Scotia's Earnings.

For the year ending December 31st, the Nova Scotia Steel and Coal Company earned in round figures $1,256,000. After providing for the interest on the first mortgage 5 per cent. bonds outstanding and the sinking fund in connection with the same issue there remained a balance of considerably over $900,000. As there is outstanding $3,000,000 of debenture stock bearing 6 per cent. interest, this is equal to more than 5 times the amount necessary to pay the interest on the debenture stock.

We offer for sale in lots to suit purchasers a block of Nova Scotia Steel & Coal 6 per cent. debenture stock at 98 and interest.

F. B. McCURDY & CO.,

Members Montreal Stock Exchange.

McCurdy Building, HALIFAX.

C. A. C. BRUCE, Mgr., St. John's.

A Canada Life Actual Result!

NET CASH RETURN MORE THAN TWICE THE COST.

W. J. Robertson, Welland, 12th June, 1913.
Agent CANADA LIFE ASSURANCE CO.,
Port Hope, Ontario.

Dear Sir,—

When acknowledging receipt of the Company's cheque for my matured Endowment Plicy No. 24937, I desire to avail myself of the opportunity to express my satisfaction with the outcome of my investment.

The policy was payable to me at age 60, with ten premiums of $48.00 each. The return under it is as follows:

Sum assured	$1,000.00
Dividends added	446.94
Total amount payable	$1,446.94
Deduct total premiums paid	480.00
	$ 966.94

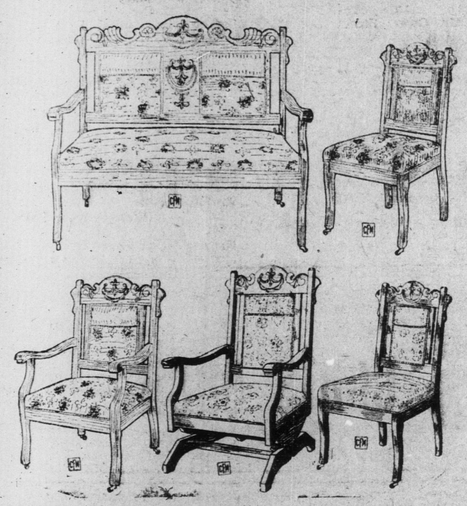
That I should have insurance protection free for all these years and now have over twice the amount of my premiums returned to me in cash is a most satisfactory outcome and I heartily congratulate you on it.

Yours very truly, GEO. ROSS.

A CANADA LIFE POLICY PAYS.

C. A. C. BRUCE, Manager, St. John's.

FURNITURE and FURNISHINGS!



THE BEST QUALITIES.
THE BEST VALUES.
LARGEST ASSORTMENTS.
LATEST CREATIONS IN THE FURNITURE AND UPHOLSTERY ARTS
are the special advantages offered at our establishment.

U. S. PICTURE & PORTRAIT CO.

Serravallo's Tonic

Highly recommended by Leading Physicians in all Countries.

HAYWARD & Co.,

Water Street East.

Advertise in Telegram.

THE GREATEST PHILANTHROPHY.

BY RUTH CAMERON.

"That he had held a true course, had gradually become a very vital thing to her; and she could have imagined no greater personal calamity now than to have seen him inconsistent. For there are such men, and most people have known them. They are the men who unconsciously keep life sweet."—Winston Churchill.

We were talking about love, marriage and divorce the other day.

A young girl had cynically doubted the permanency of love under the pressure of poverty, and another woman, a young school teacher, spoke up warmly:

"You're wrong," she said. "I used to think that love always flew out of the window when poverty came in at the door, but I've learned better since I knew the Gleasons, those dear old people I boarded with last year. They have been as poor as church mice all their lives, and they've had all kinds of other troubles, sickness and loss and interfering relatives, and yet I can see they love each other just as much as any young lovers.

"And they are happy, too, in spite of everything. I can tell you it's been a great lesson to me in the meaning of love to have lived with them."

Can you imagine a finer tribute than that which this woman paid her two old friends?

I cannot. For in her defence of the power of love inspired by them she proved these people philanthropists of the very highest order.

To give a library, a hospital, a college, or any other costly and beneficent institution is recognized as a great philanthropy; and, the world rings with the giver's name and his praises.

But to give the world the inspiration of a life worth while,—is not that a far greater philanthropy?

Not long ago I took a beautiful trip over some thousand miles of country. I saw many new and wonderful sights, but I think the greatst event of my whole journey was that I met a man in the finest, fullest sense of that word.

The wonderful fact that here was a man who was successful in the world's use of that word, and yet also successful in the higher, ethical sense, dwarfed everything else to me.

Personality is a tremendous force. In our love for system and organization and cost'y buildings, and vast philanthropies, we are apt to forget how tremendous and how important.

An institution is the lengthened shadow of one man." Give us more men and we can get along with fewer institutions. The world needs the kind of lives that will make us believe in the worthwhileness of worthwhile things, the kind of men and women who "unconsciously keep life sweet" more than it needs anything else in the world.

If you love your fellowmen and women with a love that makes you sad because you cannot give them some great and costly gift like a library or a hospital, do not be sad and discouraged any longer. Give them a greater gift. Give them a life.

Ruth Cameron

PROFITS IN COAL.

Mine Owners Said to be Making the Most Money—Merchants' Figures—Regulating Prices at the Consumers' Expense.

"I am paying 3s. a ton more for my coal than I did a month ago," says the man sitting at home. "Where has the extra money gone to?"

A coal merchant who was interviewed by the Daily Graphic showed no hesitation in answering the question.

"The collieries have been getting it," he said. "The demand for coal is so enormous for export, owing to the increased prosperity of the peasants of Europe, that if we go up 1s. to the public the collieries put the price up 1s. to the merchants. Half of the merchants in London to-day are simply steering straight for bankruptcy."

"But the owners, too, are crying out?"

"The colliery owners' profits in the last two years have been enormous We are simply distributing agents for their profits. Look at these figures of the B—— colliery. Las year's profits, over £600,000. Would not you like to have a few shares?"

"Indeed I should. But can th collieries do as they please wit you?"

"They have us by the throat. The act in concert far better than we d They have committees which regu late the selling prices of coal. B keeping the pits working short tim when work is slack, they have suc ceeded not only in keeping up price but in running them up to such point that they are masters of th situation."

2s. Charged to Defray 5d.

"But they have had so many extr expenses—workmen's compensation insurance, rescue appliances, and s on?"

"These are amply covered by 5d. a ton, and they have put up the price of coal 2s. We are 2s. or 3s. worse off."

"Give me an instance."

"Here is coal for which we were paying 8s. 6d. a ton at the pit-head in the summer, and for which we got 21s. 6d. We are now paying 12s. and getting 23s."

"What are the charges you have to bear besides that 12s.?"

"Carriage of the coal from the pit to London, waggon hire, loaders' and carmen's wages, horse and van maintenance, and office expenses."

The merchant here showed his balance sheet, with every item worked out. One month's trading, on a turnover of many thousands of pounds resulted in a net loss of nearly 5d per ton. Another month's trading compensated for this, the net profit being over 1s. per ton.

"What about the present price of coal?"

"Coal is normally by the end of January 4s. above summer prices. At the present moment it is 2s. 6d. above summer prices, but it has to be remembered that the summer prices in 1913 were 2s. more than those o 1912. Whether the price this yea will go up more than the normal 4s depends on supply. The merchant won't keep coal up more than he can help."

"Do you mean he would rather give me my coal at 20s. than 30s.?"

"Infinitely. The merchant wants coal to be a necessity, not a luxury."

"And he considers the owners are making too much money?"

"Emphatically."—Graphic, Jan. 29.

Cured Diseases of the Kidneys

And is Depended On to Right Stomach and Liver Disorders.

Once Dr. Chase's Kidney-Liver Pills are introduced into the family and their efficiency becomes known they are usually found too valuable to do without. For everyday ills arising from liver and bowel disorders they bring relief promptly, and when complicated diseases of the kidneys and liver develop they often prove a successful cure after doctors have failed. As an illustration, you may read the following, which was received a few days ago:

Mrs. John Wright, 53 McGee street, Toronto, Ont., states: "We have used Dr. Chase's Kidney-Liver Pills for ten years, and would not be without them. My husband suffered from kidney trouble, and after taking treatment from several doctors without receiving any benefit, tried Dr. Chase's Kidney-Liver Pills, which worked a complete cure. Since that time we have used them for all stomach and liver disorders."

One pill a dose, 25 cents a box, all dealers, or Edmanson, Bates & Co., Limited, Toronto.

Married to Kanwaroo.

At the recent Church Congress in the Old Country, a speaker complained of the lack of information respecting the Empire at home. He said he had read of a poor woman who, when shown a kangaroo at the Zoo and told that it was a native of Australia, replied, "Good gracious, and my daughter is married to one of them."

This reminds us of the story of the Irish emigrants who went to the West Indies. They got on so well that a year or two later they sent and induced more Irish folk to emigrate. When the second batch arrived they were greeted by a crowd of blacks who greeted them with such homely words as "Begorrah," and so on. "What! black already," was the amazed comment of the newcomers.

NO EXPRESS YESTERDAY. — There was no outgoing express from here yesterday evening, owing to the number of trains already on the road.

New Tomatoes.

12 baskets FRESH TOMATOES.

Table Apples.

2 brls. CHOICE TABLE APPLES

Green Cabbage.

15 crates NEW GREEN CABBAGE.

Berries.

Few barrels PARTRIDGE BERRIES.

And Wholesale the following:
50 brls. BALDWIN APPLES.
50 cases SWEET ORANGES.
50 cases SMALL ONIONS.

Potatoes.

SCOTCH, IRISH, P.E.I.

SOPER & MOORE

Ponderous Personages.

DANIEL BOONE.

By GEORGE FITCH,

Author of "At Good Old Siwash."

Daniel Boone was born in Pennsylvania, February 11, 1735. If he had stayed there he would never have become famous.

Some men succeed by keeping everlastingly at it, but Boone was not that kind. He made himself familiar to posterity by moving everlastingly away. Bucks County, Pennsylvania, in which he grew up, was densely populated, having a house every few miles, and this oppressed Boone's proud, free spirit so much, that when he became of age, he packed up and moved out to Kentucky. At that time Kentuck consisted of wilderness thickly infested with Indians, who made it a policy to divide the white settler into as many sections as possible whenever they found him. Boone had a long, well groomed rifle, and as he roamed through Kentucky, ever and anon, clearing out a patch of woods and raising a crop, he practiced with his rifle until he could knock off the eyebrows of a fly at 500 yards.

Hunting, Daniel Boone, became a very common cause of demise among the Kentucky Indians. Boone surveyed and explored almost all of Kentucky and used his rifle instead of running up a bill at the nearest grocery store, 300 miles away.

After the revolution, Kentucky became so thickly settled that every month or two, Boone would discover boot tracks. This confinement and crowding was unbearable, so he moved on to Louisiana, where he flourished until the steamboat came down the river and chased him out. He then removed to Missouri, where he spent his old age in peace and industry, clearing out timber, building miles of rail fence, and now and then taking long refreshing drinks out of the Missouri River. He died in bed at the age of 85 and if he crossed the River Styx it is a safe bet that he went down a few hundred miles below the ferry and swam it by himself.

Head Stuffed? Got A Cold? Try Pape's

"Pape's Cold Compound" relieves worst cold or the grippe in few hours—No quinine used.

Take "Pape's Cold Compound" every two hours until you have taken three doses, then all grippe misery goes and your cold will be broken. It promptly opens your clogged-up nostrils and the air passages of the head; stops nasty discharge or nose running; relieves the headache, dullness, feverishness, sore throat, sneezing, soreness and stiffness.

Don't stay stuffed-up! Quit blowing and snuffing. Ease your throbbing head—nothing else in the world gives such prompt relief as "Pape's Cold Compound," which costs only 25 cents at any drug store. It acts without assistance, tastes nice, and causes no inconvenience. Accept no substitute. 41

The Gorgonzola.

A famous maitre d'hotel said the other day of cheeses:

"The public taste has returned to the more delicate cheeses—the bries, the gruyeres. It has turned away from cheeses of the ripe gorgonzola type.

"That is a good thing too. These ripe cheeses are not healthy. By 'ripe' I mean, of course, cheese like that of which the editor wrote in his paper:

"'Will the person or persons who shipped us the gorgonzola cheese last week kindly call or send for same? Otherwise we shall be obliged to shoot it!'"

MINARD'S LINIENT CURES COLDS, ETC.

Overland!

CALL AND SEE THE

1914 Model.

Without the possibility of dispute this Car is the greatest Automobile value ever offered. In this, the newest OVERLAND, increased value at a decreased price is more prominent and apparent than ever.

SOLD COMPLETELY EQUIPPED

with Gray & Davis Electric Starter and Generator.

35 horsepower	Cowl dash
114-inch Wheelbase	Turkish Upholstery
Electric head, side, dash and tail lights	Genuine, hand buffed leather
Timken bearings	Clear vision windshield
New Splitdorf magneto	Mohair top, curtains and boot
Model R Schebler carburetor	Stewart Speedometer
Three-quarter floating rear axle	Electric horn
33 x 4 inch Q. D. tires	Flush U doors with disappearing hinges

A Car that will give you absolute satisfaction and a Car that you will be proud to own. We will be pleased to show you this Car and furnish catalogue, etc.

T. A. Macnab & Co.,

Tel. 444. SELLING AGENT. Cabot Building.

jan28,eod,tf

New Cabbage, Scotch Potatoes, Onions and Oranges.

Ex S.S. Durango and Stephano:

100 Crates Choice New Cabbage,
300 Bags Scotch Potatoes,
20 Cases Valencia Oranges,
40 Cases Onions.

GEO. NEAL

'Phone 264.

Unusual Attractions In Hosiery Bargains.

We have 3,600 pairs of Stockings in odd lines which we do not intend to order any more of. This means we must get these broken lots off our shelves at once, even if we have to sacrifice them. Altogether we have a good variety, and you can be sure of getting real bargains in the right thing during this Sale.

Men's Black and Colored Socks, which sold formerly at 20, 35, 40 and 45 cents we now offer for . . . . . **15, 25 and 30 cents a pair.**

Ladies' Fine Cashmere, Wool, Cotton, in Black, Tan and White, now selling at from **15 cents a pair to 30 cents.** Many of these are less than half price.

Children's, from **10c.** to **30c.** These were considered good value at from 17c. to 45c., and are sure to please.

ROBERT TEMPLETON.

There is still

COLD WEATHER

Enough ahead to enable! you to give

NEW-KNIT

Unshrinkable

UNDERWEAR

A TRIAL.

"GO TO IT"

The Nfld. Knitting Mills, Ltd.,

Alexander Street.

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