

Opportunity Slipping By

Every day the number of customers at St. John's Greatest Shoe Sale is increasing, but we want you to join the crowds and get some of the really remarkable bargains.

What Do You Think of These
Men's \$4.00, \$4.50 and \$5.00 Shoes, including \$5.00 cushion sole shoes. Sale price, only **\$2.98**

Children's Shoes At Less Than Half Price
69c 78c \$1.28
Shoe Your Children at Our Expense

50c Ice Creepers Any 25c Polish Only 18c At 12 1/2c Only 2 Boxes to One Person

Infants' Soft Soled Shoes at 19c

See our advertisement on the last page of this paper and think what it means to you.

DON'T MISTAKE THE PLACE
The Slater Shoe Shop,
81 KING STREET

ST. JOHN DRIVING CLUB.
A meeting of the St. John Matinee Driving Club will be held this evening at the office of C. M. Kerrison, 21 South Wharf, at 8 o'clock. All those interested in a permanent winter speedway are requested to attend, as business of importance together with the annual election of officers is to take place.

WEATHER.
Maritime—Fresh southwest-erly to westerly winds, some light showers, but mostly fair and mild.

MOUNT ALLISON IS PROSPEROUS, SAYS PRESIDENT

Rev. Dr. Borden Says Sackville Institutions are Attended by More than 700 Students—Endowment Fund.

Rev. Dr. Borden, president of Mount Allison University, is visiting the city and is at the Royal Mount Allison, Rev. Dr. Borden said last evening in enjoying a successful year. There are in the three institutions about seven hundred students and the freshman class this year is exceptionally large.

The endowment fund which was launched last year for the purpose of extending the work of the institution has progressed favorably and the \$250,000 which it is aimed to raise about \$100,000 has been received to date. It is expected the whole amount will be available before May. The institution of a chair of biology and the erection of a new science building are among the ends to which a part of the endowment is to be devoted.

An event of special interest to the university is scheduled for May next when it is planned to celebrate the golden jubilee of the graduation of the first class to leave the university. The two members of the class are still in active service taking a leading part in the affairs of the province. They are Joseph Wood, Lieut. Governor of New Brunswick, and Rev. Dr. Sprague of Mount Allison faculty of theology.

The celebration will be one of particular interest to present and past students of the institution and the occasion will be marked with special functions.

OBITUARY.

Arthur L. Glasgow.
The many friends of Arthur L. Glasgow, who has been for seven years a conductor in the C. P. R. service between Fredericton and Fredericton Junction, will regret to learn of his death which took place yesterday afternoon at the home of his father, H. Adam Glasgow, of West St. John. Mr. Glasgow has been in poor health for some time. He was only 40 years of age, and his untimely death will be a shock to his wide circle of friends and acquaintances. He entered the service of the C. P. R. about 13 years ago, and was very popular with the traveling public, being a man of genial disposition and obliging manners. Besides his father and mother he leaves a wife and one child, a boy of about five years of age. Two sisters residing in the states also survive. The funeral will take place on Friday afternoon from his father's residence, 71 Albert street, West End. Service will be held at the house at 2:30 o'clock.

LATE SHIPPING.

Sailed.
Vineyard Haven, Jan. 15.—Sch Silver Leaf, St. John.

PARALYSIS COMPLETELY CURED

"Fruit-a-lives" Performs Another Miracle

Bristol, N. B., July 25th, 1911. "I had a stroke of Paralysis in March, 1910, and this left me unable to walk or help myself, and the Constipation of the bowels was terrible. Nothing did me any good and I was wretched in every way. Then I took 'Fruit-a-lives' for the Constipation and it not only cured me of this terrible trouble, but gradually this fruit medicine toned up the nerves and actually cured the Paralysis.

By the use of 'Fruit-a-lives' I grew stronger and stronger until all the Paralysis and weakness left me. I am now well again and attend my store every day. I say 'Thank God for Fruit-a-lives'.

"Fruit-a-lives" not only cured the terrible Constipation, but so toned up the nervous system and the general health as to completely overcome the palsy.

Truly 'Fruit-a-lives' is a wonderful medicine. A box, 6 for \$2.50, trial size 25c. At dealers or sent on receipt of price by Fruit-a-lives Limited, Ottawa.

IRISH HOME RULE NOW ON LAST STAGE IN COMMONS

Continued from page 1.

Mr. Balfour.

Mr. Balfour said that the government during the progress of the bill had been supported by substantial majorities, but that that support was utterly worthless. It had been obtained by a method reminding him of one of those comedies of intrigue, in which the chief schemer went to each subordinate character in turn and gave a different version of his object to each in order to induce him to assist him, and in the end left duped. "The government have taken each group of their supporters in turn," continued Mr. Balfour. "They said to the Irish: 'We will give you nationality'; to the British: 'We will give you peace and tranquility'; to the Conservatives: 'We will give you economy'; they said to the home rulers: 'This is a step towards the disintegration of the United Kingdom.' They said to the Imperialists: 'This is a step towards closer unity of the Empire.' They said to the south and west of Ireland: 'You have an inalienable right to be governed by yourselves according to your ideas.' They said to the north and east of Ireland: 'You will never be so happy as when governed by other people, according to their ideas.'"

"The greatest dupes will be the nationalists who think that the government are making Ireland a nation and that they will be given peace." Predicts Friction.

Mr. Balfour criticised the financial scheme of the bill on the ground that it gave Ireland rights too great for the fiscal interests of the United Kingdom, but too small to satisfy any one with the most meagre notions of the powers appropriate to nationality. He predicted endless friction between the exchequers of the two countries. The promoters of the bill, he said, were evidently nervous lest Ireland should have the full right given to other of the nation's dominions to regulate their own fiscal and industrial interests. It was an absurdity if the British people thought they were going to get a scheme of federation for the government's attempt at federation would result in disintegration. If they were going to cut the United Kingdom into fragments, he declared, there was no more necessary and inevitable division than that of the northeast of Ireland from the rest of Ireland. The government had not comprehended Ulster's feelings. That lack of comprehension was dangerous.

The Case of Ulster.

"No one would say," continued Mr. Balfour, "that the Roman Catholics will persecute in the Ulster or liberally persecute the minority at all. But will that reconcile the minority in the north of Ireland to live under the control of the majority, when for generations religion and politics have been mixed up, and under the control of the majority who have complete control of education and patronage? Ulstermen will be not to tax." Mr. Balfour concluded by comparing the case of Ulster to that of the rebellious American colonies. He said:—"Something will arise to stir the people of this country and make them realize what it is that Ulstermen complain of. If blood be spilled, which God forbid, the real assassin will be those who never had the courage to face the situation."

Mr. Asquith.

In rising to reply, the Prime Minister said:—"The sentiments, traditions and moral and economic conditions which have made the Irish question what it now is, have not been taken into consideration by the Right Hon. gentleman. In spite of past history the Irish Nationalist movement has passed from the stage of sentiment and is now an organized and practical reality. 'We cannot ignore the fact that if this bill is rejected we will still find standing in our path the organized and practical expression of the demand of a majority of the Irish people. In view of the strength of this demand what are the opposition going to do? and asked (and loud Irish and Liberal cheers greeted the challenge) if Ireland held a different position than any portion of the Empire, and continued: "It would be pedantry, not statesmanship to treat her in any other way than that proposed under the bill. "What is the claim put forward in

Eighty-First Annual Report of The Bank of Nova Scotia

Capital Authorized \$5,000,000
Capital Subscribed, \$4,864,600 Capital Paid Up, \$4,734,390
Reserve Fund, \$8,728,148

HEAD OFFICE, HALIFAX GENERAL MANAGER'S OFFICE, TORONTO

BOARD OF DIRECTORS
John V. Poyzant, President Charles Archibald, Vice-President
G. S. Campbell, J. Walter Allison, Hector McInnes,
Hon. N. Curry, J. H. Plummer, Robert E. Harris

PROFIT AND LOSS

1911. Dec. 30. By Balance	57,847 83
1912. Dec. 31. Net profits for current year: losses by bad debts estimated & provided for	970,544 39
	\$1,028,392 21
Dec. 31. To Dividends for year at 1 1/2%	583,537 73
" Contribution to Officers' Pension Fund	40,000 00
" Written off Bank Premises Account	150,000 00
" Transferred to Reserve Fund	200,000 00
" Balance carried forward	54,854 48
	\$1,028,392 21

RESERVE FUND

1911. Dec. 30. By Balance	\$7,474,447 20
1912. Dec. 31. " Premiums on new stock	1,053,698 80
Dec. 31. " Transferred from Profit and Loss	200,000 00
	\$8,728,146 00
1912. Dec. 31. To Balance carried forward	\$8,728,146 00

GENERAL STATEMENT AS AT DECEMBER 31st, 1912

LIABILITIES

Deposits not bearing interest	\$12,786,308 50
Deposits bearing interest	38,159,300 95
Interest accrued on Deposits	93,789 75
	\$11,039,468 20
Deposits by other Banks in Canada	394,616 52
Deposits by other Banks in the United Kingdom	58,070 50
Deposits by other Banks in Foreign Countries	443,370 98
	896,058 00
Notes in Circulation	4,856,738 84
Drafts drawn between Branches outstanding	1,218,340 64
	\$4,759,079 58
Capital paid up	4,734,390 00
Reserve Fund	\$8,728,146 00
Profit and Loss, balance carried to 1913	54,854 48
Rebate of interest @ 6% on Time Loans	190,968 43
Dividend Warrants outstanding	689 99
Dividend No. 172, payable 2nd January, 1913	159,794 18
	\$13,868,693 68
	\$71,279,498 95

ASSETS

Specie	\$3,491,558 27
Dominion Notes—Legal Tenders	5,100,972 50
Notes of and Cheques on other Banks	5,031,733 20
Due from other Banks in Canada	4,021,960 30
Due from other Banks in Foreign Countries	1,279,411 50
Investing Exchange	1,861,845 72
Storages (Provincial, Municipal and other Bonds)	16,967,927 99
Call and Demand Loans, secured by Bonds, Debentures and Stocks	4,947,249 47
Demand Loans, secured by Grain and other Staple Commodities	5,435,474 73
	33,007,673 56
Deposits with Dominion Government for security of Note Circulation	100,530 78
Loans to Governments and Municipalities	1,953,587 00
Current Loans, secured by Bonds, Debentures and Stocks	947,995 35
Current Loans, secured by Grain and other Staple Commodities	2,276,303 66
Overdrafts, secured	376,518 53
Overdrafts, authorized but not specially secured	538,807 22
Notes and Bills discounted and current	39,580,077 17
Notes and Bills overdue, estimated losses provided for	65,535 65
Bank Premises	1,377,040 23
Stationery Department	15,979 80
	\$8,271,635 39
	\$71,279,498 95

Contingent Liability—Sterling Letters of Credit Current, £120,481 17 1/2.

Note: When the unamortized calls on subscribed capital are paid, the Paid Up Capital will be \$5,000,000 and the Reserve Fund \$9,100,000. The average Paid Up Capital for 1912 is \$4,168,126.

H. A. RICHARDSON, General Manager.

AUDITOR'S REPORT

We hereby certify that we have verified by actual count the cash on hand at Halifax, St. John (Prince William Street), Montreal, Toronto (King Street), Winnipeg, Vancouver (Hastings Street), Chicago and Boston branches and New York Agency, as at close of business on December 31st, 1912. We have also verified the investments owned by the Bank at that date. Having examined the above General Balance Sheet as at December 31st, 1912, and compared it with the books kept at the General Manager's Office, Toronto, and the certified returns from the various branches, we hereby further certify that, in our opinion, it presents a fair and conservative statement of the Condition of the Affairs of the Bank as at that date.

MARWICK, MITCHELL, PEAT & CO., Chartered Accountants.

THE UNION CHAPTER INSTALLS OFFICERS

M. E. Robert Murray, Grand High Priest of the Royal Arch Chapter of New Brunswick, and officers of the Grand Chapter paid an official visit to the Union Chapter No. 4, Royal Arch Masons, West St. John last evening for the purpose of installing the officers. The installation was conducted by the Grand High Priest assisted by W. B. Wallace as Grand Captain of the Host. The officers were installed as follows: High Priest, W. J. McGiffin. King, Samuel Irons. Scribe, T. B. Allan. C. of H., G. M. Baillie. R. A. C., G. H. Allan. P. S., Dr. J. H. Duval. Secretary, E. Thompson. Treasurer, E. R. W. Ingraham. M. 1st V., H. S. Robinson. M. 2nd V., W. R. Bennett. M. 3rd V., W. G. Cornfield. Tyler, Geo. Carleton. After the installation ceremony a bounteous repast was served in the refectory.

W. L. Kane, of Halifax, has gone to New York to attend the automobile show.

TIGER TEA Is Pure

DIED.

McALLISTER—On the 13th inst., at the age of 85 years, John McAllister, born in County Donegal, Ireland, leaving one son and two daughters to mourn their loss. Funeral on Wednesday at 2:30 p. m. from his late residence, 207 Duke street.

LILLEY—In this city on the 14th inst., William Lilley, aged 64 years, leaving a wife, four sons and two daughters to mourn their loss. Funeral on Thursday at 2:30 p. m. from his late residence, 15 Cranston Avenue.

GLASGOW—At West St. John, on the 15th inst., A. L. Glasgow, aged 40 years, leaving a wife and one child to mourn.

Funeral from the residence of H. Adam Glasgow, 71 Albert street, W. E., on Friday afternoon, Service at 2:30 o'clock.

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MARWICK, MITCHELL, PEAT & CO., Chartered Accountants.

Would you like to meet the man who owns a factory just like the one you intend to build?

You'd ask him how it was designed, what it cost, what materials he used, why he used them, how satisfied he has been with his investment—you'd probably fire questions at him for an hour.

—and then you'd want to see the building itself. You might travel a thousand miles to meet that man and then find him too busy to talk to you.

But you can get all he knows without moving from the chair you're sitting in. Turn to your stenographer and dictate a note requesting a free copy of

"Factories and Warehouses of Concrete"

Return mail will bring you a book containing every scrap of information you could desire—from the man who has built a factory just like the one you are planning.

Yes, just like it, because over 235 factories and warehouses, housing 97 separate industries are described and illustrated with photographs.

Every question you would ask is answered—not in generalities, but in specific facts and figures.

It's a handsome book, as befits the most complete and authoritative publication on reinforced concrete factory and warehouse construction ever written. No dry-as-dust treatise for engineers, but a frank, plain description of reinforced concrete construction for business men.

Tell your stenographer to enclose 12 cents in stamps for postage
ADDRESS: PUBLICITY MANAGER, CANADA CEMENT COMPANY LIMITED
Herald Building, Montreal

Remember, the best way to forget to ask for this book is to "Write tomorrow."

The Great Holiday Favorite— Four Crown Scotch
Sold Everywhere
FOSTER & CO., AGENTS, ST. JOHN



OPERA HOUSE NEXT WEEK

MON. TUE. WED. WEDNESDAY MATINEE

NELLIE GILL PLAYERS TONIGHT

"The Man on the Box"

FRI, SAT. NIGHT, SAT. MAT. "Polly of the Circus"

Prices, Floor 35, 50c. Balcony 25, 35c. Gallery 15c. Mat. Wed. Sat. 25, 15c.

Wedding Anniversary. On Wednesday evening a very pleasant time was spent at the home of Mr. and Mrs. Joshua E. Cowan, Douglas avenue, when their friends assembled and in honor of their fifth wedding anniversary, presented the happy couple with a beautiful parlor table.

Peculiar and Remarkable Qualities for Washing Clothes

Class One cent per advertisement

WANTED—First teacher for Mace's school No. 2, Acadia St. W. G. Mahwinney, Agent.

WANTED—Second class female teacher for No. 1, Brunswick Park. Address R. H. Co. Trustees, New Canada.

SITUATIONS AGENTS—SALARION—to sell Red T exclusive lines. Grow only by agents. Elegant free to Dominion Trade.

SALESMEN—50 one hand Egg Beaters 25c. Money satisfactory. Collier, Hingwood, Ont.

FOR SALE—New Home and Chinese Genuine Edison Improved "The good Typewriter Machines and Phonographs. I have no travellers money in my shop. FORD, 105 Prince Street.

HOTEL PROPERTY A long established in the Town of Woodville; well equipped; right man. All particulars to A. D. Hooper, N. B.

LUMBER LAND acres of lumber land in the County of York at a bargain. For particulars, apply to A. D. Hooper, N. B.

FOR SALE—A 60 feet long in front of R. S. Welch, N. B.

FOR SALE—Incl. shales, etc. Apply to DANIEL Pussley Bullock.

LARGE SAFE New second hand dress safe, care of

JUST ARRIVED—choice HORSES, w to 1,500 lbs. For HOGAN'S Stable, 1567.

FARMS FOR SALE—Our 1913 Farm C partition, will be ready January 15th. A 150 to select from. \$2.00 per acre up. Value than ever. ALFRED O. 46 Prince Street, Wick Farm Special.

FARM FOR SALE—A farm formerly owned by the late Mr. 67 acres, opposite T. Lomond Road, St. John. Considerable standing timber. 20 acres cleared. Apply to DANIEL Pussley Bullock.

FOR SALE—Farm, two houses, three miles from Kings Co. Also five close to river at P. Lingley, on C. P. E. houses and barns, from Oak Point, 25 barn and 250 acres other farms at bar & Son, Nelson street.

TO LET—Back room adjoining, furnished. For particulars, apply to "Home," care of the Standard.

TO LET—Two light electric light and street.

ENGRAVERS F. C. WESLEY engravers and Electric street, St. John, N. B.

Musical Instruments VICTORIAN MAN stringed instruments. patred. SYDNEY Street.

ENGINE ELECTRIC MOTOR repairs, including to keep your plant making repairs. E. C. Nelson street.