2
75-80, 1 1 2 2 1 2 1 1 2
80-85, 1 1 2 2 1 2 1 1 2
Totals, 29 21 50 18.79 . . . 11
Sept., 1912, 33 23 56 15.98 . . . 13
October, 1911, 28 35 63 17.50 1 2 4
From Int. Dis. under 5 years, 5; same month last year, 3.
Contamination of Milk.
Milk may be contaminated in various ways, with various substances, and at various times in its progress from the cow to the consumer. It may be contaminated in the udder, from the exterior of the cow, from the air about the place of production, from flies, from the interior of the cow, from those who handle the milk or from dirty utensils. Most of these sources produce simply what is generally called dirt, as hairs, minute flakes of manure and the dust from the air about which something has already been said in these notes. These are all laden with an immense number of bacteria, some of which, however, are to all intents and purposes, quite harmless. But, among them, there may be bacteria that are not so. A very common variety of such is that known as the "cold" type, found in the intestines of all the larger animals, and which frequently gives rise to severe digestive disturbances in young children, when mixed with the milk. It is not often that the germs of tuberculosis, which are so deadly, are found in milk, while it is not impossible, it is very difficult to carry them so infected through the subsequent process of handling and distribution. The poisons of diphtheria and typhoid are, sometimes, unfortunately, found in milk. It must not be supposed that this is at all frequent. It is only possible when a number of circumstances, each one of rare occurrence in itself, combine to happen simultaneously, and under conditions which, when this accident does occur, it is sure to be detected within a very short time, more especially, as regards diphtheria. It is when milk arrives at its destination, that is, in the house of the consumer that it is liable, apart from diseased cattle, to the most frequent contamination, unless very careful attention be paid to it. At the farm, or place of production, swarms with germs. When it contains less than 10,000 of the cubic centimeter (about 15 drops) it is accounted wholesome and satisfactory so far as this point is concerned.
If, therefore, when received it is placed in a warm situation, as, for instance, upon a windowsill in the sun, the container left open and exposed to flies the dust of the room and that blowing from the street or yard, it will very soon become a prolific source of infection. In all seasons, it is dangerous to young children. Herein the writer believes from a considerable experience, lies the most frequent danger from milk, and it is precisely in these circumstances that its bad effects are most insidious and most difficult to trace. In all seasons, all milk fed to little children should be pasteurized. This is a very simple operation. It consists in raising the temperature of the milk to a degree somewhat short of boiling and keeping it at that some twenty minutes, or an hour. Most of the bacteria present are destroyed by this process. It can most easily be done by placing the milk in its container in cold water and gradually heating the water until it reaches the desired temperature. This should not exceed 160 degrees, and a suitable thermometer should be used to ascertain when it reaches the proper temperature. The milk should then be rapidly cooled by substituting cold water for the hot, which has been around it, carefully covered, put in a cool place, and all the milk in its container for some time. No pasteurized milk should be used later than twenty-four hours after the operation.
G. G. M.

STAGNATION ON THE STOCK MARKET
New York, Nov. 4.—Extreme dullness and irregularity marked the course of operations on the stock exchange today. For the greater part of the session trading was almost at a standstill. Some stocks, notably St. Paul, and the Hill issues, were moderately strong at the outset, while most other leaders, railways and industrials, were heavy when not absolutely weak.
Certain of the specialties, such as American Beet Sugar, American Sugar and American Woolen, whose affairs are largely dependent upon the tariff, recorded severe losses, which were partly regained before the close. American Can and the Tobacco group, as well as some of the minor stocks reflected varying degrees of pressure.
In the final hour when call money, which had opened at seven per cent, fell to five, and later to three and a half per cent, the entire list moved forward until most losses were more than recovered.
Lahich Valley, St. Paul, Union Pacific and Steel led the rise, while Great Northern and Northern Pacific added to early gains and Amalgamated which had been among the heaviest of the leaders, also recovered. There was some shading towards the close, but the undertone continued firm.
Canadian Pacific was weakest of the Americans in London, where the market was inclined to sag over renewed complications in the Balkan situation. Prices in Paris were irregular and Berlin's Bourse was weak with marked declines on the local factors. While all money eased appreciably, the time loans hardened, six per cent, being bid for the longer maturities. All indications point to a firmer tendency for the balance of the year.
The bond market was narrow and irregular. Total sales, per value amounted to \$2,100,000.
United States 2's declined 1.8 per cent, and the registered 3's 1.4 per cent, on call.
CLOSING STOCK LETTER.
By direct private wires to J. C. Mackintosh and Co., St. John, N. B.

STAGNATION ON THE STOCK MARKET
New York, Nov. 4.—For greater part of today's session the dealings were of small volume and unimportant character, being confined largely to the room professionals. This element as a whole was bearish and when the milk in its container in cold water and gradually heating the water until it reaches the desired temperature. This should not exceed 160 degrees, and a suitable thermometer should be used to ascertain when it reaches the proper temperature. The milk should then be rapidly cooled by substituting cold water for the hot, which has been around it, carefully covered, put in a cool place, and all the milk in its container for some time. No pasteurized milk should be used later than twenty-four hours after the operation.
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New York, Nov. 4.—For greater part of today's session the dealings were of small volume and unimportant character, being confined largely to the room professionals. This element as a whole was bearish and when the milk in its container in cold water and gradually heating the water until it reaches the desired temperature. This should not exceed 160 degrees, and a suitable thermometer should be used to ascertain when it reaches the proper temperature. The milk should then be rapidly cooled by substituting cold water for the hot, which has been around it, carefully covered, put in a cool place, and all the milk in its container for some time. No pasteurized milk should be used later than twenty-four hours after the operation.
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