AVERTIGENT DISCRIMINATION

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MONEY

Easy Terms

TS, LIMITED

Cecil Rhodes, World's Greatest business as the old time real estate business in a country neighborhood.

Ceell Rhodes, World's Greatest
Mining Capitalist, Laid
Down Rules For Successful
Speculation-Business Methods African
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"Mining has been the foundation of
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railroad bonds, or railroad stocks."

Armines always becomes a country of great wealth, influence and power, and what you can say for nations you can say of men.

There made a great study of the question and have had statistics, not only of Great Britain and Africa, but of all the world, carefully compiled, relative to this proposition, so that I might not be in error. This investigation shows that mining has always afforded greater inducements than any business in the world to make quick and great wealth. As a consequence many fakirs and adventurers have sought this field, the same as the countreflers seek to imitate the best coins. In the business world mining is the best of all coin, and mining, as conducted today, readily eliminates the fakir or adventurer and is as safe a safe at the local stock of the same and is as safe.

There made a great study of the question and the poor man or woman who has only \$100 to \$500 to invest, three or six per cent. On this content to the proposition, so that I might not be in error. This investigation shows that mining has always afforded greater inducements than any business in the world to make quick and great wealth. As a consequence many fakirs and adventurers have sought this field, the same as the countreflers seek to imitate the best coins. In the business world mining is the best of all coin, and mining, as conducted today, readily eliminates the fakir or adventurer and is as safe. A stock went on to say that for a man or woman who has only \$100 to \$500 to invest, three or six per cent. On this amount be for a minome per year, while \$50 to invest their money in good mining stocks are those who are only to invest their money in good mining stocks are those who are only to invest their money in good mining stocks are those who are only to invest their money in good mining stocks are those who are only to invest their money in good mining stocks are those who are only to invest their money in good mining stocks are those who are only to invest their money in good mini

SILVER PRICES New York-Commercial bar silver, Bar Silver, 291/2d oz.

Mining Quotations eterson Lake ight of Way ...

Doctors Condemn Oily Liniments

Public are Warned Against Strong-Smelling, Oily Liniments Containing Harmful Acids and Ammonia.

Many people have clung to the old-ashloned idea that a thick, greasy himent is the best kind. Doctors say not—and they know.

Recently a number of these white, oily liniments were analyzed, and they matism, and only deteriorates the skin, sets up inflammation, and causendless trouble.
When a doctor warns you to quit

using a white, offy liniment—do so. He knows that a thick liniment can't penetrate, can't sink thru the pores and When asked his opinion a few days ago, an important physician state that he considered a strong, penetrating, pain-subduing liniment, such as "Nerviline," to be superior to any of the white ammonia liniments. in his twenty-five years of practice he had witnessed cases of rheumatism, sciatica, and lumbago that simply Write phone of would not respond to ordinary treatment—but Nerviline cured them. The same physician also spoke of the great advantages of keeping a preparation like Nerviline in the house, because of cramps, diarrhoea, stomach disorders, earache, toothache, headache, and such minor aliments. Nerviline is a first-class cure. There is scarcely an ache or a pain, internal or external, that Nerviline won't cure. In thousands of homes no other pain-relieving medicine is used. Fifty years' continued success and the endorsement of the profession are proof that Nerviline is the liniment for the pine.

Write, phone or see us personally for full information and literature explaining every feature of this undertaking in detail.

A. J. Barr & Company

Sole Repesentatives for the Dominion of Canada

Sole Repesentatives for the Dominion of Canada

56-58 King St. West - Toronto, Canada*

Toronto, Canada

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Toronto, Canada

Toronto, Canada

**A. J. Barr & Company

Sole Repesentatives for the Dominion of Canada*

Toronto, Canada

**Toronto, Canada

THE FINE ART OF

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THE TRIALS OF WEALTH.

Swastika 9% 9½ 18 According to authoritative sources in two years, 1910 and 1911, Mrs. E. H. Standard Stock and Mining Exchange Open.High.Low.Close.Sales. Which asked her to give away \$267,-5,000 000,000. Half of the requests were 1614 15 1614 10,700 for gifts.

CITRUS FRUIT COMPANY

(Incorporated Under the Laws of California)

Capital \$150,000 in 15,000 Shares of \$5 Each.

Officers and Directors—A. A. Barton, Citrus Fruit Grower, Los Angeles; E. Martin Thorniley, Engineer of Mines, London and Los Angeles; H. D. Hoover, Secretary and Treasurer, Los Angeles, California.

Counsel-Manning, Thompson & Hoover, Los Angeles. Depository-City and County Bank, Los Angeles.

This Company has been formed to obtain maximum returns at a minimized cost, by combining individual interests, and to afford the small investor the advantage of the same equipment and management available to the owners of large orange, lemon, grapefruit and lime orchards.

Many of the shrewdest investors of today are buying orange and lemon groves as straight investment propositions. It is a well-known fact that citrus groves are yieldwere found to contain an enormously high percentage of harmful acids, and ing bigger returns on the money invested than practically such irritating chemicals as ammonia. etc. For the moment they may cause all other types of fruit or farm lands. Throughout the a warm sensation when first applied, but their continued use never cures citrus-growing districts of Southern California, groves are all other types of fruit or farm lands. Throughout the netting their owners from two hundred dollars up to one thousand dollars per acre.

> We have for sale a block of two thousand five hundred shares at ten dollars each, which we can allot in any number of units to suit our clients.

> See us and we will tell you how you can procure an interest in this Company with little capital, deferred pay-

> Write, phone or see us personally for full information

We Own and Offer

\$950,000 of 7% Cumulative Preference Shares at Par (Redeemable at 110) with 15% Bonus of Common Shares of the

Canada Interlake

HEAD OFFICE - TORONTO, CANADA

CAPITALIZATION

7% Cumulative Preference Stock (Authorized \$1,500,000) Redeemable at 110. Issued .. \$1,000,000

Par Value of Shares \$100 Each.

DIRECTORS:

M. J. HANEY, C.E., President, Contractor, Toronto.
R. M. WOLVIN, Vice-President, President Standard Shipping, Limited, Winnipe HENRY MUNDERLOH, Munderloh & Co., Montreal.
E. H. AMBROSE, Mewburn, Ambrose, Burbridge & Marshall, Hamilton.
J. F. M. STEWART, Treasurer, Toronto.
T. BRADSHAW, Member of firm, A. E. Ames & Co., Toronto.
J. W. NORCROSS, Managing Director, Toronto.

REGISTRAR AND TRANSFER AGENT-National Trust Co., Limited

The Canada Interlake Line, Limited, has been formed to take over the well-established and prosperous business of the Canadian Interlake Line, Limited. To the line of vessels operated by that Company this year there are being added the following: Regina, Kenora, Tagona, Cadillac, Calgarian, Fordonian, Pioneer, and Mars, making fourteen in all. It is now the largest company in Canada engaged entirely in freight lake transportation. All are modern steel vessels

We offer for sale at par 9,500 fully-paid shares of the above-described Preference stock, carrying a bonus of 15% of the amount of the Preference shares in Common stock. Payments to be made as follows :-

with the right to the subscriber to pay in full on allotment, or on January 2nd, 1913, or with accrued dividend, on February 1st, 1913, thereafter ranking for the full quarter's dividend, payable April 1st, 1913.

Subscription books are now open at our offices, and will close not later than Saturday, the filet inst. at noon.

The right is reserved to allot only such subscriptions and for such amounts at may be approved, and to close the subscription books without notice. Fractions of Common shares will be adjusted on allotment at \$70 per share.

The first dividend on the Preference shares is to be paid on April 1st, 1913, for the quarter commencing January 2nd, 1913. Thereafter Preference share dividends will be paid quarterly. Interest on payments on account of subscriptions will be paid on the first dividend date, April 1st, 1913, at the rate of

seven per cent. per annum from dates made. In view of the large earnings for the current season, and the valuable treight contracts held by the Company, combined with the generally favorable business prospects, the Directors propose to place the Common stock on a dividend-paying basis from July 1st, next, at the rate of five per cent. per annum, payable quarterly, the first payment to be on October 1st for the quarter then ending.

The Company's Managing Director, Mr. J. W. Norcross, has had a wide and successful experience as master of some of the largest vessels on the great lakes, and, later, in the management of transportation companies. He is generally regarded as having a thorough knowledge of the business of water transportation, and his important traffic affiliations will be of great value to the Company in keeping the fact employed. He will be supported by Directors several of whom have been actively associated with take shipping for many years, and whose connections will be valuable in securing traffic.

Validity of the issue of Preference and Common shares has been certified to by Messrs. Rowell, Reid, Wood & Wright, a Messrs. Thomson, Tilley & Johnston. The Company has filed a prospectus and an agreement between Canadian Interlake Limited, and S. Casey Wood, the younger, as Trustee for the Canada Interlake Line, Limited, in the office of the Previse Secretary, where they may be inspected during business hours.

The Company's charter provides that a Reserve Fund, which may be used in the business of the Company, shall be established out of the enrings, at the rate of 1% per amount of the smount of the outstanding Preference capital. This transfer to Reserve is cumulative, and is to be made before payment of any dividend upon the Common stock. When the fund reaches 50% of the total outstanding Preference stock, the Charter provides that it is to be so maintained, and if the fund reaches 50% of the total outstanding Preference stock, the Charter provides that it is to be so maintained, and if the fund reaches 50% of the total outstanding Preference stock, the Charter provides that it is to be so maintained, and if the fund reaches 50% of the total outstanding Preference stock, the Charter provides that it is to be so maintained, and if the fund reaches 50% of the total outstanding Preference and maintained. The advantage to the Preference Share-holders of this provision is manifest.

Subscriptions may be forwarded by mail or by telegraph at our expense. They may be an regular forms, which may be had on request, or, where these are not available, letters simply stating that so many shares are subscribed for under the terms of the offering will be sufficient.

A memorandum is appended, giving features of the business furnished by Mr. J. W. Norcross, Managing Director which includes figures as to earnings for the year 1913, certified by Messrs. Clarkson & Cross, Chartered Accountants. Full particulars relating to the offering have been published in folder form, and may be seen at our office, or will be

A. E. AMES & CO.

UNION BANK BUILDING, TORONTO. STATEMENTS FROM MANAGING DIRECTOR'S LAFTER:

ROYAL INSURANCE BUILDING, MONTREAL

The names of the ships are as follows: Canadian, Acadian, ina. Kenora, Tagona, Fordonian, Gordon, Hamiltonian, parlan, McKinstry, Renvoyle, Cadillac, Ploneer, and Mars.

Calgarian, McKinstry, Renvoyle, Cadillac, Pioneer, and Mars.

The "Fordonian" and "Calgarian" are new shipe, almost completed, which will be ready for operation at the opening of navigation in 1918.

The first nine vessels constitute the finest, most modern and pest equipped fiest of canal size package freighters operating on the Great Lakes. The "McKinstry," "Renvoyle," "Cadillac" and "Pioneer" are thoroughly modern steel bulk freighters, and are also of canal size. The "Mars" is engaged in freight traffic on the Lakes west from Buffalo and Port Colborne and on Georgian Bay.

Arrangements to acquire the 14 vessels were made when tonna; was comparatively cheap, and they could not be replaced to-day except at a considerable advance upon the purchase price.

The total insurance on the fleet is over \$1,800,000, which exceeds the total of the Preference stock and underlying Bonds.

The Company's fleet has been specially constructed for the purpose of handling package as well as bulk freight, with the result that advantage has been taken of the largely-increas-

ing volume of package freight effering from contein ports to the west. The considerable number of vessels in the flest se-cures to shippers a regular and frequent service, and, as a re-sult, the line has formed important and valuable shipping con-nections at Montreal and intermediate points, and at Fort Air-thur, Fort William and Westfort, the lake ports of the three great Canadian rallways.

thur, Fort William and Westfort, the lake poets of the three great Canadian railways.

Considerable of the Company's tonnage is protected by favorable contracts, having from three to seven years to run. Under these contracts 180,000 tons of westbound freight were handled this year. The Company has also a contract for each of the next three years for transportation of pulpwood for few boats for the four months of the season of navigation when tonnage is slackest.

The value of seven of the vessels, as fixed by the appraisal made by the Canadian Appraisal Company on April 18, 1912, and by the purchase prices of the additional vessels totals \$1,851,858, and is in excess of the total of the underlying Bonds and Preference stock.

and Preference stock.

The Company will be in a strong financial position, having ample working capital and three of its vessels free of bonded indebtedness. By 1925 the Sinking Fund will have retired the Bonds on four other vessels, and those now outstanding will then have been reduced to \$220,000, while in 1927 all the existing Bonds will have been paid off.

The net earnings for the year 1912, up to November 30th, of the Canadian, Acadian, Regina, Kenora, Tagona, McKinstry and Renvoyle, and of the Gordon from July 1st only (being date of purchase), and the Hamiltonian

\$235,270 ESTIMATED NET EARNINGS-1918.

Canadian, Acadian, Regina, Kenora, Tagona. McKinstry, Renvoyle, Gordon and Hamiltonian the same as for 1912, notwithstanding that the Gordon and Hamiltonian were not in commission for the first three months of the Fordonian, Calgarian (almost completed and will be in commission on April 1st, 1913, at opening of navigation season), Cadillac, Pioneer and Mars (just purchased)...... 123,000

ft will, therefore, be seen that, after paying out of the earnings the heavy charge of \$67,000 for Sinking Fund, there would, in accordance with the above, remain an earning on the Preference Capital of 23.4%, and after payment of the preferred dividend and making provision for the Reserve Fund there is a surplus equivalent to 13.4% on the Common Stock.