SEVENTY-NINTH ANNUAL REPORT

BANK OF NOVA SCOTIA.

Capital Authorized, $5,000,000
Capital Paid Up, $3,000,000 - Reserve Fund, $5,650,000

HEAD OFFICE, HALIFAX. GENERAL MANAGER'S OFFICE, TORONTO

BOARD OF DIRECTORS.

JOHN Y. PAYZANT, President. CHARLES ARCHIBALD, Vice-President.
R. L. BORDEN, G. S. CAMPBELL, J. WALTER ALLISON, HECTOR MCINNES,
N. CURRY, J. H. PLUMMER.

PROFIT AND LOSS.

1909. Dec. 31.	By Balance	$44,865 15	
1910. Dec. 31.	" Net profits for current year; losses by bad debts estimated and provided for	662,301 80	$707,166 95
1910. July 13.	To Contribution to Relief Fund, Campbellton, N. B., Fire	5,000 00	
Dec. 12.	" Transferred to Reserve Fund	150,000 00	
Dec. 31.	" Dividends Nos. 161, 162, 163, 164 at 12%	360,000 00	
	" Contribution to Officers' Pension Fund	25,000 00	
	" Written off Bank Premises Account	125,000 00	
	" Balance carried forward	42,166 95	$707,166 95

GENERAL STATEMENT AS AT DECEMBER 31st, 1910.

LIABILITIES.

Deposits not bearing Interest	$8,245,404 96	
Deposits bearing Interest	31,586,794 28	
Interest accrued on Deposits	126,034 19	39,958,233 43
Deposits by other Banks in Canada	406,194 36	
Deposits by other Banks in the United Kingdom	13,497 76	
Deposits by other Banks in Foreign Countries	694,450 12	1,114,052 24
Notes in Circulation	2,745,453 63	
Drafts drawn between Branches outstanding	749,324 01	3,494,777 64
		44,567,063 31
Capital paid up	3,000,000 00	
Reserve Fund	5,650,000 00	
Profit and Loss, balance carried to 1911	42,166 95	
Rebate of Interest @ 6% on Time Loans	157,161 87	
Dividend Warrants outstanding	588 00	
Dividend No. 164, payable 3rd January, 1911	90,000 00	8,939,916 82
		$53,506,980 13

ASSETS.

Specie	$3,101,817 47	
Dominion Notes—Legal Tenders	2,952,910 50	
Notes of and Cheques on other Banks	2,511,471 99	
Due from other Banks in Foreign Countries	1,314,054 02	
Sterling Exchange	1,157,420 65	
	11,037,674 63	
Investments, (Provincial, Municipal and other Bonds)	6,041,907 76	
Call Loans, secured by Bonds, Debentures and Stocks	7,498,597 04	
Call Loans, secured by Grain & other Staple Commodities	3,877,555 00	28,455,734 43
Deposits with Dominion Government for security of Note Circulation	160,447 11	
Loans to Provinces and Municipalities	214,634 68	
Current Loans, secured by Bonds, Debentures and Stocks	1,109,217 03	
Current Loans, secured by Grain and other Staples	1,218,146 46	
Overdrafts, secured	299,796 47	
Overdrafts, authorized but not specially secured	209,788 24	
Notes and Bills discounted and current	20,573,945 48	
Notes and Bills overdue	22,302 11	
Bank Premises	1,233,592 12	
Stationery Department	18,466 00	25,051,245 70
		$53,506,980 13

NOTE: Included in Deposits, pending reopening of the Stock Books on January 3rd, is an amount of $48,488, representing payments received from Shareholders on account of new stock.

H. A. RICHARDSON, General Manager.

AUDITORS' REPORT.

We have examined the books and accounts of the Bank of Nova Scotia at its Head Office, Halifax, at the General Manager's Office, Toronto, and at seven of the principal branches, and we have been duly furnished with certified returns from the remaining branches and with all information and explanations required by us. The Bank's investments and the other securities and cash on hand at the branches visited have been verified by us and they are in accordance with the books and we certify that we have examined the foregoing general statement and that in our opinion it is properly drawn up so as to exhibit a true and correct view of the Bank's affairs as at the 31st December, 1910.

PRICE, WATERHOUSE & CO.
Toronto, January 12th, 1911. Chartered Accountants.

BRANCHES IN NEWFOUNDLAND:

Bonavista: A. MacKinnon, Manager; Grand Bank: W. D. King, Manager; Burin: W. S. Wilkinson, Manager; Harbor Grace: W. J. Hunt, Manager; Carbonear: W. H. Morrow, Manager; Twillingate: J. A. Templeton, Manager.

St. John's, R. H. ANDERSON, Manager.

House Blown Down.

The storm of Friday afternoon and night was one of the worst ever experienced in Conception Bay, and was particularly heavy on the north shore. At Western Bay a house owned by John Fitzgerald was completely demolished by the force of the hurricane which raged. It was detached and built on a hill, and about 4 p.m. a gust of wind more violent than any which preceded it hit the structure and blew it over, completely wrecking it. The material of which it was composed was smashed in pieces, and not much of it will be available for use if it is to be re-erected. The uprights, cross beams, clapboards and rough boards were nearly all broken in several pieces, the chimney, windows and doors were detroyed, and the loss to the owner is a heavy one. The house was worth at least $1,000, had just been completed, and Mr. Fitzgerald and his family had intended to occupy it this week. Had they been living in it, some of the family would have been killed. Before the structure tumbled, felt, boards and part of the roof were ripped off and blown out in Salt Peach Cove Pond, some distance away.

The residence of Mr. Ml. Kennedy, of the same place, was also partially demolished. This house was being repaired and the benches erected outside it were torn up and blown away and the heavy boards were hurled to a distance of several hundred feet. The people had to vacate the building and take shelter with friends, fearing the structure would share the fate of Fitzgerald's. Telegraph poles, trees, fences, &c., were blown down in all directions and several barns and stables were unroofed.

Speculating in Cattle.

A number of young men in the city are speculating in cattle and at least two groups of these have shipments on the way, the kine being purchased in Toronto. Mr. John Rice recently selected 40 head of fine animals in Toronto, and Mr. Joseph Judge is also coming forward with a lot of specially selected stock. The price for beef on the hoof is now very high and the speculators hope to make handsome profits on these shipments.

Minard's Liniment Cures Colds, Etc.

Hit With Sledge.

Saturday evening while one of the laborers employed at the s.s. Adventure was at work under the ship on the dry dock, a heavy sledge fell from the hands of a man working above him on the scaffolding, and falling on his head felled him to the dock floor, where he remained unconscious for several minutes with blood flowing freely from an ugly cut in the skull. On reviving the man was assisted up off the dock by fellow workmen and brought to a doctor, who had to insert several stitches in the wound.

Boys Perish in Storm.

Hon. R. Watson, Colonial Secretary, had the following message from Mr. Aaron Stone, Fogo, Saturday night:

"Two boys, aged 14 and 17, sons of Joseph Cull, Shoal Bay, left their homes yesterday (Friday) morning and were overtaken by the storm and smothered. Search parties found their bodies about a half mile from their house. Both were dead."

Sciatic Rheumatism

Unable to work or sleep—Six years of suffering—Cured by DR. A. W. CHASE'S NERVE FOOD.

Mr. Alex. Ethier, Jr., Clarence Creek, Russell Co., Ont., writes:—"My nervous system was run down to such an extent that I suffered a great deal from weakness of the nerves and sciatic rheumatism, and at times was like one paralyzed. I could not work, was unable to sleep, and had no appetite.

"Nothing seemed to build up my nerves until I made use of Dr. Chase's Nerve Food. After having used about $12.00 worth of this medicine I feel like a new man. I can walk all right, do a great deal of work, have a good appetite and sleep well every night."

When you have tired of experiments you can turn to Dr. A. W. Chase's Nerve Food knowing that persistent treatment is bound to be rewarded with lastingly beneficial results. But you must get the genuine, bearing portrait and signature of A. W. Chase, M. D. 50 cts. at all dealers or Edmanson, Bates & Co., Toronto. Write for free copy of Dr. Chase's Recipes.

MINARD'S LINIMENT CURES DIPHTHERIA.

Cable News.

Special Evening Telegram.

NEW YORK, Jan. 23.

President Taft began in earnest a campaign for the fortification of the Panama Canal, Saturday night. His speech at a banquet given by the Pennsylvania Society, at New York, was devoted to this subject. In the Senate the President had been told that sentiment in favour of fortification was almost 2 to 1; while the House seems evenly divided, but not on partisan lines. The President declared there was absolutely no treaty obligation in the way to prevent fortifying the Canal. The United States had every reason to protect what was purely an American waterway. He yieled to no man his love for peace; and he hoped to submit to the Senate arbitration treaties of a broader nature than had ever come before that body or any other legislative body of the world. But universal peace was yet a long way off, and he could not conceive any patriotic American being willing to allow an attacking force free and equal use of a waterway which was built by America largely as an instrument in defence of their country.

Special Evening Telegram.

HALIFAX, Jan. 22.

Capt. Howard and crew of the schooner H. J. Logan, abandoned at sea on December 19th, on the Grand Banks, and since reported as being towed to Newfoundland, arrived today by the Hesperian from Liverpool. The crew were rescued by the S. S. Bandistan, bound from Norfolk to Bremen. The men tell a harrowing tale of their sufferings while drifting hopelessly for days between the Georges and the Grand Banks, without sails and with the waves sweeping through the open timbers. They had abandoned all hope when rescue came.

Special to Evening Telegram.

CARACAS, Venezuela, Jan. 23.

The National Bank project, providing for a central institution in the capital with branches in the principal cities, is likely to fail, as the English capital, which was supposed to be behind the enterprise, has not proved responsive.

Special to Evening Telegram.

TORONTO, Jan. 23.

Two hundred delegates, representing patriotic organizations, waited upon Premier Whitney, on Saturday, to ask for the erection of a memorial to the soldiers who fell in the War of 1812. They got a favourable reply.

Special Evening Telegram.

RHEIMS, France, Jan. 23.

The wine-growers in the Champagne district, have ceased their manifestations, owing to the presence of a military force. They claim that their grievance is fraudulent competition, in defiance of the Act, which is constantly violated by importations from from abroad.

Special Evening Telegram.

DUBLIN, Jan. 23.

It is reported here that King George and Queen Mary will make a brief visit to Ireland in July or August and take up residence at the Vice-regal Lodge, where they will hold a series of brilliant state functions.

Special Evening Telegram.

KIMBERLEY, Cape Colony, Jan. 23.

Jack Donaldson, professional sprinter, made a new record in the 150 yards' dash, which he accomplished in 14 seconds.

Special Evening Telegram.

LONDON, Jan. 23.

The British steamer "British Sun," from London to Philadelphia, with her propellor broken, was spoken on Jan. 14th by the German steamer Breslaw, which passed Scilly Islands to-day from Baltimore for Bremen.

Special to Evening Telegram.

OTTAWA, Jan. 23.

It is now regarded as settled that this year will see the start of the Georgian Bay Canal. A special estimate of $3,000,000 for the beginning of the Canal has been prepared, and will soon be brought down. Recent statements of ministers confirm the report.

Special to Evening Telegram.

CHARLOTTETOWN, P. E. I., Jan. 22.

Benjamin Rogers reputed to be the wealthiest merchant in Prince Edward Island, is dead.

Special to Evening Telegram.

TORONTO, Jan. 22.

The residence of Percey Brooks has been burned to the ground, and, as a result, Mrs. Brooks with three children perished in the flames.

"Absolutely Alright."

That is what an authority says of **Magic Headache Powders.** They cure—no ill after effects, which is all right The price 10 cts. is all right. W. T. COURTENAY, corner Duckworth and Prescott Streets.—jan7,tf

Minard's Liniment Cures Colds, Etc.

Here and There.

AT THE DOCK.—The s.s. Adventure is still on dock, being made ready for the sealfishery.

C. L. B. Parade and Inspection will be held at the Armoury on Thursday, February 2nd. Admission 10 and 20 cents.—jan21,6i

CURLIANA.—The "Ladies' Avalon Curling Club" will compete for the "Syme" Trophy on Tuesday morning, January 24th. Ice permitting.—ad.1f

VERY DANGEROUS.—The streets of the city running towards Duckworth and New Gower are being coated with ashes by the Council employees.

TO CURE A COLD IN ONE DAY

Take LAXATIVE BROMO Quinine Tablets. Druggists refund money if it fails to cure. E. W. GROVE'S signature is on each box. 25c.—oct 24,m,tf.

B. I. S. TOURNAMENT.—The second round of the B. I. S. tournament is finished. The third is now being played and the games will be finished about the end of the month.

The Star R. R. & B. Com. will hold a Card Tournament in the Club Rooms to-night, also a sale of Papers and Magazines, commencing at 8 p.m. jan23,1i

TERRIFIC WEATHER.—The Glencoe and Portia met with terrific weather on the South West Coast last week. Friday night both steamers were lying up in harbors.

Electric Restorer for Men

Phosphonol restores every nerve in the body to its proper tension; restores vim and vitality. Premature decay and all sexual weakness averted at once. **Phosphonol** will make you a new man. Price $3 a box, or two for $5. Mailed to any address. **The Scobell Drug Co., St. Catharines, Ont.**

ADJT. BRISTOW FAREWELLS.—Adjt. Bristow, of the Salvation Army, who has been in charge of the Citadel for the past 18 months, leaves shortly for Canada, and with Mrs. Bristow yesterday conducted farewell meetings before large congregations.

ATTENTION IS CALLED to the Music Sale now on at our store, 20p.c discount on all Folios and Sheet Music during January, month. Cash only CHESLEY WOODS, Pianos & Organs jan 9,tf.

COMPLAINT ABOUT DRAINS.—Residents of Pennywell Road are complaining about the condition of the drains. They are filled with snow and ice and when the weather turns mild they overflow and the water gets into houses.

Dr. de Van's Female Pills

A reliable French regulator; never fails. These pills are exceedingly powerful in regulating the generative portion of the female system. Refuse all cheap imitations. **Dr. de Van's** are sold at $5 a box, or three for $10. Mailed to any address. **The Scobell Drug Co., St. Catharines, Ont.**

HURT BY FALL.—At 7 p.m. Saturday as a woman was proceeding down Theatre Hill, she slipped on the ice and fell heavily. She received painful injuries to her back and moaned with pain. Easserby rendered her every assistance and calling a sleigh had her driven home.

LEFT BY FLORIZEL.—The ten Spanish sailors who cleared out of the barque Guadalhorce left by the Florizel Saturday evening for New York, where the Spanish Consul will look after them and see them sent forward to their homes.

ST. BON'S L. A.—The Annual Meeting of the Ladies' Association of St. Bonaventure's will be held at the College on Wednesday, Jan. 25th, at 4 o'clock, for the election of officers and other business. MAY CARROLL, Honorary Secretary.—jan21,2i

BRUCE PASSENGERS.—The S. S. Bruce arrived at Port aux Basques at 4.15 p.m. yesterday bringing the following passengers in saloon:—W. S. Harkins, H. English, Mrs. English, M. Franklin, W. B. Woodall, H. Prince, F. A. LaDuke, P. Webster, S. Anderson, Miss Oxer, Miss E. Merely, Miss C. Hastings, J. Laughlan, E. and A. Ingraham and 18 in steerage.

POSTPONED.—Owing to the late arrival of the W. S. Harkins Co, their opening will be postponed till to-morrow evening, Jan. 24. Tickets for to-nights play will be good for to-morrow's play, "For Her Sake." The bills will be run off in regular order. Special Matinees Wednesday and Saturday, 2.30. Matinee to be announced later.—jan23,1i

ATTACKED BY DOGS.—As Mr. Ml. Fleming, driver of Marshall Bros. express, was driving down New Gower Street Saturday evening he was attacked by a dog which was harnessed to a sled and being driven along by a lad. The dog seized Fleming by the overcoat at first and tore it badly, then he grabbed the man by the pants and was dragged some distance before he let go this portion of the man's apparel, which was also badly torn. Such savage brutes should be destroyed.

STAFFORD'S Liniment will cure Coughs, Colds, Bronchitis, when applied to the Chest, only 14 c. a bottle.

The Chinese Attack Foreigners.

Special Evening Telegram.

HANKOW, China, This morning.

The death of a coolie, who was found in a state of collapse by the British Police, resulted in serious disorders here. The Chinese suspected the police of killing the coolie, and rioting began in several sections of the city. Detachments were landed from British and also from German gunboats were landed, fierce fighting followed, and ten Chinese were killed. The Viceroy sent native troops to restore order, after the landing of the British and the German marines, and the Volunteers were called out to defend the foreign community. Several foreigners were injured.

Connaught Regent.

Special to Evening Telegram.

LONDON, This morning.

It is reported that the Duke of Connaught will be appointed Regent during the absence of the King in India.

A. B. C.

Address by Hon. J. A. Robinson.

"The personal factor in the equation of life" was the subject of an address delivered yesterday afternoon to the George Street Bible Class by Hon. J. A. Robinson.

The speaker introduced his subject by a few illustrations drawn from school life, and quoted some of the very simplest equations which needed no argument to prove their truth, and very little learning to understand. Proceeding from the simplest form of equations to the more difficult he referred to the "unknown quantity." As "x" was the unknown quantity in the algebrical equation so was the "personal factor" in the equation of life.

Life was full of equations, some of them simple, many of them complex, all of them requiring the application of the personal factor before they could be solved. Many equations in the physical and scientific world that were once thought impossible of solution had been solved by man's ingenuity, work and sacrifice; many more that seemed impossible to us at the present day would, no doubt, be worked out as time went on and other men continued to apply the personal factor.

There were two principal kinds of personal factors, the "conscious" and the "unconscious." The former was easy to understand and apparent to every one, it was used in cases where the human will was exercised, as for instance in building a house; all the material being supplied, it simply remained for the man to apply himself to the work and put the materials together properly and the house was built. But the unconscious personal factor was not so easily seen or so readily understood. Every man wielded an immense influence, he might not know it, might not utilize the immense possibilities and responsibilities contained in the statement, but nevertheless it was true. Here the speaker cited an instance where a poor idiot reformed a drunkard who afterwards became a successful business man. Personal influence continued even after death. Too little thought was given to this fact. If people would remember and ponder over Longfellow's lines:—

But it leaves somewhere a record,"
ever done,
But it leaves somewhere a record."

many of the equations of life would be worked out differently.

Man's unconscious influence was controlled by his character. Good influence could only come from good character. A purified personal character would ensure purity in all walks of life—city, national, political, business and home.

The address throughout was interspersed with anecdote sufficiently humorous to be entertaining yet thoughtful enough to be instructive.

Mr. Robinson is well known as one of our best platform speakers and the boys of the A.B.C. will long remember the words of inspiration which he gave them yesterday afternoon.

At the close the Class tendered him a hearty vote of thanks, and expressed the wish that they would have an opportunity of hearing him again in the near future.

Snatched from Death.

An accident of very serious proportions was barely averted on Friday night, when in the height of the storm that raged on that occasion, Messrs. T. Myron and J. Ennis clambered onto Bastow's building, Beck's Cove, to fasten down the skylight, which seemed in imminent danger of being blown off. A heavy gust of wind caught Myron, and tearing him from his perch, left him hanging by one hand only from the edge of the skylight. At great personal risk to himself, Ennis succeeded in reaching his companion and dragged him back to safety from his perilous position. Both feel that theirs was an awkward predicament, and are well satisfied that it terminated so well.

NO HIGHER PRAISE can be desired for Sunlight than this—that in every corner of the civilized globe Sunlight is acknowledged to be the ideal Soap for all household purposes. Why? Because it is pure. That is why Sunlight has THE LARGEST SALE IN THE WORLD. 1717

The Grace at Barbados

Sails Blown Away and Hull Damaged—Captain and Crew Well.

The friends of the crew of A. Goodridge & Sons brigt. Grace, Capt. John Jackman, were beginning to feel some anxiety over the long passage which the vessel was making from Oporto, she being out 70 days on her voyage to this port Saturday; when at 4 p.m. that day a telegram was received by the firm announcing her safety, though the ship did not come through without damage. The telegram received by Messrs. Goodridge & Sons from their agent at Barbadoes, Messrs. S. P. Musson, Son & Co., and it apprised them that the Grace had arrived with her sails badly damaged and several stanchions gone, and that most of the damage to the vessel was above the water line. The message also stated that the captain and crew are well. Messrs. Goodridge immediately telegraphed their agents asking for particulars of the extent of the damage to the ship, and expect an answer to-day. Capt. Jackman is a master mariner of ability and intrepidity, and his vessel is a good sailer, but the past few years in the making of voyages luck has been against him. About this time last year the vessel in running from here to Halifax was 32 days on the voyage, had a desperate time of it and for a time it was feared she had gone to bottom. She struck a shoal going into Halifax, came off, however, but had to undergo considerable repairs. Two years ago she was on the "missing" list in coming from Bristol to this port with general cargo, but turned up O.K. after a voyage every day of which gales of wind and mountainous seas were encountered, and she made the run across in 83 days. Several years ago on a voyage from Europe to this port she was blown south, and on that occasion also fetched Barbadoes after sustaining considerable damage. It is thought that on this voyage she was off this coast in fairly good time but was driven south to the West Indies and brought up at Barbadoes. The vessel will likely be given repairs at Barbadoes, and the damage to her will not seriously inconvenience the owners as no freight awaited her here; but her arrival at Barbadoes will mean that by the time she is repaired she will be enabled to secure one of the first cargoes of molasses from that Island.

Narrowly Escaped Drowning.

Mr. Alonzo Follett, of Western Bay, narrowly escaped drowning on Wednesday afternoon. He had been in the country all day and was returning home with his horse and slide drawing a heavy load of wood, when he started to cross Rocky Pond to take a short cut home, when about the centre of the pond had been reached a bad spot of ice was met and horse and driver went through. Follett clung to the wood which floated the slide, and his cries for help brought some men to his assistance. Knowing that the ice was treacherous in places the men brought longers and ropes with them, and throwing one of the latter to Follett he managed to slip a noose over the horse's head when those on the firm ice gripped the end and held the animals head up, thereby keeping it from drowning. Follett also put a rope around his own waist and was drawn in over the ice to safety. Then after much exertion and no little risk to the men the horse was cut clear of the traces and also hauled up on the ice. The load of wood and the slide were secured next day. Had the men not been there Follett would have to cling for an indefinite time to the load of wood, or it is more than likely when the horse would succumb it would bring the man and wood with it to the bottom.

Indigestion & Dyspepsia

In all its Forms can be Cured.

It is quite a daily occurrence to hear persons say: Oh, what a feeling of distress I have after meals, fullness of the stomach, heaviness and headache, I feel too tired to do anything. I have no heart to exert myself and at times I care for nothing. I often have a pain in the pit of my stomach, no appetite, my heart beats rapidly on the slightest exertion. I feel just as tired when rising in the morning as when retiring to bed. My sleep is often disturbed, and I often awake with a sense of suffocation and a difficulty of again going to sleep. I have to be careful of what I eat, and my life seems a veritable burden.

Now, it seems a shame and a pity for persons to be suffering like that when it is in their power to get cured by taking a Bottle of Dr. Stafford's Prescription A. A sure cure for persons afflicted with stomach troubles. It can be obtained at

DR. F. STAFFORD & SON,
Duckworth Street and Theatre Hill.

Small size, 25 cents; postage, 5c. extra; large size, 50 cents; postage, 10c. extra. Mail orders must be accompanied by remittance.—oct29,1m.

Typhus Patients Better

Mr. William Fanning, who was so ill of typhus fever, we are glad to hear has perfectly recovered and is able to be up and about his home. Esther and James Cheeks are also better in the hospital. The Collins boys left the Fever Hospital this morning, and all the rest are also rapidly recovering.

Books Worth Reading.

Only 10c. each.

The Innocents Abroad, by Mark Twain
The World's Great Snare, by E. P. Oppenheim
The Brass Bottle, by F. Anstey
The Woman With the Fan, by Robert Hitchens
Anna, the Adventuress, by E. P. Oppenheim
Her Kingdom, by Effie A. Rowlands
The Call of the Blood, by Robert Hitchens
Scarlet and Hyssop, by E. P. Benson
Disinherited, by S. M. During
In God's Good Time, by the Author of "Convict 99"
Looking Backward, by Edward Bellamy
The Red Cockade, by Stanley Weyman
The Ragged Messenger, by H. B. Maxwell
The History of a Crime, by Victor Hugo
Vivien, by W. B. Maxwell
The Master of the Mill, by H. St. John Cooper
Buried Alive, by Arnold Bennett
Thurtell's Crime, by Dick Donovan
The Closed Book, by Wm. LeQueux
The Gate of the Desert, by John Oxenham
The Dynamiter, by R. L. Stevenson
A Nine Day's Wonder, by Mrs. B. M. Croker
Shirley, by Charlotte Bronte
The Heart of Princess Osra, by Anthony Hope
Mammon & Co., by E. F. Benson
The Stark Munro Letters, by A. Conan Doyle
Bondman Free, by John Oxenham
My Life in the Army, by Robert Blatchford
Hetty Wesley, by A T. Quiller-Couch
A Maker of Millions, by Fred M. White
Farewell Nickola, by Guy Boothby
The City of Mystery, by A. G. Gunter
Beneath Her Station, by Harold Bendloss

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MINARD'S LINIMENT CURES COLDS, Etc.

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S. M

Demon Ships.

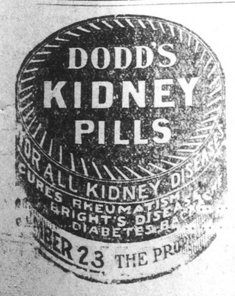
Vessels That Seemed to be Moved by the Spirit of Destruction.

There is an old Cornish legend of a phantom ship which is seen in or off Portheurno harbor and which, like most ghosts, has a terrifying habit of pursuing any vessel which it sights. If it catches its victim there is a collision, but no loss of human life. At the moment of contact the ghost ship vanishes into thin air and the puzzled crew of the other vessel rub their eyes in terrified amazement.

To any one who knows the legend the vessel that saw the phantom ship is, however, doomed. Before the next New Year's Day she will be sunk in collision with another vessel or a reef.

One wonders whether the original of this phantom at all resembled the notable and appropriately named yacht Satanita. The Satanita was a fine and very powerful cutter, which originally belonged to Mr. C. D. Rose and afterward to Sir Maurice Fitzgerald.

The Satanita was a hard weather craft, but let the breeze be the less heavier than she liked and she would be seized with what seemed more like demonaical possession than anything else, and even with four men hanging on her helm she would sometimes take charge and rush right up into the wind.

She was the cause of several serious accidents, the worst of which happened at the Mudhook clubs regatta in 1894. On that occasion she was behaving in the most perfect fashion when suddenly and without the slightest warning she flung all control, and just as a race horse will sometimes "savage" an opponent, she dashed in a mad fury at Valkyrie II. and sank her like a stone. Well was the Satanita called the "demon" yacht.

But it is not only sailing ships that act at times in a strange and unaccountable fashion. Some years ago the British warships Pique, Mutine, Rosario and Britomart entered Kiukiang harbor and ropped anchor in