C.H.I.C.

Authorized Capital - $1,100,000.00
Assets - - - $325,000.00

Money Loaned at 5 per cent. simple interest. Ten years six months to repay

5%

or repayment can be made any month of whole loan or any part without extra cost or bonus.

THE LARGEST AND OLDEST CONTRACT LOANING COMPANY IN CANADA.

Business written to date in excess of $12,500,000.00

OFFICERS AND DIRECTORS:

J. R. Seymour, Pres. A. McKechnie, 1st Vice-Pres. and Gen. Mgr. F. A. Brodie, Secretary.
Lt.-Col. J. Duff Stuart, 2nd Vice-Pres.
Hon. R. E. McKechnie, 3rd Vice-Pres. J. J. Banfield.

Canadian Home Investment Company
LIMITED.
Home Office 2nd Floor, Pacific Building, Vancouver, B. C.
ST. JOHN OFFICE
47-49 GERMAIN STREET PHONE 865

OFFICE OPEN EVENINGS UNTIL NINE O'CLOCK

To the Agents and Policy Holders:

The Anglo-American Montreal-Canada

Fire Insurance Companies

Please take notice that Messrs. William Thomson & Co. will not represent these offices after 31st December, 1912, MR. E. L. JARVIS, of St. John, N. B., has been appointed general agent for the Maritime Provinces.

Agents wishing to continue representing these companies will please communicate with the new general agent.

ANGLO AMERICAN FIRE INS. CO.
MONTREAL-CANADA FIRE INS. CO.

Who Does Your Printing?

Are you satisfied with it?
Can it be improved?
Do you desire improvement?
If So, Give Us a Chance to Make Good.

Standard Job Printing Co.
82 Prince William Street, St. John, N. B.

THOMAS BELL & CO., St. John, N. B.
Pugsley Building, 45 Princess St.
Lumber and General Brokers
SPRUCE, HEMLOCK, BIRCH, SOUTHERN PINE, OAK, CYPRESS, SPRUCE PILING and CREOSOTED PILING.

Western Assurance Co.

INCORPORATED 1851
Assets, $3,213,438.28
R. W. W. FRINK - Branch Manager
ST. JOHN, N. B.

BANK OF NEW BRUNSWICK

Head Office, St. John, N. B.
Capital (paid up) $1,000,000.00
Rest and undivided profits over 1,800,000.00

I·H·P·C FACTS

DON'T PAY RENT

Or High Rates of Interest
WE WILL LOAN YOU MONEY
TO BUY OR BUILD HOUSES
TO PAY OFF MORTGAGES
TO IMPROVE REAL ESTATE
AT 5 PER CENT.
WE GUARANTEE
the time when your indebtedness will be paid off.
Office open evenings. Write, phone or call
INTERNATIONAL HOME PURCHASING CONTRACT CO., LTD.
St. John, N. B., Office, Room 33 Canada Life Bldg. Phone Main 1503.

COMMERCIAL MEN GUESTS AT ENTHUSIASTIC SMOKER

Optimism and Boost, Keynotes of Gathering in Assembly Rooms Last Evening --- Board of Trade Proved Excellent Hosts -- Rev. G. M. Campbell Orator of the Occasion.

Interesting as have been the manifestations of the pregnant optimism of the Board of Trade in the last year or so, there have been few occasions when it found more striking expression than it did at the smoker and reception tendered to the commercial travellers in Keith's Assembly rooms last evening. All the recent achievements and developments in the city were presented by means of speeches and pictures in a way calculated not only to impress the travellers from outside points, but to give the citizens themselves a concrete conception of the developments making for the growth and welfare of the city, designed to stimulate their pride in the city, and increase their faith in its future.

It was a notable record of progress that W. I. Fenton was able to present to the gathering, and to visualize by means of pictures of the works being carried on here, a record which A. Milne Fraser, of Halifax, president of the Travellers' Association declared was a revelation to him; and which showed that the faith of the people had already found expression in good works.

Not content with Mr. Fenton's exposition of the fact that the people had only to consider the material developments of the last few years to find a justification of the new spirit of the people, J. M. Robinson, president of the Board of Trade, directed attention to the probability of the developments in the near future eclipsing the greatness of the achievements of the past, pointing out that the assured developments of the next few years would involve an expenditure of $45,000,000, while the projects mooted and under consideration would swell the expenditure another $17,000,000; a total more than double the assessed valuation of all the property in St. John.

Dr. G. M. Campbell, the orator of the evening, gave his blessing to the movement to boost the city and province, but urged upon the men of industry and commerce to acquire the power of vision, and set before themselves more exalted ideas and aspirations than those of exploiting their heritage and opportunities for a mere personal gain.

Interesting speeches were made by Milne Fraser, Donald Pidgeon and others, and a splendid programme of musical and vocal selections was furnished; while in addition to being instructed and entertaned the travellers were treated to cigars, coffee and sandwiches.

J. M. Robinson, the president of the Board of Trade, presided, and over 300 people, most of whom were travellers, were present.

When the meeting was opened, pictures of the flag and King George were thrown on a screen, and the audience rose and sang Rule Britannia.

Welcomed the Travellers.

J. M. Robinson, president of the board of trade, then extended a cordial welcome to the travellers. In doing so he spoke of the big developments in progress in St. John, and intimated that the object of the smoker was to give them knowledge of the progressive developments here, and thus interest them in advertising the possibilities of St. John about the provinces.

W. I. Fenton then delivered an address dealing with the manufacturing and commercial development of St. John. His lecture was illustrated by a large number of interesting views.

In opening he referred to his arrival in the city ten years ago, when he had to get off in the mud at the I. C. R. station. Since then the I. C. R. shed had been built and the environs of the station greatly improved.

At that time there were only six miles of street railway in the city and 11 cars. Now there were over 20 miles of tracks and over 50 cars.

During the ten years the city put down 90,000 square feet of permanent pavement, planted trees and greatly improved the squares and public parks

The speaker also referred to the great improvement in the water service, the building of new banks, new residences, and structures of all sorts. In ten years $6,000,000 had been added to the assessment. This showed how absurd it was to say the city was standing still.

Progress Pictured.

Pictures were thrown on the scene, showing the west side of the harbor with 5 dredges at work; the building and placing of the cribs for the new wharves on the west side; and general views of the work in progress at Courtenay Bay.

The speaker pointed out that the Norton Griffiths' contracts and the projects of subsidiary companies would involve an expenditure of $30,000,000 or as much as the total assessment of the city. In view of this expenditure, St. John would grow rapidly.

Our Splendid Location.

The speaker then invited attention to the geographical location of St. John, pointing out that within a radius of 100 miles there were all the materials necessary to the making of a great city, iron, coal, gas, oil, lumber, etc. On the wall they could see a map which showed the iron deposits at Bathurst, Carleton, Lepreaux, Welsford, Foshay, Annapolis. The map also showed the extensive coal areas in Queens and Sunbury and the oil and gas areas in Albert and Westmorland counties. New Brunswick had more miles of railway in proportion to its population than any other country and all these railways converged upon St. John.

Railways Require More Room

The speaker then called attention to a picture showing the car congestion in the yards on the west side, and said that hte C. P. R. was finding that the warehouse near the I. C. R. station was even now becoming inadequate to the requirements.

He then referred to the work on the new 1,000,000 bushel elevator being built at Sand Point, and the plans for providing greater railway facilities on the west side.

A picture of the Simms brush factory was shown; it was said to be the most up-to-date brush factory in Canada.

In referring to a picture of the Ames Holden Co. building, the speaker said it was another evidence that St. John was the best distributing point in the Maritime Provinces. He predicted that in a few years all big Canadian firms would have branches here with a resident manager.

The Big Steel Plant.

The speaker had no doubt that a big steel plant, which would employ 2,500 men would be established at Courtenay Bay. He referred to the construction of the automobile factory at Coldbrook, one of the largest he said in Canada, and showed a picture of the building now in course of construction. He also called attention to pictures of the proposed Sugar Refinery, the construction of which has been guaranteed by a deposit of $100,000.

Among the other pictures of interest were views of the new Armory, the fox farm at Renforth, the Imperial Theatre, the Canada Brush Factory.

Continuing the speaker declared that the great Transcontinental Railways were bound to have a terminus here, and that the bulk of the traffic of the Western slopes would pass through ths port, when there were facilities provided to handle it. He also spoke of the effect of the opening of the Panama Canal, arguing that St. John with its great dry dock and facilities for coaling ships would be a port of call for many ships using the canal.

After a song by C. A. Munro, which was enthusiastically received, the chairman thanked the Royal Hotel for cigars, and then introduced the orator of the evening, Dr. G. M. Campbell, of Mt. Allison University.

Rev. Dr. G. M. Campbell.

In opening Dr. Campbell wished the gathering a Happy New Year, and told a number of capital stories. He said he was glad to be present and absorb the inspiration of the occasion as well as the smoke. He had followed with interest Mr. Fenton's illuminating address, and observed the developments here. He had not noticed any representation of a proposed university for St. John. He noted, however, that the 100 mile circle took in Sackville, and he was satisfied that the Maritime universities were loyal to the interest of Eastern Canada.

Continuing he spoke of the necessity of vision or perspective on the part of business men Ruskin said no man could get more out of a picture than he brought to it. A man should knew something of the marvels of science, the great facts and currents of life. Our Christian civilization puts the enterprises on individual qualification and individual genius. Moses constructed a nation; Plato fashioned truth; history showed the importance of great men, and their influence upon the course of events.

The Land of Opportunity.

In Canada, a land of opportunity, democracy stood for the uplifting of the individual. The talent of the individual was a treasure. The nation has taken the position that it must furnish facilities for education in order to bring the individual face to face with his individual opportunity.

You have seen the little man lifted artificially into a high position and held there, while the strong and big men have been held down.

The voice of Canada to you is this: Let the best man win. It is said there is room at the top, but the elevator is not running. The man who gets to the top must walk the stairs step by step.

Must Guard Against Selfishness.

The speaker said they had come to the day of commerce in St. John, but it was not the spirit of commerce, but of provincial selfishness, that they

Continued on page four.

CASTORIA
For Infants and Children.
The Kind You Have Always Bought
Bears the Signature of Chas. H. Fletcher

PREDICTS EARLY ELECTION FOR THE BRITISH COMMONS

Continued from page one.

land scheme, while others are distrustful of whither they are being led. The prime minister notoriously dislikes the Socialistic tendencies of his pusaful colleague. Once embarked upon a land campaign, it will be difficult to steer clear of the extremists and single taxers.

Denounce Improvement Tax.

Staunch Radicals denounce the principle of taxing capital value of land. Such a tax may be proper and equitable in new countries, where land is still in its primitive condition, but in England it involves the taxation of improvements, so that the best landowner is most heavily penalized. The government may therefore feel safer in hastening an election before being compelled to make a choice of the land policy in the hope that the vague promises of reform may be more effective than the exposure of definite methods, on the principle that the unknown is always magnificent.

A general election will gain added interest by bringing to a head the relations of Liberalism and Labor. The Labor party has steadily abandoned its independent attitude of 1906 for a position of servile dependence on the government. There have been occasional outbursts of independence, but always when they were certain not to embarrass the government. I have already indicated that this policy is becoming unpopular, and the agenda of the approaching labor conference at London shows that the dissatisfaction is becoming acute, Mr. Lansbury's resignation from the Commons having probably stimulated revolt. One resolution condemns the inactivity of the labor party in Parliament, while another calls for relentless opposition to the government and obstruction of parliamentary business until the demands of labor are conceded.

What Labor Wants.

These include the free feeding of school children throughout the whole year, full franchise for both sexes over the age of 21 years, and the repeal of the contributory clauses of the insurance act. The latter item would cost fifty million dollars annually. The revolt will gain strength through the absence in India of Ramsay MacDonald, leader of the labor party, and its ablest member.

Whether successful or not, the movement is certain to embarrass the government in many constituencies.

Preaching and Practice.

Lloyd George's ostentatious display of affluence is causing much amusement and some pungent comparisons between his democratic denunciation of wealth and his actual style of living. He recently built a mansion in Wales and another in Hampshire. He makes journeys on the continent with a retinue and rides in motors. This would pass, but for his platform protestations. People ask in what he differs from a duke especially now after the spoliation of church when, in his own phrase, "his hands drip with the fat of sacrilege."

How to Treat Sprains and Strains

After Ten Days' Suffering Mr. Quinn Says Nothing Cures Like Nerviline.

Thousands Recommend "Nerviline"

One of the most soul-distressing accidents that can befall one is a bad ankle or wrist sprain. "If I had only known of 'Nerviline' earlier, I could have saved myself an enormous amount of pain and many agonizing nights of sleeplessness." Thus writes P. P. Quinn.

"I tumbled from a hay loft to the barn floor and sprained my right ankle and left wrist. They swelled rapidly and caused excruciating pains. It was not convenient to go to the city, and the liniment in the house was useless. When I got Nerviline relief came quickly. It took down the swelling, relieved the pain, and gave me wonderful comfort.

"I can recommend Nerviline for strains, bruises, swellings, muscular pains, and sore back. I have proved it a sure cure in such cases."

Think what it might some day mean to you to have right in your home, ready for an accident or emergent sickness, a bottle or two of Nerviline. Get it today.

Large size bottles, 50c., or sample size, 25c., at all dealers, or The Catarrhozone Co., Kingston, Ont.

GRITZ GRITZ GRITZ
30c. for 5 lb. Bag

BIRTHS.

ROBB—To the wife of Bruce S. Robb, a son, January 3rd.

MARRIED.

PIPES-FOSTER—On Tuesday December thirty-first, 1912, at St. Paul's church, Rothesay, by the Rev. A. W. Daniel, Arthur Brown Pipes, of Dorchester, New Brunswick, to Mrs. Eliza Lawton Foster, of Rothesay, eldest daughter of Mr. and Mrs. James Frederick Lawton, formerly of St. John, now of Fitchburg, Mass., U. S. A.

DIED.

CREARY—In this city on January 2nd inst., James Creary in his fiftieth year, leaving a wife and seven sons to mourn. (Boston papers please copy.)
Funeral from his late residence 203 Main street, Saturday at 8.30 o'clock to St. Peter's church for requiem mass at 9 o'clock. Friends invited to attend.

MADILL—Suddenly, at 11 o'clock on the morning of the 3rd inst., at his residence, French Village, William J. Madill, after an illness of one month with heart trouble, leaving four sons and four daughters to mourn.

MORROW—On Friday, the 3rd inst., after a brief illness, Harold T. Morrow, son of David A. and Harriet Morrow, in his 10th year.
Funeral on Monday, January 6th, from 72 Spring street, service beginning at 2.30 p. m.

HAS A CORN ANY ROOTS?

Judging from the pain they cause they have roots, branches and stems. Easily cured, however, if you apply Putnam's Painless Corn Extractor. Always safe, always prompt and invariably satisfactory. Forty years of success stands behind Putnam's Painless Corn Extractor. Sold by druggists, price 25c.

THE WEATHER.

Maritime—Southwesterly to northwesterly gales decreasing by night; some light falls of snow or rain, but mostly fair, turning colder.

King George's Navy PLUG

10¢

KING GEORGE NAVY PLUG CHEWING TOBACCO
IS IN A CLASS BY ITSELF!

It surpasses all others in quality and flavour because the process by which it is made differs from others.—It is deliciously sweet and non-irritating.

SOLD EVERYWHERE: 10c A PLUG

ROCK CITY TOBACCO Co., Manufacturers, QUEBEC

A CARD OF THANKS FROM GLASGOW

WE desire to thank our good friends in Canada, particularly in St. John and New Brunswick, for their continued patronage during the year just closing.

The Scotch Whisky bearing our name has increased in sales phenomenally during 1912, in fact it has been our banner year.

The same high quality that has characterized this Scotch in the past will be maintained in the future.

We cordially extend to all a
HAPPY GUID NEW YEAR

WHYTE & MACKAY
50 Wellington Street
Dec. 26. 1912. GLASGOW, SCOTLAND

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

POLLARD Australian Juvenile **OPERA** COMPANY 40 Artists

TONIGHT "The Mikado" — OPERA HOUSE

THIS AFTERNOON, 2.30. BIG BARGAIN MATINEE
Adults 50c, Children 25c to all parts of house. "THE MIKADO"

Last Performance Monday Night—"SERGEANT BRUE"
PRICES—$1.00, 75c, 50c, 25c. Get in Line Early for Mat. Seats.

NEXT TUES. AND WED. Evgs. JAN. 7-8

R.M.S. EMPRESS OF BRITAIN 1913
FOLLIES, PRESENT
REFINED PIERROT AND VAUDEVILLE ENTERTAINMENT
AN ALL-NEW PROGRAMME FOR 1913.
Under Auspices of St. Monica's Society
PROCEEDS FOR BENEFIT OF CANADIAN IMMIGRATION SOCIETY AT PORT OF ST. JOHN.
PRICES—25c, 35c, 50c. SEATS NOW ON SALE.
Note—Sellers of exchange tickets must make returns Mon., Jan. 6, at office of Freeman Pub Co, Canterbury St.