

MR. HAZEN MOVES TO PROTECT FISHERMEN

Maritime Liberals Prove Recreant to Interests of Constituents

BITTERLY OPPOSING MR. HAZEN'S PROPOSAL

Bill to Shut Our Ports to Foreign Steam Trawlers, Thus Protecting Canadian Fisheries, Passes First Reading.

Special to The Standard. Ottawa, Feb. 14.—It seems hard to satisfy the Maritime Province Liberals. One of the standing grievances of the fishermen of the eastern coast is the presence of foreign steam trawlers. These efficient engines of destruction are greatly feared and dreaded by the men who live on the shore. Last year bitterly because the government was not driving these trawlers away from the coast. Today they complained bitterly because it is trying to.

The trawlers, mostly American and French, already are forbidden to trawl inside the three mile limit, and work, however, outside that limit, and as they are free to do as they please on the high seas, it is difficult to see how they can be stopped, short of the obtaining of an international agreement under which each country would restrain its own people from this sort of fishing.

There is, however, this way of getting at them. The use of our ports as bases of operation can be denied them. A trawler needs coal, and to some extent, ice and other stores. Judge McKenzie of Cape Breton, by the way, insisted that they need bait, a statement which rather puzzled the House, as it is generally understood that the trawler carries up his fish by whole sale without going through the deceptively formalities of offering them hospitality.

The government came to the House this afternoon with a bill designed to stop Canadian ports to these vessels. It is Mr. Hazen's bill. It is entitled "An act to amend the Fisheries and Fisheries Protection Act, and to strengthen section 10 of that act."

By the section as it now stands the penalty of confiscation which (1) fish against foreign vessels, (2) fish against territorial waters for purposes not permitted by treaty or the laws of the country.

It is proposed by the bill (1) to strengthen the rule about foreign vessels by refusing to other nations those rights of fishing in the territorial waters of the United States by the treaty of 1818. (2) To refuse bait, ice, supplies, etc., as well as the right to trawl in the territorial waters of the United States, to foreign vessels. (3) To strengthen the clause under which vessels fishing in the territorial waters of the United States are to be punished upon and confiscated.

Liberals Are Bitter. To this measure the Liberals offered prolonged and even violent opposition. There was some dispute over the legal aspects of the right of ships to enter Canadian territorial waters. It appears that in strict law, a foreign vessel has no right whatever to enter our territorial waters for any purpose but those of humanity.

A dead end, however, was made against the clause relating to the use of Canadian harbors by trawlers. Mr. McKenzie took the field in form against the proposal. These trawlers, he said, bring to Nova Scotia, they buy coal, supplies and bait.

LEGISLATURE NOT MOST OF BUSINESS

House Sat Yesterday For Less Than An Hour and Adjourned to Monday.

AGREED TO BILL FOR REDEMPTION OF DEBT

Premier Explains Provisions of Advanced Legislation Intended to Create Fund for Reduction of Provincial Liabilities.

Special to The Standard. Fredericton, Feb. 14.—The House sat for less than an hour today and then adjourned until Monday afternoon. The business was not of an important nor contentious nature and everything went along smoothly. There was a large attendance of members again, but few of those who were here for the opening having left for their homes before this evening.

Next week will probably see the committee at work by not later than Tuesday. The House met at three o'clock. Mr. Tilley, as chairman of the committee to present the address to His Honor the Lieutenant-Governor, submitted a message from His Honor which was read by Mr. Speaker as follows:

Government House, Fredericton, N. B. 14th February, 1913. Mr. Speaker and gentlemen of the Legislative Assembly: I thank you for your address.

I need not reassure you that I entertain the fullest confidence in your earnest desire to promote the happiness, prosperity and best interests of the people of this province.

JOSEPH WOOD. Hon. Mr. Fleming presented the report of the special committee to nominate standing committees.

Mr. Stewart (Restigouche) presented a petition in favor of a bill to confirm Elizabeth Connacher's title to real estate in the town of Campbellton.

Hon. Mr. McLeod presented petitions of the city of Fredericton in favor of bills to fix the valuation on D. Fraser and Son's Limited property, to aid the Palmer-McLellan Shoeapack Co., Ltd., to authorize city to issue certain debentures and to establish Salvage Corps and Fire Police in the city.

Mr. Munro presented a petition in favor of a bill relating to the estate of the late Lewis F. Fisher, late of the town of Woodstock, deceased.

Mr. Fleming said that a copy of the souvenir number of the London Financial News dealing with the recent visit to Canada of the British manufacturers would be placed on each member's desk. Two pages of the edition, he said, were devoted to New Brunswick, and this was one of the ways that the government had been endeavoring to place before the world the advantages which New Brunswick had to offer to settlers and investors. There was a guaranteed circulation of 100,000 copies in the United Kingdom, and the edition was, he believed, the best of the kind ever issued.

Continued on page 2.

MADERO OFFERS DEFEAT BY TENDERING RESIGNATION

Mexican President Practically Admits Diaz is Victor.

FEDERALS REPULSED BY MURDEROUS FIRE

Soldiers Slaughter Officers and Join Victorious Rebels—Sixth Day of Battle Ends in Favor of Revolutionary Forces

Washington, Feb. 14.—The news of Francisco I. Madero's relinquishment of the presidency of Mexico brought relief to official circles in Washington, in which the situation during the last five days had been hourly growing more tense.

Mexico City, Feb. 14.—The Mexican congress is expected to meet tonight to receive Madero's resignation, this being necessary under the law. Because of this, the resignation has not been officially confirmed.

At two o'clock in the afternoon a general order to cease firing was given, but for the two preceding hours the fire from the government lines had practically been suspended.

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ENTIRE HARMONY IN GOVERNMENT PARTY

Mr. Pinder, Who Times Declared Would Revolt, Presides at Local Government Party's First Caucus of Session.

Special to The Standard. Fredericton, Feb. 14.—The government party held their first caucus this afternoon at the executive committee chamber. Mr. Pinder, of York, presided, and Mr. Swin, of Northumberland, was present but having left for his home in Chatham after the opening ceremonies yesterday. Seasonal matters were discussed and a unanimous vote was marked on the proceedings. Another caucus will be held next week to further consider the legislative program.

NEWFOUNDLAND'S NEW GOVERNOR INSTALLED

St. John's, Nfld., Feb. 14.—Newfoundland's new governor, Walter Davidson, C. M. C., assumed the reins of authority in the colony today, succeeding Sir Ralph Champeys Williams.

A cordial reception was accorded when an executive by other members of the government. Governor Davidson comes here after eight years' service as governor of the Seychelles Islands, in the Indian Ocean.

CAPT. SCOTT'S BODY WILL REMAIN WHERE HE DIED.

Christchurch, N. Z., Feb. 14.—Commander Evans, when questioned today as to the suggestion that the bodies of Captain Scott and his comrades should be recovered, said: "The best people to judge are those who served under Captain Scott. Had we been in the same place as the victims we should have wished our bodies to remain at rest where we have given our best efforts in the cause we so earnestly believed in."

Commander Evans will remain in New Zealand until the arrival of the widow of Captain Scott.

LIBERALS SQUIRM UNDER CRITICISM

Hon. Robert Rogers Wields Lash Until Sir Wilfrid Rises in Protest—Balks at Mr. Rogers' Offer to Prove that Liberal News Agency, Under Laurier's Authority, is "Manufacturing Lies."

Special to The Standard. Ottawa, Feb. 14.—There has been a good deal of talk in the Liberal newspapers of late with regard to a land transaction in or adjacent to Prince Albert. Arthur Donaldson acquired a parcel of land amounting to 80 acres close to, if not actually inside the town. The land was vacant, it was obtained by him as a homestead, and it was an excellent bargain, the land being valuable. Mr. Donaldson is the son of a prominent local Conservative, and there has been a great deal of criticism. Mr. Rogers was favoring his political friends, the Liberal newspapers declared. The Register's leader led in the attacks.

Today the minister of the interior gave his side of the case. Mr. Rogers commencing his speech, said that the article in the Register was entirely untrue, "misrepresenting the facts and leaving as far as possible an implication reflecting upon my honor in the discharge of my duty as minister of the interior."

The article intimated that through some understanding between the minister of the interior, or some of his officials, and a relative of the Conservative whip in the Saskatchewan legislature, had obtained by homestead entry within the city limits of Prince Albert.

Mr. Rogers denied that there was any understanding or any instructions given by him, or any of his officials, in respect to Mr. Donaldson's application. He denied any knowledge of any act of wrong done by the minister, or any of his officials, in respect to Mr. Donaldson's application. He denied any knowledge of any act of wrong done by the minister, or any of his officials, in respect to Mr. Donaldson's application.

Mr. Oliver to Blame. The minister said that as minister of the interior, Hon. Frank Oliver had undertaken to lay out a forest reserve to the north of Prince Albert and had afterwards reduced the area of that reserve. Portions of the forest reserve were withdrawn from the reserve were disposed of under the Liberal administration, not by homestead entry, but by sale to the friends of the Liberal party.

In November, 1907, application was made for a quarter section adjoining the 80 acres granted to Mr. Donaldson. The fact was that after a number of sections had been disposed of by the late government, the 80 acres in question had appeared to be overlooked. "And," continued the minister. "Some Tory today has had the good fortune to get that land under the rule of the homestead act, and I am glad to see that the gentleman opposite, if Mr. Donaldson owes a debt of gratitude to any person, he owes it to the member for Edmonton."

Mr. Rogers said that the offensive article in the Register "emanated from the manufacturing establishment that is carried on for the falsification of the balance sheet of the bureau, members on this side of the House, carried on under the authority and by the direction of the right hon. gentleman who leads the opposition."

This assertion was greeted by shouts of "Order." From the opposition benches and Mr. Oliver asked whether the minister of public works was within his rights in making such a suggestion.

Mr. Speaker Sproule said Mr. Rogers was making a statement regarding the nature of news being sent out by some unknown individual or organization, therefore he would be in order as to the statement which he considered to be untrue.

Liberals Squirm Under Lash. Sir Wilfrid Laurier: "Do I understand you to rule that the hon. gentleman is entitled to do anything but deny this statement? Can he make any insinuation against any person inside or outside of the House?"

Mr. Borden: "My Rt. Hon. friend has changed his mind very suddenly on that question. Within his own hearing, the prime minister of Manitoba was called a liar on at least two occasions by members on his own side, but we did not hear a whisper of objection."

Sir Wilfrid replied that Sir Redmond Robinson had made statements in the Manitoba legislature which he had no right at all to make. Mr. Oliver rose to a point of order, declaring that to accuse a member of the House of lack of manners was unparliamentary.

Hon. Mr. Rogers Upheld. The speaker was not aware of any rule which would prevent words believed that for the decorum of the debate it would be desirable not to use words which would not be permissible in the best of company. He held that Mr. Rogers was in order in stating whence he believed the article under discussion emanated.

Sir Wilfrid then closed by making a charge against another while ostensibly making a personal explanation with respect to statements concerning himself.

Mr. Speaker Sproule ruled that a member was justified, not only in denouncing himself, but also in questioning the right of any individual to use such allegations against him or against the House.

"I honestly believe," continued Mr. Rogers, "that this article comes from an organization called 'The Central Information Office of the Canadian Liberal Party,' conducted under the authority of the Rt. Hon. Sir Wilfrid Laurier, a manufacturing establishment which seems to be for the purpose of manufacturing slander."

"I am connected with that bureau," he said, "and I do not admit that that bureau is a manufacturing office. It is a bureau of information. If my friend will allow me I will not then acknowledge that it is worse than lies. I will be glad to apologize to him," retorted Mr. Rogers.

Sir Wilfrid, however, maintained that the time was not the one for making a charge against the bureau and the speaker held that the minister might make a statement of matters affecting himself but could go no further. Mr. Rogers' retort was dropped and the speaker held that with a promise that at another opportunity he would bring up the subject again and concluded his condemnation of the Leader's article.

ASQUITH NOW ADMITS LLOYD GEORGE WRONG

Financial Methods of Chancellor Denounced in House of Commons.

GOVERNMENT'S ACTION ABOMINABLY ILLEGAL.

Premier Practically Throws Lloyd George Overboard After Vigorous Attack on Insurance Act—Impairs His Position.

Special Cable to The Standard. Registered in accordance with the Copyright Act. London, Feb. 14.—The government has passed through another bad time, a violent attack on Lloyd George's financial methods being led by T. Healy, Independent Nationalist. Clause three of the Insurance Act allows certain monies for the service of the act.

Recent developments have compelled a permanent increase of expenditure to the amount of nearly ten million dollars. As the financial basis of the act was thus altered the proper course was to introduce an amending bill, but instead of this Lloyd George included the additional £10,000,000 in the appropriation bill passed in committee.

In the report stage Mr. Healy returned to the attack, denouncing the action of the government as abominable. He charged the Chancellor with trying to sneak and smuggle the matter through the House and said the bill was, so far as the insurance items were concerned, a forged note.

Lloyd George was absent, but the Premier practically threw him overboard. He admitted that the course adopted was irregular, and promised if the vote was now passed to introduce a bill next session regularizing the position.

Criticism of the Chancellor is all the more severe because in other instances his financial methods have been proven illegal. Under the famous budget of 1909 he issued certain forms of inquiry respecting the value of property, which owners were compelled to answer under heavy penalties. As forms were highly obscure and complicated, owners were frequently compelled to employ solicitors and accountants, and in many cases incurred heavy expense. At last on a test case two principal forms were declared illegal by the courts, but the Treasury refused to refund the expenses. The latest incident has considerably impaired Lloyd George's position in the cabinet, which has been much weakened previously.

Unionists Progressing. Interesting movements are in progress in the Unionist party in the direction of the formulation of a constructive policy. It is in the nature of conservatism to regard politics as consisting of static rather than dynamic problems. Politics, however, have now assumed a new form. Questions have arisen and theories are being propounded which make a policy of blank negation impossible, and even modified negation in the highest degree inadvisable.

It is now felt that the duty of conservatism is to present its own definite proposals for the solution of the political and social problems of the time, and that such proposals should be formulated with detachment from the old, outworn formulae. Traditional policies cannot, of course, be ignored, but they should guide, not hamper a new policy. This is being hampered on broad lines, and aims rather to ameliorate social conditions than to effect political change.

Behind the whole scheme lies the tariff reform, which is not only advocated for its direct results on trade and commerce, but as the essential foundation for social reform. For example, one school of conservative thought, would approve of the insuring a reasonable rate of pay in industries essential to public life, with of course, a corresponding power of the government to prohibit strikes and with compulsory awards in case of disputes. But it is pointed out that such awards might destroy an industry unless tariffs could be employed to readjust conditions. The housing of people is also a prominent plank in the Unionist platform with land reform based on the principle of the multiplication of farms under a system of individual ownership.

Many committees of the party are engaged in sifting the facts and formulating remedial schemes. We are on the threshold of a new era in party warfare.

Special to The Standard. Ottawa, Feb. 14.—The negotiations which Villainour Stefanon is conducting with the Canadian government for the financing of his northern expedition are progressing and it is now practically certain that the start will be made, probably in May. A final understanding, however, has not been reached as to the terms under which the expedition will proceed but it is understood that Stefanon has practically agreed to the Canadian government assuming the sole direction.

The amount of the guarantee is now fixed at about \$75,000. The original idea was that the government should make up the difference between what was guaranteed by the National Geographical Society of the United States, it is "to round off the map."

States and the American Museum of Natural History. From the present outlook, however, this will be changed, the explorer relying on his American connections and the whole trip be financed by the Canadian government.

Stefanon expects to be absent three winters and four summers if successful. He will go to the territory to the far north of the Canadian mainland to plant the flag and make scientific observations. While the expedition will be under the immediate direction of the Geographical Society, the Interior and Marine Departments will be interested. A number of Canadian students, temperamentally suited for the work and possessed of scientific knowledge will be taken along. The explorer's plan, as he states it, is "to round off the map."

AWFUL HARDSHIP IN SCOT EXPEDITION

Commander Evans Continues Narrative of Stirring Events

MEN WERE REDUCED TO EATING SEAWEED

Lard a Luxury and Sugar Served Only on Sundays—Important Geological Finds by Intrepid Explorers.

Montreal, Feb. 14.—(Copyright in the United Kingdom by the Central News, Limited, London. Registered in the Department of Agriculture, Copyright branch, Dominion of Canada, by the Canadian Press, Limited, Quebec, and Ontario morning paper associations. (Special cable despatch to Central News, London.)

Christchurch, New Zealand, Feb. 14.—In continuation of his description of the work and experiences of the British Antarctic expedition of 1910, Commander Evans gives the following particulars of the doings of Lieut. Campbell's northern party:

While awaiting the ship in February cold blizzards from the plateau were experienced, these causing the seals to take to the sea earlier than usual, the seals having an objection to the cold autumn gales. Thus on March 1, when Lieut. Campbell decided that the winter would have to be faced and that it would be necessary to prepare provisions for the winter, very few seals were to be seen. By March 20 the igloo, although unfinished, afforded fairly comfortable shelter.

The igloo was constructed by digging a deep trench and with ice axes cutting out a chamber at the end of this measuring thirteen feet by nine feet. The trench was afterwards roofed in with seal skins and snow forming a snug passage. Doors were formed by party were able to keep the temperature in the living room above zero.

The igloo afforded shelter just in time, for a terrific gale on the 18th, three of the poles breaking and the tent blowing to ribbons. After lying under the ruins all day Lievick's party made their way to Campbell's camp about a mile away arriving there in a frost bitten and exhausted condition. They were revived with hootch and slept that night, two in a sleeping bag, a most uncomfortable experience.

Reduced to Eating Seaweed. By the time winter had set in, in spite of killing everything seen, only sixteen seals and eighty adule penquins had been secured. The rations which had previously consisted of two pannikins of seal hootch and one blit per man per day, had to be cut down to half that amount, and not

Continued on page 11.

hamper a new policy. This is being hampered on broad lines, and aims rather to ameliorate social conditions than to effect political change.

Behind the whole scheme lies the tariff reform, which is not only advocated for its direct results on trade and commerce, but as the essential foundation for social reform. For example, one school of conservative thought, would approve of the insuring a reasonable rate of pay in industries essential to public life, with of course, a corresponding power of the government to prohibit strikes and with compulsory awards in case of disputes. But it is pointed out that such awards might destroy an industry unless tariffs could be employed to readjust conditions. The housing of people is also a prominent plank in the Unionist platform with land reform based on the principle of the multiplication of farms under a system of individual ownership.

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BLAIR FORTIFICATIONS HAVE FALLEN BEFORE BULGARIANS

CANADA WILL DIRECT AN ARCTIC EXPEDITION

Special to The Standard. Constantinople despatch to the Daily Mail, dated Tuesday describes a stellar Bulgarian press as having occurred on the previous Friday, with the result that the Bulgarian batteries on the Kurudogh opened a terrific shrapnel fire. The Turks fell back to the shelter of the Blair castlements with a loss of 3,000 killed and wounded.

The Constantinople correspondent of the Daily News describes the demoralization of the Turks at Blair, where, he says, the first fighting proved the vanquished Asiatic troops to be worthless.

The correspondent adds that the Gallipoli armies are going to piece exactly like Abdullah Pasha's host at Lale Burgaz, and that a chase reigns at Thatalia. Scheffet Pasha, he declares realizes that Turkey is unable to continue the war.

London, Feb. 14.—An uncensored Constantinople despatch to the Chronicle reports that the Blair line of fortifications was captured by the Allies Tuesday.

According to this account the Turkish fleet operating from the Dardanelles was assisting to repel the Bulgarian attack. The Bulgarians effected a sudden retreat and were followed by the Turks. The Turkish warships not realizing this situation continued their bombardment and inflicted heavy losses on their own men.

The Greek fleet in the Gulf of Saros supported the Bulgarians, who resumed and drove home their attack and thereby captured the fort. Thirteen thousand Greeks landed on the Aegean coast at Aivalik on Monday. The Turkish position is considered precarious all along the line. The capture of Blair has not been confirmed by other sources.

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AUTO BANDITS CAUGHT BY POLICE IN FIERCE BATTLE

Los Angeles, Feb. 14.—Their faces smeared with powder and their uniforms perforated by revolver bullets, two policemen managed today to arrest three out of five alleged automobile bandits. The others, one of whom, a woman, were betrayed by the prisoners, according to the police and are now being sought.

The three prisoners save their names as Bert Hamilton, a chauffeur, George Johnson and Frank Smith. When arrested they shot at the officers but surrendered under the last capture. The prisoners are said to have used an automobile to aid them in robberies.

Surgar as Nurse. Los Angeles, Feb. 14.—A burglar who went to rob Mrs. Fred Morris remained to save her baby's life, according to a report she made today to the police.

Mrs. Morris said her baby was stricken with croup. She started to run for a physician. Just as she went out her front door she met a masked man who ordered her to keep quiet at the risk of her life. She screamed: "My baby is dying. I am going for a doctor."

"Let me help you," said the robber, dropping a revolver in his pocket. Mrs. Morris, frightened, led him back into the house. He asked for vinegar, sugar and water and concocted a mixture which he forced down the infant's throat. Then he rubbed olive oil in the child's chest and worked for an hour before he told the mother it was out of danger.

"You must have a baby yourself," remarked Mrs. Morris.

"I have five," replied the man. "That is why I came here tonight." Then he left and Mrs. Morris refused to give the police a description of him.

THE OLD BANK OF NEW BRUNSWICK PASSES OUT TODAY



MR. C. H. EASSON.

Time Honored Local Institution Ceases to Exist.

BECOMES PORTION OF BANK OF NOVA SCOTIA

Established in 1820, it has had long and successful career—Much Regret at its Passing.

THE PRESIDENTS OF THE BANK OF NEW BRUNSWICK.

John Robinson	June 12, 1820
Henry Gilbert	May 6, 1829
Solomon Nichols	May 8, 1832
Robert F. Hazen	Jan. 23, 1838
Thomas Leavitt	May 7, 1839
Thomas E. Millidge	Oct. 28, 1850
James D. Leavitt	March 4, 1858
James Manchester	March 1900

Managers of Bank.

Geo. A. Schofield	May, 1834
William E. Stavert	Dec., 1890
Robert B. Kessen	Dec., 1906

Cashiers of Bank.

H. H. Carmichael	1820
Zalmon Wheeler	1829
Richard Whitelaw	1837
Thos. A. Sancton	1853
William Gilvan	1858
Joshua Clawson	1890

extended its field of operations, it retired one-half of its capital, and when it woke up to the importance of the branches, it was rather late in the day.

An Advantageous Merger.

When the Bank of Nova Scotia with its larger capital and numerous branches came to the Bank of New Brunswick with a proposition to take over its business, the directors of the latter, confronted with the need of getting more capital in order to compete with the bigger institutions, accepted an offer very advantageous to their shareholders.

The amalgamation will give the Bank of Nova Scotia a paid up capital of \$5,866,666, and a reserve of \$9,583,916. A statement of the position of the two banks will be of interest:

Bank of Bank of N. S. N. B.	
Paid-up capital	\$4,866,666 \$1,000,000
Reserve	7,782,916 1,790,000
Deposits	48,066,852 3,375,460
Total liabilities	53,729,174 6,965,460
Call loans	10,732,298 1,213,764
Current loans	35,813,215 8,381,258

Total assets. \$66,454,341 \$12,692,649

Under the terms of the merger, the Bank of Nova Scotia will provide employment for all the officers and employees of the Bank of New Brunswick, and to place them on its pension list. It is understood that Mr. H. Easson, who has been the general manager of the Bank of New Brunswick, will act as general superintendent of the Bank of Nova Scotia in the Maritime Provinces for some months, and will later go to London to take charge of a branch to be opened in the English metropolis. Arthur McDonald, the local manager, will remain in the service until A. G. Wallace of the Bank of Nova Scotia, becomes fully acquainted with the business here and will then probably retire.

Most of the officers of the head office of the Bank of New Brunswick will be removed to the head office of the Bank of Nova Scotia in Toronto. While the disposition of the branches has not yet been fully decided upon, it is said that the Charlotte street branch of the Bank of Nova Scotia will be transferred to the Charlotte street branch of the Bank of New Brunswick under the management of D. W. Harper and E. B. Crawford, the present manager of this branch, will be given a post elsewhere. W. McIntyre will remain here as accountant of the joint banks, with Mr. Crammond of the Bank of Nova Scotia as assistant.

Many of the prominent business men of the city began their careers in the old Bank of New Brunswick, among them being H. B. Schofield, city commissioner; Charles McDonald, manager of the St. John Iron Works, and Walter E. Foster, manager for Vassie and Co.

Organized in 1820.

The Bank of New Brunswick was organized in 1820, a charter being granted by Act of Assembly to the following: Hon. John Robinson, Hon. William Black, Hon. Samuel Denny Street, Henry Wright, Hugh Johnston, Thomas Millidge, Nehemiah Merritt, Ward Chipman, Jr., Zalmon Wheeler, Robert Pagan, Peter Fraser, Henry Peters, John Campbell, Chas. J. Peters, Henry Smith, Henry Needham, Thomas Wier, Christopher Scott, Elijah Miles and Wm. Botsford.

By June 12, 1820, three hundred shares of the capital stock of the bank had been subscribed and on that date a general meeting of the shareholders was held in God's Coffee Room, for the purpose of making, ordering and establishing by-laws, ordinances and regulations for the good management of the corporation.

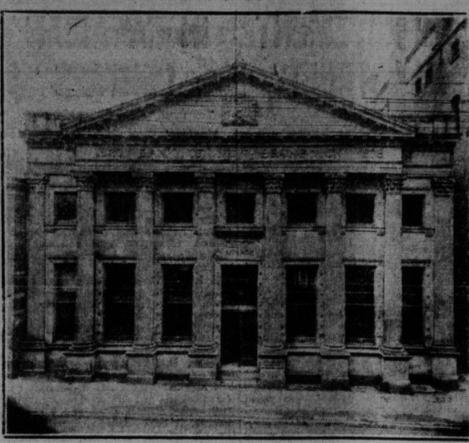
The First Directorate.

At the meeting thirteen directors were appointed as follows: Hon. John Robinson, Henry Gilbert, Nehemiah Merritt, William Black, Hugh Johnston, Jr., Robert W. Crookshank, Robert Parker, Jr., Ezekiel Barlow, Thos. Millidge, Ward Chipman, Jr., Zalmon Wheeler, Stephen Wiggin, Hugh Johnston, Jr. Hon. John Robinson was elected president.

The bank did a fair business from the start and met a decided want in the business life of the community. But St. John was evidently enjoying an era of commercial expansion at that time and in 1822 a complaint arose that the bank was not increasing its note issue fast enough, and that the circulating medium available was not sufficient for the needs of the business community.

In that year a number of business men started a movement to organize another banking institution, but when they applied to the Provincial Assembly for a charter, strong opposition was offered by the Bank of New Brunswick. Its directors forwarded a petition to the Assembly setting forth their "strong conviction that much public evil would arise from the competition of two banking establishments in St. John," and at the same time they advertised to the desire which had been very generally expressed for a further amount of banking capital, and set forth the claim that the prosperity of the Bank of New Brunswick made it expedient to meet the demand for increased capital by augmenting the capital stock of their institution.

The Assembly refused to grant the new company a charter. So it applied to the Imperial Government for a charter, and after some delay obtain-



THE BANK OF NEW BRUNSWICK.

ed one under the title of the Commercial Bank.

Commercial Bank Opened.

The Commercial Bank opened an office on the site of the present City Hall, and continued in business for about 35 years when it failed. In the years immediately following 1832, the Bank of New Brunswick made several applications to the Provincial Assembly for authority to increase its capital, but its application was vigorously opposed by the new Commercial bank, and it was not until 1836 that such authority was obtained.

The City Bank Started.

In 1836 another banking institution, known as the City Bank was organized, the first stockholders' meeting being held in the Masonic Hall on April 19th of that year.

The first directors of the City Bank were—John Y. Thurgar, J. L. Bedell, Jas. Hendricks, Jas. T. Hanford, Chas. C. Stewart, Chas. Hazen, Hugh McKay, Thos. Merritt, John Robertson, E. W. D. Ratford, John Walker, Wm. Wright.

This institution erected a bank building on Princess street. At the beginning of the year 1839 a movement was started to effect an amalgamation of the Bank of New Brunswick, the City Bank and the Commercial Bank. Several conferences were held between representatives of the banks, but the proposition of the Commercial Bank did not meet with approval and it dropped out of the negotiations.

A Merger in 1839.

The Bank of New Brunswick offered to take over the assets and business of the City Bank, granting the shareholders stock certificates for the par value of \$50,000; and this offer was accepted at a special meeting of the shareholders of the City Bank on May 3, 1839.

In April, 1837 the shareholders of the Bank of New Brunswick, having secured the necessary authority voted to increase the capital stock to the extent of \$250,000, but at a special meeting in June the order to sell the additional stock was cancelled, owing to the pressure on the money market, and the fact that the bank had been obliged to suspend special payments for a time.

After the merger with the City Bank, the number of directors of the Bank of New Brunswick was reduced from 13 to 9, and the annual stipend of the president, which had previously been £100 and £150 a year was raised to £250.

A Period of Depression.

In 1842, however, the president's salary, owing to the depressed state of business in the city, was again placed at £150. The salaries of the other officers were also reduced. In 1842 the business outlook was even more depressing, for the shareholders reduced the president's salary to £100.

In the years following the bank had an eventful history and about all the shareholders at their annual meetings did was to elect directors and vote the president a salary that gradually crept up to £200 and continued at that figure for a long time.

In 1853 the bank found that it needed more capital to accommodate the growing business of the city; authority was sought to increase the capital stock to an amount not exceeding £100,000, and in May of 1855 the directors were authorized to increase the stock as they might think proper to the extent of £75,000.

James D. Lewis became president of the bank in 1858, and on his first board of directors were I. L. Bedell, Wm. Wright, Thomas W. Daniel, Edward Sears, H. DeVeber, A. Wiggins, T. E. Millidge and Benj. Smith. The president's salary was then £300 a year, but the increasing business of the institution made great demands on his time and in 1860 his salary was raised to £400, and in 1863 to £500.

Becoming Prosperous.

In 1865 the bank abandoned the English system of reckoning money and in the following year the president was voted a salary of \$5,400.

In 1867 the bank had a reserve of \$200,000, and the directors were requested to increase the dividend and bonus to 12 per cent. per annum.

In 1869 the bank's capital consisted of \$1,500,000, divided into 3,000 shares of \$50 each, and a rest of over \$300,000. In that year the bank secured permission to increase its capital to \$900,000 and to divide its stock into shares of \$100 each.

The Present Bank Erected.

In 1869 arrangements were made for the purchase of ground and the erection of the present banking house on Prince William street, but it was some time before the structure was completed.

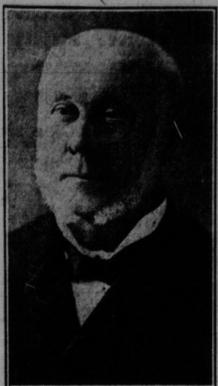
In 1872 the capital stock was increased to \$1,000,000.

In 1884 President Lewis, who had been acting as manager for 23 years, asked to be relieved of his respon-

Some Incidents Connected With Its Early History

EMPLOYES WILL NOW CHANGE POSITIONS

Mr. C. H. Easson to be Maritime Superintendent for Time and will later go to London.



MR. JAMES MANCHESTER.

the bank. At the same meeting the shareholders passed a resolution making a grant of \$10,000 to the pension fund.

At the annual meeting in 1906 a further sum of \$5,000 was appropriated to the credit of the pension fund out of the bank's resources; in 1907 another grant of \$5,000 was made by the shareholders to the pension fund; and at the annual meeting in January 20, 1908 a resolution was unanimously adopted authorizing the directors to appropriate each year, from the profits of the bank, such amount as they shall consider desirable for the benefit of the officers' pension fund. Ever since the directors had made substantial grants to the pension fund and some of the old retired officers of the institution are now receiving pensions therefore, and enjoying a contented old age in the assurance that they will be provided for to the end.

The Present Officers are: C. N. Easson, general manager; A. McDonald, local manager; F. K. Brown, chief accountant.

The branch managers are as follows: Fairville—S. M. Beatey. Haymarket Square—T. G. Marquis. Market Branch—D. W. Harper. North End—C. H. Lee. West End—R. Dole.

Nova Scotia.

Aylesford—P. G. Burr. Charlis Harbor—C. W. Ruddick. Halifax—W. L. Baker. Hantsport—S. J. Mann. New Glasgow—A. Comrie. Yarmouth—F. G. Taylor.

Prince Edward Island.

Charlottetown—H. S. Pethick. Kensington—A. L. Rogers. O'Leary—E. F. Peilding. Summerside—H. W. B. Stavert.

Quebec.

Montreal—L. Robertson.

Branches in New Brunswick.

Chapman, R. M. Hope. Chipman, A. Turner. East Florenceville James Powrie. Fairville, S. M. Beatey. Fredericton, W. S. Thomas. Grand Manan, A. B. Crawwell. Hampton, J. S. Sutherland.

Mr. Manchester as President.

When President Lewis died in 1900, the Board of Directors was composed of James Manchester, C. F. Woodman, Robert Thomson, J. M. Robinson and W. W. White, M. D. During his first year of office President James Manchester had associated with him on the board of directors, J. Morris Robinson, Walter W. White, P. Starr, Geo. West Jones, and Chas. P. Baker.

In 1905 the capital stock was again increased to \$1,000,000 and a renewed effort was made to provide for an enlargement of its business by opening branch offices. But the manager, Mr. Schofield, had not viewed with favor the policy of opening branches, and the bank by retiring half its capital had apparently lost an opportunity which the Bank of Nova Scotia and others had not neglected.

Pension Fund Started.

At the annual meeting of the shareholders in January 16, 1905, it was resolved that the directors of the bank be authorized to establish a pension fund for the officers and employees of the bank and their families, and to contribute thereto out of the funds of

ACUTE PAINS IN THE BACK

Caused by Lumbago, a Form of Muscular Rheumatism

Lumbago is sudden in its attacks and is so intensely painful that the sufferer is often unable to move, avoid to turn in bed or rise from a chair. The trouble chiefly occurs among working men, among whom it numbers thousands of victims. As the attacks come on quite frequently and are so torturing, this disease means much loss of time and money as well as the endurance of much suffering. No victim needs to be told that liniments, plasters and outward treatment will not cure the disease. This kind of treatment is merely a waste of time and money. The trouble is really a species of muscular rheumatism, and is due to poor blood, and can only be cured through the blood. It is for this reason that Dr. Williams' Pink Pills are so successful in curing this trouble, and those who are afflicted by it should lose no time in giving the Pills a trial. If the treatment is persisted in the disease will be driven from the system and the cure be made permanent. In substantiation Mrs. Alfred Derby, Cityville, Ont., says: "A few years ago I was afflicted with excruciating pains in the back which the doctor called lumbago. I was not able to do a bit of work about the house, and suffered dreadfully every time I moved about. I took the doctor's medicine all winter, and used liniments without getting any relief. In a thoroughly discouraged condition I began using Dr. Williams' Pink Pills. After taking six boxes I was better and able to do all my own work, and have not been afflicted with the trouble since. I now always recommend Dr. Williams' Pink Pills to those suffering with this trouble."

These pills are sold by all medicine dealers or may be had by mail at 50 cents a box or six boxes for \$2.50 from The Dr. Williams' Medicine Co., Brockville, Ont.

watchman and party were satisfied that the shouts came from the bank they went to supper—it was then about 9 o'clock—and returned at 10 to pursue their investigation into the mystery.

They concluded that the voice came from the chimney, and New Carmichael, an active young sailor, who had joined the party, mounted the roof and soon shouted:

"Yes boys, he's there."

An Interesting Story.

McArdle, the caretaker of the bank, lived on Queen street and when the young man roused him, he refused to open the bank believing that the boys were up to some prank. Thomas Leavitt, the president, was then awakened at his home on Orange street, and it took a good deal of argument and much time to convince him that there was not some joke in progress. But finally Mr. Leavitt went down and opened the bank. It was found that the man was stuck fast in the chimney, and after some consideration of the matter a breach was made in the side of it. The poor wretch says Mr. Reynolds, was in great danger from the pieces of brick struck off by the hammer, and by the time they got a hole big enough to clear the debris from his head and shoulders, he seemed nearly dead, and a glass of brandy was handed into him.

It was four or five o'clock in the morning before they got the fellow out and brushed the soot from him. He was a stranger to the city; a stout man of the name of John Scater. He was put in jail, but managed to break out and make good his escape.

The bank officials lost no time in putting iron bars in the chimney in order to prevent a repetition of such an experiment.

When the Cold Tightens in the Chest



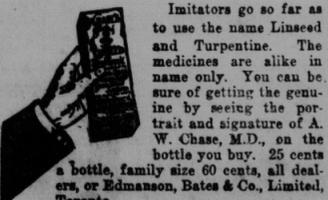
Whatever chances you may take with cold in the head and sore throat, you cannot but feel alarmed when the cold grips the chest, enters the bronchial tubes and threatens the lungs.

At this critical time you want a medicine you can depend upon to cure the cold and protect the lungs. Dr. Chase's Syrup of Linseed and Turpentine has proven its value by many years of unqualified success. When you use it you do not feel that you are experimenting, but rather that you are doing all that can be done to cure the disease and prevent serious results.

This medicine is particularly well known as an effective treatment for chest colds and bronchitis. It not merely clears the choked-up air passages, but also allays the inflammation, and has a far-reaching effect on the whole respiratory system.

By its soothing influence on the nerves, which are always excited in the case of bronchitis and asthma, it lessens the coughing and allows the irritated mucous lining to heal up. In this way the greatest relief is obtained promptly, and cure just as surely comes with continued use.

In the great majority of homes Dr. Chase's Syrup of Linseed and Turpentine is kept constantly at hand for the treatment of coughs, colds, bronchitis, whooping-cough, asthma and sore throat. With this great medicine at hand you can control any ordinary cold, and bring prompt relief, even in severe cases of bronchitis and asthma.



Imitators go so far as to use the name Linseed and Turpentine. The medicines are alike in name only. You can be sure of getting the genuine by seeing the portrait and signature of A. W. Chase, M.D., on the bottle you buy. 25 cents a bottle, family size 60 cents, all dealers, or Edmanston, Bates & Co., Limited, Toronto.

Dr. Chase's Syrup of Linseed and Turpentine

FREE of pain is the way we extract teeth by the famous Hale Method, which is exclusively at our offices.

We Charge only a Nominal Fee 25c.

Each dollar spent includes a chance for the big trip or your choice of \$49 in gold.

Every dollar spent with us includes a chance for a return trip to Boston.

Drawing takes place July 1, 1912.

BOSTON DENTAL PARLORS 227 MAIN ST. 245 Union St. Cor. Brussels. DR. J. D. MAHER, (Prop.) Phone 683.

HARNESS

Now is the time to order your Express Harness hand made.

KICKHAM & CURRIE

Corner Waterloo and Union Streets.

IN STOCK:

300 BARRELS MALAGA GRAPES

Full Line California, Florida and Valencia Oranges

A. L. GOODWIN.

5 & 6 Market Building, Germain St., St. John, N.B.

HAY, OATS AND MILL FEEDS

We are now landing ex cars, at St. John and West St. John, N.B. Good Carleton County Hay. Manitoba, P. E. Island and Ontario Oats. White Middlings, Bran. Crushed Oats, and Corn and Oats. Shall be very much pleased to quote our lowest prices. Ring us up.

A. C. SMITH & CO.

UNION STREET, West St. John, N.B.

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FINANCIAL AND COMMERCIAL NEWS AND COMMENT

DAY'S SALES ON MONTREAL MARKET

Furnished by F. B. McCurdy & Co., Members of Montreal Stock Exchange, 140 Prince William Street, St. John, N. B.

Table listing various commodities and their prices, including Cement, Cotton, and other goods.

CURRENT PRICES OF NEW YORK EXCHANGE

By Direct Private Wires to J. C. Mackintosh and Co., St. John, N. B.

Table listing current prices for various commodities like Am Cop, Am Beet Sug, and other exchange items.

CLOSING PRICES OF BOSTON STOCKS

Furnished by F. B. McCurdy and Co., Members of Montreal Stock Exchange.

Table listing closing prices for Boston stocks such as Adventure, Allouez, Arcadian, etc.

YESTERDAY SAW IMPROVEMENT IN "STREET"

New York, Feb. 14.—There was a distinct improvement today in the tone of the stock market.

The downward movement of recent days was checked and there was no trace of the nervousness which was evident at times yesterday. Bear traders renewed their attack early in the day, but were able to make little headway, except in the copper group.

PRODUCE PRICES IN CANADIAN CENTRES

Montreal, Feb. 14.—OATS—Canadian western No. 2, 41 1/2 to 42; Canadian western No. 3, 40 1/2 to 41; extra No. 1, feed, 41 to 41 1/2; No. 2, local white, 35; No. 3, local white, 37; No. 4, local white, 36.

FLOUR—Manitoba spring wheat patents, 45.25; straight rollers, 44.85 to 44.90; straight rollers, bags, 42.25 to 42.30.

THE ROYAL TRUST COMPANY

(OF MONTREAL). Branches at Toronto, Ottawa, Winnipeg, Quebec, St. John, N. B., and Vancouver. Capital Paid up \$1,000,000 Reserve Fund 1,000,000

Porto Rico Telephone 7% Bonds

Due Jan. 1, 1937; Denomination \$500; Interest Payable Jan. 1, and July 1. Price 105 p. c. and interest. Yield 6%

The business of this Company is well established and prosperous. Net earnings for 1912 will be about \$36,500, which will provide for Bond Interest and about 8 per cent. on the Common Stock.

J. C. MACKINTOSH & CO., Established 1873. 88-90 PRINCE WILLIAM STREET, ST. JOHN

AFTERNOON SALES

Table listing afternoon sales for various commodities like Cement, Cotton, and other goods.

CHICAGO GRAIN AND PRODUCE MARKETS

Table listing Chicago grain and produce market prices for items like Wheat, Corn, Oats, and Pork.

BOSTON CURB STOCKS

Table listing Boston curb stock prices for various companies like Bay State Gas, Boston Ely, etc.

Good News From The Lumber Camp

Men in the lumber camps have free medical attendance, and while many suffer from piles on account of exposure to cold and dampness, the doctors do not seem to have any cure for piles.

Securities for all Classes of Investors

We offer for sale in lots to suit purchasers the under-mentioned securities. Something to interest all classes of investors.

I-HOP-C FACTS

Business manager... Terry Turner, veteran... I-HOP-C FACTS

MONTREAL UNLISTED SALES

Table listing Montreal unlisted sales for various commodities like Hillcrest Pfd, Brick, etc.

THE BOSTON CURB

Table listing Boston curb stock prices for various companies like Zinc, East Butte, etc.

NEW YORK COTTON RANGE

Table listing New York cotton range prices for various grades like Mar, May, June, etc.

CANADA MACHINERY 6% BONDS

The net earnings of this company for the year ending June 30th, 1912, was three times the bond interest.

BONDS FOR SAFE INVESTMENT

Eastern Securities Co., Limited INVESTMENT BANKERS 157 St. James St. MONTREAL, QUE. 92 Prince William St. ST. JOHN, N. B.

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.

CLOSING STOCK LETTER

By Direct Private Wires to J. C. Mackintosh & Co. New York, Feb. 14.—Today's stock market remained dull of undertone and irregular of movement but on the whole opposed substantial resistance to adverse news influences.

CLOSING COTTON LETTER

By Direct Private Wires to J. C. Mackintosh & Co. New York, Feb. 14.—Today's cotton market was a two-sided affair with trading active and the tone unsettled.

ATLANTIC BOND COMPANY, LTD

Bank of Montreal Building, St. John, N. B. HOWARD P. ROBINSON, President. Telephone Main 2474

Why Be a 3 Per Center?

We paid a cash dividend of 20 per cent. in addition to a stock bonus of 80 per cent to our sixty-seven shareholders, on the paid up Capital Stock December 31st, 1912.

Eastern Securities Co., Limited

INVESTMENT BANKERS 157 St. James St. MONTREAL, QUE. 92 Prince William St. ST. JOHN, N. B.

"A TRUSTEE THAT NEVER DIES."

The Eastern Trust Company ACTS AS—Executor, Administrator, Trustee, Guardian. 120 Prince Wm. St. CLARENCE H. FERGUSON, Manager for N. B.

REAL ESTATE

Communicate with D. B. DONALD Bank of Montreal Building Phone, M. 1953, St. John, N. B.

Paul F. Blanchet

CHARTERED ACCOUNTANT 54 PRINCE WILLIAM STREET Telephone Convention St. John and Railway

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

38th Annual Farmers' and Dairymen's Ass'n CONVENTION

February 17th to 21st AND FIRST ANNUAL WOMEN'S INSTITUTES CONVENTION FEBRUARY 18th and 19th.

Insurance Co. of North America

Founded 1792. JARVIS & WHITTAKER, Provincial Agents Fire, Automobile and Motor Boat Insurance.

Western Assurance Co.

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

THOMAS BELL & CO., St. John, N. B.

Puget Building, 45 Princess St. Lumber and General Brokers

WILLIAM WINS

Los Angeles, California, Williams, of Baltimore from Eddie Campion in the twenty round today. Williams gave him the whip lashed in the minutes more than had inflicted in all combined.

WILLIAM WINS

There will be a lot of meetings and a market this morning but not changed much week, but there is a cold wave in the air which will be a considerable factor in the market as the farmers will be producing down prices for today are 10 to 15 cents; corn, 10 to 15 cents; beef, 10 to 15 cents; lamb, 13 to 16 cents; pork, 13 to 14 cents; hams, 25 to 34 cents; eggs at 30 cents a dozen.

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Business manager... Terry Turner, veteran... I-HOP-C FACTS

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MAT'NEE RACES

As the date for the meeting draws near, being shown by the local horsemen. The date set for the second of what very interesting day in the speed of the course over the City Driving Club having to be contented.

GOSSIP OF BIG LEAGUES

In Malcolm F. Brockton (New England) has a candidate for consideration, especially decided to put Hal Chase on the field. He is a left handed man, and last season the big league scout.

WILLIAM WINS

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MATINEE RACES FOR NEXT WEEK

As the date for the inter-city race meeting draws near, much interest is being shown by the activity among the local horsemen.

GOSSIP OF BIG LEAGUE BASE BALL

In Malcolm F. Barry of last year's Brockton (New England League) team Manager Chance of the New Yorks has a candidate for the position of manager, especially if it should be decided to put Hal Chase on the middle position.

The western critics are a unit in the belief that the Boston club secured the best of the crop of youngsters from the northwest in Pitcher James, of Spokane.

WILLIAMS WINS FROM ED. CAMPIE

Los Angeles, Feb. 12.—"Kid" Williams, of Baltimore, won the decision from Eddie Campie, of San Francisco, in their twenty round battle at Vernon today.

There will be a fairly good supply of meats and provisions in the country market this morning. Prices have not changed much during the past week, but there is a possibility that if the cold weather continues there will be a considerable drop next week.

THE U. N. B. DEFEATED BY Y. M. C. A.

The U. N. B. basketball team went down to defeat in the Y. M. C. A. gym last night, when the Y. M. C. A. team won the match by a score of 30 to 23.

CHATHAM WON OVERTIME GAME

Chatham, Feb. 14.—After playing four overtime periods of five minutes each Chatham tonight defeated the swift Amherst team 6 to 5 in the fastest and most exciting hockey game of the season.

FITTON HIGH DEFEATED ST. JAMES

Fredericton, Feb. 14.—In an interesting match here tonight the Fredericton high school basketball team defeated the St. James Church team of St. John. The final score was 37 to 29 in favor of Fredericton players.

M'CARTY WILL NOT FIGHT WELLS

New York, Feb. 14.—The management of the Garden Athletic Club announced tonight that its negotiations with Luther McCarty to fight Bombardier Wells, the English heavyweight champion had failed.

PLAY FOR JONES CUP YESTERDAY

The final match for the Jones cup was played in St. Andrew's rink last night, the score by rinks being as follows:

Do People Shun You ON ACCOUNT OF FOUL BREATH FROM CATARRH?

Advertisement for Gaus's Catarrh Cure, featuring a cartoon illustration of a man and text describing the symptoms and benefits of the medicine.

FREE This coupon is good for one trial package of Gaus's Combined Catarrh Cure, mailed free, in plain package. Simply fill in your name and address on dotted lines below and mail to:

YOU CAN BUILD OR REMODEL IN WINTER TIME With Beaver Board you can build walls and ceilings in winter. It takes the place of lath and plaster and can be applied at any season.

DOMINION ATLANTIC RAILWAY S. S. Yarmouth leaves Read's Point Wharf daily at 7 a. m., connecting at Digby with train East and West, returning arrives at 5.30 p. m., Sundays excepted.

For Sale The Steamer KALABRIA, of 451 Tons Register, 48 Schooner, ORIOLE of 128 1/2 Tons Register. Enquire of J. SPANE & CO., 61 and 63 Water St., St. John, N. B.

Advertisement for King George IV Whisky, featuring an image of the whisky bottle and text describing its quality and availability.

LEAGUE BOWLING AT BLACK'S

In the league bowling on Black's alleys last night the Sweeps in the City League took three points from the Insurance team.

CITY LEAGUE Sweeps. Foshay ... 98 97 89 284-94-2 Ferguson ... 103 82 85 270-90 Masters ... 71 89 69 229-76-1 Sullivan ... 87 85 90 262-87-1 Harrison ... 93 86 92 274-91-1

COMMERCIAL LEAGUE. Brook and Paterson. Ryan ... 85 80 108 273-91 Mahoney ... 85 74 81 240-80 MacMichael ... 94 90 94 278-92-2 Kaye ... 84 87 86 257-85-2 Masters ... 97 94 100 291-97

Waterbury and Rising. Featherstone ... 72 78 75 225-75 Barbary ... 76 77 97 250-82-1 Thomas ... 77 75 85 237-79 Holder ... 78 68 83 229-74-1-3 Labbe ... 98 85 81 264-88

Whyte & Mackay's Most palatable Whisky distilled Sold Everywhere

C.H.I.C. Table Showing the Wonderful Growth of the C-H-I-C in Less Than Twenty Months

Table with 2 columns: Loan Description and Amount. Includes entries for First Loan made April 22nd, 1911 (\$500.00), Loans made during month of December, 1911 (\$4,000.00), Loans made during month of June, 1912 (\$17,000.00), Loans made during month of August, 1912 (\$22,000.00), Loans made during month of November, 1912 (\$34,300.00), Loans made and other Loans in process thereat during the month of November, 1912 (\$65,000.00), December 15th, 1912, Loans made, and in process to date (\$99,300.00), and December 15th, 1912, Loans made, and in process to date (\$225,000.00).

THE CANADIAN HOME INVESTMENT CO., Limited Local Office: 47-49 Germain Street, St. John, N. B.

THE ANGLo-AMERICAN 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.

ECZEMA

Also called Tetter, Salt Rheum, Pruritus, Milk-Crust, Weeping Skin, etc. ECZEMA CAN BE CURED TO STAY and when I say cured, I mean just what I say—CURED, and not merely patched up for a while, to return worse than before.

Checkers' Union. The Checkers' Union met last evening and appointed Joseph Fitzgerald, James McCarron and Ralph Coleman delegates to the Trades and Labor Council.

THE INTERNATIONAL RAILWAY Uniting Campbellton at the head of navigation on Bay Chaleur with the St. John River Valley at St. Leonard's and connecting the inter-colonial and Canadian Pacific Railway systems.

WINTER TIME TABLE SUMMARY GOING WEST. Express train leaves Campbellton daily (except Sunday) at 7.30 a. m. for St. Leonard's and intermediate stations, due at St. Leonard's at 12.30 p. m.

GOING EAST. Express train leaves St. Leonard's daily (except Sunday) at 5.00 p. m. after arrival of C. P. R. express from St. John, Vanceboro, etc., due at Campbellton at 10.00 p. m.

ALL THE WAY BY WATER Eastern Steamship Corporation INTERNATIONAL LINE WINTER FARES.

ST. JOHN TO PORTLAND ... \$4.50 ST. JOHN TO PORTLAND ... 4.00 State Rooms ... 1.00

THE MARITIME STEAMSHIP CO. (Limited) Commencing Feb. 7 and until further notice the gasoline boat Page and other boats will run as follows:

Wm. Thomson & Co., AGENTS

HEAD LINE ST. JOHN TO DUBLIN. S. S. Ramore Head, February 28

FURNESS LINE From London to St. John. Feb. 15 S. S. Rappahannock Feb. 22 S. S. Kanawha Mar. 1

Wm. Thomson & Co., AGENTS

RAILWAYS. CANADIAN PACIFIC AROUND THE WORLD

From Liverpool, June 18th Full Particulars on Application. SHORT ROUTE TO MONTREAL ALL RAIL ROUTE St. John to Boston Two Trains Every Week Day.

INTERCOLONIAL RAILWAY Fall and Winter Through Service

QUEBEC and MONTREAL 2 THROUGH 2 TRAINS 2 OCEAN LIMITED LEAVES MONCTON, 14.20. Connecting Train leave St. John at 11.20 daily except Sunday.

MARITIME EXPRESS Connecting Train No. 134, leaves St. John 18.35 Daily, except Sunday. Sleeping and Dining Car Services Unrivalled.

THE INTERNATIONAL RAILWAY Uniting Campbellton at the head of navigation on Bay Chaleur with the St. John River Valley at St. Leonard's and connecting the inter-colonial and Canadian Pacific Railway systems.

WINTER TIME TABLE SUMMARY GOING WEST. Express train leaves Campbellton daily (except Sunday) at 7.30 a. m. for St. Leonard's and intermediate stations, due at St. Leonard's at 12.30 p. m.

GOING EAST. Express train leaves St. Leonard's daily (except Sunday) at 5.00 p. m. after arrival of C. P. R. express from St. John, Vanceboro, etc., due at Campbellton at 10.00 p. m.

ALL THE WAY BY WATER Eastern Steamship Corporation INTERNATIONAL LINE WINTER FARES.

ST. JOHN TO PORTLAND ... \$4.50 ST. JOHN TO PORTLAND ... 4.00 State Rooms ... 1.00

THE MARITIME STEAMSHIP CO. (Limited) Commencing Feb. 7 and until further notice the gasoline boat Page and other boats will run as follows:

Wm. Thomson & Co., AGENTS

HEAD LINE ST. JOHN TO DUBLIN. S. S. Ramore Head, February 28

FURNESS LINE From London to St. John. Feb. 15 S. S. Rappahannock Feb. 22 S. S. Kanawha Mar. 1

Wm. Thomson & Co., AGENTS

STEAMSHIPS. WHITE STAR DOMINION CANADIAN SERVICE

BUY YOUR PREPAID TICKETS NOW! SAILINGS TO AND FROM ENGLAND AND SCANDINAVIA AND THE CONTINENT CANADA, Feb. 22, TEUTONIC, March 1

CANADIAN PACIFIC EMPRESSES LAND OTHER STEAMSHIPS

Liverpool Service SAILINGS FROM ST. JOHN, N. B. EMPRESS OF BRITAIN, Feb. 21 EMPRESS OF IRELAND Mar. 7.

For Rates, Reservations, Plans, Literature, Tickets, Etc., Etc., Apply to W. B. HOWARD, General Agent, St. John, N. B.

ALLAN LINE ROYAL MAIL

Twin Screw and Turbine Steamers ST. JOHN TO LIVERPOOL. Gramplan ... Dec. 12 Jan. 17

ELDER-DEMPSTER LINE NASSAU, CUBA, MEXICO SERVICE. S. S. "SOKOTO" sailing from St. John about Feb. 23rd, for Nassau, Havana, Puerto, Mexico, Vera Cruz, Tampico and Progreso.

PICKFORD & BLACK LINE ST. JOHN, N. B. TO DEMERARA. S. S. "Oruro" sails Feb. 8 for Bermuda, Montserrat, Dominica, St. Lucia, St. Vincent, Barbados, Trinidad, Demerara.

MANCHESTER LINE From Manchester to St. John. Jan. 25 M. Commerce Feb. 15

Wm. Thomson & Co., AGENTS

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FIFTEEN HIGH GUNS FOR NEW BATTLESHIPS

Greater Dreadnoughts of War-spite Class to be Armed With Monster Cannon—Increased Size of Smaller Weapons.

The statement contained in a telegram from the New York Herald-Berlin correspondent that the German navy has adopted a 14 inch gun has not escaped attention here...

Official particulars of the new 15 inch gun have, of course, not been disclosed, but it is presumed to be similar to that of the 14 inch gun...

It is a 45 calibre gun, with a length of 69.5 feet and a weight of 96 tons, very nearly double that of the early 12 inch gun...

Of the 15 inch gun, not ten of these 15 inch guns will form the main armament of the Wasp class and her sisters...

In addition to 15-inch guns in the main battery, the Wasp class will have, it is understood, 6-inch guns for defence against torpedo attack.

STONES AT PHILIPPI TWELVE FEET LONG Ruins Give the Traveller Some Idea of What City Must Have Been in the Time of Paul.

New York, N. Y., Feb. 14.—So long has Philipp been used as a quarry by the pillagers and the tombstone-seekers in all that region that little is left to mark the site of the once famous Roman colony...

Some of these stones that I measured were 12 feet in length and 4 feet thick. Here, too, are several great springing arches with fine ornamentation visible in many places.

ATLANTIC AIR TRIP VETOED

Not Likely That a Transatlantic Journey Will Be Made This Year—Would be Unsuccessful.

New York, Feb. 14.—It seems quite safe to predict that the Atlantic Ocean will not be crossed this year by an airship of any description. The one unsuccessful and the one tragic attempt which have been made establish a degree of peril and insufficiency of construction which certainly will prevent another effort in the present state of the art.

In this connection it is not inappropriate to refer to the perplexity which prevailed in England regarding a mysterious air craft which was reported hovering over several towns. The military department denied all responsibility for the weird visitor.

The anxiety in army circles as to whether it came extended to France when it was determined that France should be counted out, leaving the only other alternative a German airship.

As the distance from the supposed starting point to Sheerness, England, and back to Berlin is 1,348 miles, it is conceivable that one of the big German airships actually made the voyage, which might easily have been accomplished in thirty hours.

Heir is Missing.

Boston, Mass., Feb. 14.—James T. Bastin, of Watertown, is making inquiries as to the whereabouts of Archibald, sometimes called Hugh Watson, who is heir to a fortune of \$1,000,000.

A BIG NAVAL PROGRAMME FOR ENGLAND

Twenty-two Modern Battleships and Cruisers Now Building Besides Contributions from Colonies.

London, Feb. 14.—Great Britain's constant effort to maintain her supremacy at sea is evidenced by the fact that twenty-one battle ships and battle cruisers for her navy, all of the most modern design, will be under construction in British shipyards during the present year.

Then there are the three battle ships which Mr. Borden, Premier of Canada, has asked the Dominion Parliament to present to the mother country and the vessel for which the Federated Malay States have voted the money and which, like those from Canada, will be a modern battle ship.

The great difficulty that confronts both the dockyards and shipbuilders companies is the insufficiency of skilled labor. The dockyards are working day and night shifts and overtime and they have recruited about all the available men, special inducements having had no effect.

HIS CANE AND BELT WORTH THOUSANDS

Planter Carries a Stick That is Ornamented with Double Eagles and Fob of \$10 Pieces.

Atlanta, Ga., Feb. 14.—Most of us prefer to place our valuables in the bank, but here's a man, says the Atlanta Constitution, who has such confidence in human nature, or such reliance in his pugilistic ability, that he walks about the streets carrying with him \$4,000 in his hands.

He is Benjamin Deasely Hardin, sixty-two years old, robust and hearty, of Washington, Wilkes county, Ga., where he owns 1,000 fertile acres that produce as much cotton as any other spot in the State.

King Ben, as he is familiarly known, carries with him everywhere he goes, a heavy walking cane, decorated with enough wealth to buy and furnish a house and lot and maintain a good sized family.

Then he wears a belt made of leather and ivory and ornamented with twenty dollar gold pieces, all of which total \$1,000 or more.

He carries this cane as jauntily and ostentatiously as a \$15 a week silk counter clerk swings his rattan on an off day.

Then he wears a belt made of leather and ivory and ornamented with twenty dollar gold pieces, all of which total \$1,000 or more.

He carries this cane as jauntily and ostentatiously as a \$15 a week silk counter clerk swings his rattan on an off day.

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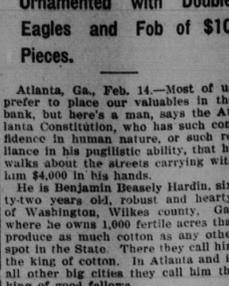
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Oh, this is what I've been looking for, for years



A Cube to a Cup

SKATING—tobogganing—skiing—that's when you appreciate OXO Cubes. A Cube—a cup—hot water—and you have a meal in a moment. No trouble—no waiting.

A cupful of OXO with a biscuit supplies just that nourishment the body needs. Gives vigor and "fitness", and adds zest to enjoyment. No need to come home for meals—put some crackers and a tin of OXO Cubes in your pocket—and you are provisioned for the day.

OXO Cubes are the concentrated richness and goodness of prime beef—the most wonderful food-invention of the Century—satisfying—sustaining—and a food and tonic in one.

4 CUBES, 10c. 10 CUBES, 25c. 14c

SAVED FROM AN OPERATION

How Mrs. Reed of Peoria, Ill., Escaped the Surgeon's Knife.

Peoria, Ill.—"I wish to let every one know what Lydia E. Pinkham's Vegetable Compound has done for me. For two years I suffered. The doctor said I had a tumor and the only remedy was the surgeon's knife. My mother bought me Lydia E. Pinkham's Vegetable Compound, and today I am a well and healthy woman. For months I suffered from inflammation, and your Sanative Wash relieved me. I am glad to tell anyone what your medicines have done for me. You can use my testimonial in any way you wish, and I will be glad to answer letters."—Mrs. CHRISTINA REED, 105 Mound St., Peoria, Ill.

Mrs. Lynch Also Avoided Operation.

Jessup, Pa.—"After the birth of my fourth child, I had severe organic inflammation. I would have such terrible pains that it did not seem as though I could stand it. This kept up for three long months, until two doctors decided that an operation was needed. Then one of my friends recommended Lydia E. Pinkham's Vegetable Compound, and after taking it for two months I was a well woman."—Mrs. JOSEPH A. LYNCH, Jessup, Pa.

Women who suffer from female ills should try Lydia E. Pinkham's Vegetable Compound, one of the most successful remedies the world has ever known, before submitting to a surgical operation.

Among other unusual native wreckers" told the Hamburg-American Journal when, with American tourists William J. Bryan, Alwood Cay, Bahama Islands, he was removed, there is some record of the Prins Joachin cutter Algonquin, which stood guard over On armed her crew. On struck a box include cargo, containing the was blown into etc. the others away.

People's People's Captain D. P. Folger of the Bering Sea p...

THE FAITH OF Praise the Lord, praise Him, all ye. For His mercy endureth toward us, and the endureth forever. From the New St. Jo For God so loved gave His only begotten son, who perished but have For God sent no world to condemn the world through ed. He that believed condemned, but he on Him is conde because he hath no name of the only b And this is the high is come, and men loved darkness because their deed For every one th the light, neither o test his deeds alon And he that do the light, that his manifest, that the God. From the In the Name of the Father, the Merciful. Whoso believe others from the work will be con But whoso hel things that are ri what hath been se med, for it is the Lord their sin, dispose their hear This—because th vinity, while tho loved the truth fr to men both God nerate. When ye encou strike off their h a great slaughter of the rest make afterward let the stinuous nethe war bath laid do do. Were such th He could Himself on them; but He the one of you b so fight for the works will He n...

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.

ECZEMA CAN BE CURED I Will Prove It to You Free

You who are suffering the tortures of Eczema, Itch, Salt Rheum or other skin diseases—you whose days are miserable, whose nights are made sleepless by the terrible itching, burning pains, let me send you a trial of a soothing, healing treatment which has cured hundreds, which I believe will cure you. I will send it free, postage paid, without any obligation on your part. Just fill in the coupon below and mail it to me, or write me, giving your name, age and address. I will send the treatment free of cost to you.

J. C. MUTZELL, 318 West Main St., Fort Wayne, Ind. Please send without cost or obligation to me your Free Proof Treatment.

Name..... Age..... Post Office..... Province..... Street and No.....

PERFECTION HEATER advertisement with illustration of a heater and text: "What a Nice, Warm Store" "Yes, that Perfection Heater keeps you cosy and comfortable. We don't lose any business on account of a cold store. I've always had a Perfection at home, so I just applied the idea here."

BALATA BELTING advertisement with text: "The Best for Laundries, Dye-Houses and Exposed Situations" D. K. McLAREN, LIMITED 64 Prince William St. Phone Main 1121. St. John, N. B.

WINDSOR TABLE SALT advertisement with illustration of a salt shaker and text: "When Baking are you careful about the salt you use, as you are about the flour or baking powder? Poor salt will ruin a baking, just as surely as poor flour, in the kitchen and on the table, use the Windsor."

NA-DRU-CO Remedies for Coughs & Colds advertisement with list of products: National Cascara Bromide Quinine, Na-Dru-Co Throat Gargle, Na-Dru-Co Throat Pastilles, Na-Dru-Co Rheumatism Remedy, Na-Dru-Co Tasteless Preparation of Cod Liver Oil, Na-Dru-Co Cod Liver Oil Emulsion, Na-Dru-Co Baby's Cough Syrup, Na-Dru-Co Hive or Cramp Syrup. Includes address: NATIONAL DRUG AND CHEMICAL CO. OF CANADA, LIMITED.

ALL RECORDS Report of Rev. Anna

Washington, Feb. 14.—States revenue cutter... Report of Rev. Anna...

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ALL RECORDS FOR HEROISM HAVE BEEN BROKEN

Report of Revenue Cutters' Year's Work Thrilling Annal of Property and Life Saving.

Washington, Feb. 14.—The United States revenue cutter service—the Red Cross of the sea—broke all its previous heroic and humanitarian records during the fiscal year 1912. Thousands of human lives and hundreds of tons of property were saved by the crews of the cutter service, which, with their cargoes at nearly \$11,000,000, were saved from the perils of storm-swept seas by the little cutters which guard the coast line of the United States in an unbroken line from Maine to Texas, and from Alaska to California, nervously alert for the "S. O. S."

The annual report of Captain E. P. Berthoff, commander of the service, made public today, is a recitation of thrilling adventures in the annals of the federal government, older than the American navy. A total of 206 distressed vessels were assisted during the year, and their cargoes valued at \$11,000,000. In many cases, the crews were rescued from danger which in many cases seemed impending death. One hundred and six persons were actually saved from drowning.

Revenue cutters on the Pacific coast, penetrating the frigid waters of Alaska, brought back tales of suffering among the natives of the Aleutian islands, in the grasp of poverty and disease, creating conditions, it is declared, demanding the attention and action of the federal government.

\$10,711,748 in Cargoes.
Vessels, cargoes and derelicts saved by the revenue cutter service during the year were valued at \$10,711,748. Forty-five derelicts and other dangerous obstructions to navigation were removed or destroyed.

"For every dollar of the investment in the maintenance of the revenue cutter service," says Captain Berthoff, "there has been a return of \$4.36 in the form of property saved from the perils of the sea, and in this addition to lives saved and other beneficial acts performed in the interests of mankind, to accomplish this work there have been 25 cruising cutters and 18 harbor vessels and launches actively employed during the year."

"The fiscal year 1912 was probably one of the most trying periods to shippings of any year during the past quarter of a century. Frequent gales swept the Atlantic and Gulf Coasts, while, during the winter months, the unusually low temperatures caused great danger to shipping and actual suffering to the crews on account of the ice conditions, even as far south as Chesapeake Bay.

"These conditions resulted in almost constant calls for the assistance of revenue cutters. None were unheeded. In consequence, the beneficial work of the service, in all its activities, during the past year, has exceeded that of previous years."

Piratical Wreckers.
Among other unusual incidents, Captain Berthoff told of how "piratical native wreckers" swarmed down upon the Hamburg-American steamer Prinz Joachim when, with a large party of American tourists aboard, including William J. Bryan, she stranded on Atwood Cay, Bahama Islands, Nov. 22, 1911. After the passengers had been removed, the "pirates," said Captain Berthoff, became insolent and aggressive, and at the request of the master of the Prinz Joachim, the revenue cutter Albatross, with guns manned, stood guard over the steamer and armed her crew. One of the "pirates" struck a box included in the steamer's cargo, containing some explosives, and was blown into eternity. This scared the others away.

People Suffering.
Captain D. P. Foley, who commanded the Bering Sea patrol, reported that

the wretchedness of the people of the Aleutian Islands showing greater year by year, will continue to increase until the government does something for them or they are wiped out of existence by disease and starvation. The best means of relieving the people, he said, would be to concentrate them in one settlement, probably Unalaska, where under government supervision, at small expense, they might have sanitary homes, be taught cleanliness, thrift and industry, given schools for their children and cured of the infectious diseases which are making physical wrecks of them.

Urges New Cutters.
Appropriations for four new revenue cutters are urgently recommended by Captain Berthoff—three to replace the Woodbury, Manhattan and Winona, all old and unserviceable, and one to replace the Perry, lost in the Bering Sea during the summer of 1910.

He declares that the wireless apparatus now on all sea-going revenue cutters should be replaced by the most modern mechanism obtainable, and a constant radio watch should be maintained. The current appropriations, he points out, permit only two wireless operators on each cutter and three are necessary for continuous service.

Range of Service.
The functions of the revenue cutter service have grown since its establishment in 1790—113 years ago—until today they include a variety of activities ranging from the assistance of vessels in distress and the enforcement of customs and navigation laws to the suppression of mutinies.

Two mutinies were quelled by the cutter during last year, one on the Haitian Gunboat Ferrier in Charleston, S. C., harbor, and the other on the Uruguayan bark Brama in Mobile Bay.

Smuggling Decreased.
Smuggling has decreased in recent years, Captain Berthoff declares, because of the vigilant patrol of the revenue cutters. This armed coast-guard is a deterrent and without it smuggling would again spring into existence along the many miles of coast line of the United States.

Captain Berthoff asks that Congress relieve the handicap caused by the provision of law passed at the last session forbidding the appointment of additional cadets without the specific authority of Congress. There are ten existing vacancies among the officers, with the prospect of additional ones during the current year by death and resignation.

Features of Report on Year's Work.
Rescued 2,212 persons from perilous positions, 106 of whom were saved from drowning.
Assisted 359 vessels in distress.
Saved \$10,711,748 in vessels, cargoes and derelicts.
Removed 45 derelicts from positions endangering navigation.
For every dollar spent on the service \$4.36 in property has been saved.
Saved the steamer Prinz Joachim from a swarm of piratical wreckers on Atwood Cay, Bahama Islands.
Quelled two serious mutinies.
Discovered an alarming and steadily increasing condition of poverty and disease among people of Aleutian Islands and suggests a remedy by concentrating all the natives in one sanitary settlement.
Recommends four new cutters.
Urges Congress to remove the handicap which makes the special authority of Congress necessary before new cadets can be appointed to the service.

He will vouchsafe them guidance and dispose their hearts aright; And He will bring them into the Paradise of which He hath told them. Believers, if ye help God, God will help you and set your feet firm.

From the Gospel of Buddha.
As the lily will grow full of sweet perfume and delight upon a heap of rubbish, thus the disciple of the truly enlightened Buddha shines forth by his wisdom among those who are like rubbish, among the people who walk in darkness.

Let us live happily then, free from greed among the greedy; among men who are greedy, let us dwell free from greed.
The sun is bright by day, the moon shines by night; the warrior is bright in his armor, thinkers are bright in their meditation; but among all the brightest with splendor, day or night, is Buddha, the Holy, the Blessed.

From the Koran.
In the Name of God the Compassionate, the Merciful.
Whoso believe not, and prevent others from the way of God, their works will be wasted, and they will be punished.
But whoso believe and do the things that are right, and believe in what hath been sent down to Muhammad, for it is the truth from their Lord—their sins will be canceled and dispose their hearts aright.
This—because the infidels followed vanity, while those who believed followed the truth from their Lord. Thus to men doth God set forth their likenesses.
When ye encounter the infidels, strike off their heads till ye have made a great slaughter among them, and of the rest make fast the fetters. And afterward let there be neither free citizenship nor ransomings, till the war hath laid down its burdens. Thus do. Were such the pleasure of God, He could Himself take vengeance upon them; but He would rather prove the one of you by the other. And whoso fight for the cause of God, their works will He not cause to miscarry.

LIGHT WAVES RECORD DEEDS

If One Could Travel Into Space He Would See the Battles That Were Fought Fifty Years Ago.

Not the least of the wonders of light is the truth that, through its agency ordinary deeds and ordinary happenings, as well as all other kinds of affairs in this busy world of ours, are immortalized. We are accustomed to the idea, says a writer in Popular Mechanics, that souls are immortal, that energy cannot be annihilated, that matter cannot be destroyed, but what of this extraordinary immortality of deeds? Simply this:—Light that is reflected or given off from an object carries an image, a picture of the object with it on its travels, no matter how long the journey or whether it may tend. When these image-carrying light waves enter the eye, the picture they bear is revealed, whether the waves have been only the infinitesimal fraction of a second in coming from the face of a friend across the street, or whether they have reached the eye after a jaunt of 100,000 years through space from the flashing scintillations of a far off star.

Even as we see our nearest star neighbor not as it is today, but as it was four years ago, the light that is reflected to this star from our planet carries pictures of the earth as it was 48 months ago, and any person, if at that distance from the earth and equipped with some means of collecting the light waves, would see events and deeds that had happened on this earth in the year 1908!

Suppose we had such an apparatus and could outrun light. We could journey to the pole star, 60 light years from the earth, and behold! we would see the earth as it was in the year 1852! If we journeyed nine years of light waves farther in toward the earth, we would intercept the light picture showing the firing on Fort Sumter in 1861. Even though every book and manuscript and every monument should be destroyed, the radiant charge of Longstreet and the incomparable bravery of the northern and southern soldiers are written eternally on the scroll of the heavens. Long after the earth with its pomp and vanities has crumbled to cosmic dust, or vanished into some other system, the light waves flashing eternally through space will still show the battle of Gettysburg, the brief story of man and his deeds.

The Kidneys Are To Blame WHEN A WOMAN'S BACK IS NOT STRONG.

Women are coming to understand that weak, lame and aching backs which they suffer are due to wrong action of the kidneys.

The kidneys are overtaxed—given more work than possibly they can then they cry out in protest through the pain in the back.

When the back aches and pains it is almost impossible to do her household, for every move and turn means pain.

On the first sign of backache Doan's Kidney Pills should be taken so as to avoid all this suffering.

Mrs. Harvey W. Brownell, Northport, N.S., writes:—"I now take pleasure in writing you, stating the benefit I received by using Doan's Kidney Pills. About a year ago I was terribly afflicted with lameness, and was so bad at times I could not sweep my own floor. While looking through B.B.B. Almanac, I saw Doan's Kidney Pills were a great kidney remedy, so though I would try a box or two, I did so and found great relief. After using five boxes I was completely cured, and I am very thankful to have found so speedy a cure."

Price, 50 cents a box, 3 boxes for \$1.25, at all dealers or mailed direct on receipt of price by The T. Millburn Co., Limited, Toronto, Ont.

When ordering direct, specify "Doan's."

Silver for Service
When purchasing silver you are sure of dependability and beauty if it is **ROGERS BROS.**

"This brand, known as 'Silver Plated that Wears' assures long service because it is the heaviest silverplate. Look for the trademark. Sold by Leading Dealers."

THE ORIGINAL AND ONLY GENUINE Beware of Imitations Sold on the Merits of Minard's Liniment.

DOOD'S KIDNEY PILLS
CURES KIDNEY DISEASE, GRAVEL, RHEUMATISM, BRUISES, DIABETES, NEURALGIA, MIGRAINE, HEADACHE, AND ALL AFFECTIONS OF THE URINARY SYSTEM.

CATARRH and DISCHARGES Relieved in 24 Hours
SANTAL MIDY

WOULD HAVE POLICE SHOCK INSTEAD OF CLUB ROWDIES

Philadelphia, Pa., Feb. 14.—Police men, obdurate criminals, women who have to be abroad at night, reformers, working girls and Johnny pestered

Creedon one of the oldest and most respected engine drivers on the Baltimore and Ohio, has evolved by long thought on his days of an invention which he says will revolutionize methods of "making arrests, subduing unruly persons and resisting attacks." And Uncle Sam has just signed, sealed and delivered to him a patent for his device.

"Don't club 'em; shock 'em," is Creedon's advice to the police in handling the obstreperous. He proposes to arm the guardian of the law with portable lightning, easily applied, through the hands, where it will do the most good.

With the same innocent means of defence, he says, the timid spinster may come and go at any hour, the shop girl need no longer use her hatpin as a lethal weapon. For, at the waist of an unprotected female there may be a battery and in her gloves electrodes; and she has simply to grasp an assailant, be he footpad or masher, and he becomes helpless in her hands.

It was the sight of an unruly prisoner being clubbed into submission that stirred the compassion and the inventive genius of Creedon. He's a big, stout chap himself, but he couldn't stand the spectacle of even a criminal suffering such needless punishment. From this his idea grew until he saw how it could be adapted for the protection of night workers and unescorted women.

Creedon's device is simple yet effective. It consists essentially of a pair of gloves provided with electrodes which may be brought in contact with an assailant by the hand of the wearer. An electric circuit is touched and the current is sufficient to administer such a shock that the victim will be helpless as long as the current is kept on.

The power is supplied from a storage battery, which may be worn in a belt or concealed anywhere about the person of the one who is using it for protection. Another feature is an electric lamp that can light the way of the wearer or be flashed in the face of one who is about to commit an assault. Of the uses of the device the inventor says:—

"Police power will be immensely multiplied. The hatred now felt by the disorderly classes toward the police will give way to submission if they know the officer is equipped with a weapon that will cause them to respect the authority of the law. Institutions where unfortunates who are afflicted mentally are confined will have an opportunity to have some protection that they never before experienced."

TO submit to a headache is to waste energy, time and comfort. To stop it at once simply take NA-DRU-CO Headache Wafers

Your Druggist will confirm our statement that they do not contain anything that can harm heart or nervous system. 25c. a box. NATIONAL DRUG AND CHEMICAL CO. OF CANADA, LIMITED, 124

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.

WILL GIVE \$500 TO SICK READERS OF STANDARD

Famous Scientist Who Originated the Now Wonderful "Home Treatment" Offers \$1.00 Package Free to Sick and Ailing

In order that every reader of The Standard who may not have heard of this wonderful "Home Treatment" may have an opportunity to test this celebrated medicine, the now famous scientist, Dr. James W. Kidd, offers to give absolutely free a full size \$1.00 package to five hundred readers of this paper, to prove the wonderful claims which have been made for it.

People who suffer from Rheumatism, Kidney Trouble, Stomach Trouble, Liver or Bowel Disorders, Catarrh, Bronchitis, Asthma, Chronic Coughs, Weak Lungs, Lumbago, Piles, Urinary Disorders, Female Weakness of any kind, the weak, worn out, broken down and despondent will be delighted at the effect of a few doses. This wonderful treatment creates a fine appetite and helps the digestive organs to carry on their functions as they should. It strengthens the kidneys, too, and drives rheumatism poison from the blood as if by magic. That is why people who try it become so enthusiastic.

Any reader of The Standard who will try this extraordinary medicine that has created so much excitement by its cures can obtain absolutely free a full \$1.00 treatment by simply filling in the coupon below or writing a letter describing their case in their own words, if they prefer, and mailing it today to James W. Kidd, Toronto, Canada. No money need be sent and no charge of any kind will be made.

As this offer is limited, you should write at once, in order to be sure to receive your free treatment.

Coupon CB-253. For Free Dollar Treatment
Dr. Jas. W. Kidd, Toronto, Canada.
Please send me a Full \$1.00 Course of Treatment for my case, free and postage paid, just as you promise.

Name.....
Post Office..... Province.....
Street and No.....
Age..... How long afflicted?.....
Make cross (X) before diseases you have. Two crosses (XX) before the one from which you suffer most.

.....Rheumatism.....
.....Lumbago.....
.....Catarrh.....
.....Constipation.....
.....Piles.....
.....Diarrhoea.....
.....Torpid Liver.....
.....Indigestion.....
.....Stomach Trouble.....
.....Kidney Trouble.....
.....Bladder Trouble.....
.....Weak Lungs.....
.....Chronic Cough.....
.....Malaria.....
.....Asthma.....
.....Hay Fever.....
.....Heart Trouble.....
.....Poor Circulation.....
.....Impure Blood.....
.....Anemia.....
.....Fimples.....
.....Eczema.....
.....Neuralgia.....
.....Headache.....
.....Dizziness.....
.....Nervousness.....
.....Obesity.....
.....Female Weakness.....
.....Heart Trouble.....
.....Womb Trouble.....
.....Ovarian Trouble.....
.....Painful Periods.....
.....Hot Flashes.....
.....Bearing Down Pains.....
.....Leucorrhoea.....

Give any other symptoms on a separate sheet. Correspondence in all languages.

Take no more chances— Because what comes out of the oven depends upon what goes in. Use Five Roses.

Not Bleached Not Blended

Five Roses Flour

She's a wonder

is Mrs. Edwards, when she gets going in the kitchen. She pops that home-made Irish soup of hers on the stove to boil, and then sets to work.

Out come all the little bits of cold meat and cold potatoes. Into the stewpan they go. Over them she pours the boiling soup. And in half an hour or so she's turned out a tasty, appetising stew, piping hot and ready to serve; the two-or-three-helpings kind, you know; or you soon will, if you lay in a supply of Edwards' Soup.

EDWARDS' DESICCATED SOUPS

5c. per packet. Edwards' Desiccated Soups are made in three varieties—Beef, Tomato, White. The Beef variety is a thick, nourishing soup prepared from best and fresh vegetables. The other two are purely vegetable soups. Lots of dainty new dishes in our new Cook Book. Write for a copy post free.

WM. H. DUNN, 395 St. Paul Street, Montreal, Representative for Quebec and Maritime Provinces.

Better Health

If you want better health and extra strength you must take "Wingarnis." We know it will do you good, because thousands of people—Doctors, Nurses and customers—write to tell us of the good it has done. You will know too if you send 6 cents stamps to Coleman & Co., Wingarnis Works, Norwich, England, for a generous trial sample.

WINGARNIS

is the very best tonic you could possibly have if you suffer from Depression, "Nerves," Brain-fag, Sleeplessness, Overwork, Nervous Headache, Neuralgia, or Extreme Weakness after illness. Get a bottle to-day from any leading store, chemist, or wine merchant, and its delicious flavour and marvellous strengthening and cheering properties will delight you.

Extra Strength

Warmth and Strength

on a cold day come from foods that are easily digested and are rich in heat-making elements. For the outdoor man or the indoor man, for children to study on, to grow on, to play on, there's nothing so nourishing and satisfying as

SHREDDED WHEAT

It is better than porridges for children because they have to chew it. It is the best "whole wheat bread" because it contains all the rich body-building material in the whole wheat prepared in a digestible form. Delicious and nourishing when served with hot milk or canned fruits.

MADE IN CANADA—A CANADIAN FOOD FOR CANADIANS

The Canadian Shredded Wheat Company, Limited
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Toronto Office—
49 Wellington Street East

Give any other symptoms on a separate sheet. Correspondence in all languages.

AROUND THE CITY

Free Lectures. The free lectures at the Natural History rooms this week include an address on "Aerial Navigation and its Possibilities," by W. R. Turnbull on Tuesday evening. On Thursday afternoon Miss Winifred Raymond will speak on the "Good in Magazine Poetry."

A Carleton Fire. Fire broke out about a quarter to three yesterday afternoon in a large wooden building at the corner of Winslow and Union streets, Carleton Place. The building was occupied by three stores and several dwellings. The damage was slight and the blaze was soon quenched by the department.

Visiting Relatives Here. Charles Kelly of Stettler, Alberta, arrived in the city yesterday with his bride, having been married in Glace Bay, C. B., a few days ago. Mr. and Mrs. Kelly are paying a short visit to the groom's sister, Mrs. John H. Lang, Mecklenburg street, and will leave for Stettler in a few days.

Inspected Hatcheries. Alex. Finlayson, of the marine and fisheries' department at Ottawa will leave this morning for Middleton, N. S., in connection with the inspection of the hatcheries. Yesterday he inspected the local hatcheries, and earlier in the week visited the hatcheries on the North Shore.

Crescent Fair. The City Cornet band rendered an excellent concert at the Crescent Fair last evening. The door prize was won by Miss Nellie Scribner with ticket No. 534. The bean toss prize was won by Wm. Munroe, and the Lovett won the bowling prize. The Temple band is a year old this month and will render a concert tonight.

Old Man Arrested. John Quinn, aged 71 years, was found wandering about the streets yesterday afternoon by Policeman Crawford and placed under arrest. The unfortunate old man is homeless and without money, so the officer had the charge of vagrancy against him. He will be taken before the Police Magistrate this morning, and will very likely be sent to the Municipal Home.

A Suffragette Debate. What promises to be an interesting debate will be held tomorrow afternoon in St. Peter's society rooms when the subject, "Resolved that Women Should Vote," will be argued. Messrs. George Cherry, James McCurdy, Edward McBratney and Oty Olive will uphold the affirmative and on the negative side will be Arthur Howard, Urban Pierce, Christopher McKenzie and William McGovern.

A Valentine Party. About 60 friends of Mr. and Mrs. Fred Wright called at their residence 51 Elmwood street last evening and spent a most enjoyable time at an entire party. During the evening Kenneth McDonald, assistant superintendent of the Courtenay Construction Company on behalf of those present presented Mr. and Mrs. Wright with a handsome chair. The committee in charge of the party was Mrs. W. White, Miss Tufts, Miss Maud Thoms, Harry Casey, A. E. Laut, Thos. Morrissey, Sam Shickleton and Wm. White. A most pleasant time in games and dancing was had by all.

Are Going Ahead. At a meeting of the Lancaster Board of Trade last night, the by-laws submitted by the committee were adopted. A number of routine matters were cleared off the slate, and preparations commenced for the future. The board proposes to inaugurate a membership campaign, and the plans for the campaign are now being considered. From ten, the membership role has now grown to over fifty and it is hoped to bring the number well within the one hundred and fifty mark during the campaign. The board has already begun to play an active part in the parish and as the community is strongly in sympathy with the board and its policy, there is little doubt that the desired number will be reached.

COMMISSIONER AGAR TAKES PRUDENT COURSE

Will Secure Legal Advice Before Watering Bare Spots on Streets—City Might be Liable for Accident.

Referring to his intention to have the bare patches on the streets watered to improve the roadways for traffic, Commissioner Agar informed The Standard that he felt it more prudent to defer any action until he had consulted the recorder.

There was a possibility, Mr. Agar said, that the city might be held responsible for any accident that might happen to a smooth horse, if it slipped on the ice. He proposed to have that point settled without delay.

Mr. Agar added that he was strongly in favor of making the experiment. He believed it would bring great relief to the heavy traffic.

Paillette Silk Underskirts. Have you seen those beautiful Paillette Silk Underskirts which F. A. Dykeman and Co. are selling at \$3.25? Taking quality and style into consideration they are worth fully five dollars. The silk is extra heavy and the skirt is made in a style that is in keeping with the straight line of the outside skirt. The colors are black, brown, blue, green, and a large range of shot effects. All one price, \$3.25.

Matinee Today. The Opera House will be taxed to capacity at today's matinee which begins at three o'clock. The Minstrel Maids Co. has played to big business during the week and enters upon the third week of its engagement on Monday afternoon. Several new people have been secured.

THE ALLEN LINER AT SEA STOOD BY HELPLESS SHIP

For Thirty-six Hours She Attempted to Assist S. S. Nevada, Disabled off Cape Race in Terrible Gale—High Sea Hindered Work.

While steaming into port yesterday afternoon after one of the roughest voyages of the year, the Donaldson Liner Athena, Captain Black, from Glasgow direct, with a large cargo and 244 passengers aboard, ran ashore on the foul grounds, outside the harbor. Luckily the bottom at this point was composed of soft mud, and as the liner was steaming slowly, little difficulty was experienced in getting her afloat. Although several tugs went to her assistance, their power was not brought into use, as at half past two she backed off under her own steam.

The accident occurred when those in charge were forced to slow the steamer down while preventing a collision with the dredge and several mudscows working in the channel. In this way she was carried sideways by the strong wind, grounding on the shoals at the harbor mouth. Luckily, however, she escaped without damage and as she succeeded in getting off the mud under her own power, will not have to pay salvage as in the case of the Uranium which grounded at the entrance of Halifax harbor a few weeks ago.

The voyage across the western ocean was marked by a succession of terrific gales, accompanied by huge seas which continually swept over the vessel. At times the gales rose to hurricane velocity, forcing those in charge to slow down. On one such day, the vessel, which is equipped with all necessary steaming devices, made but 48 miles, while the longest run, that of yesterday, was 257 miles. During the gales the passengers were at times very anxious as to the safety of the ship, but owing to the excellent seamanship of the officers and crew, no damage was sustained.

On Thursday the Athena exchanged wireless messages with the C. P. N. steamer Montreal, which left port a few days ago, bound for London. The Montreal reported all well and spoke of having passed safely through a terrific snow blizzard.

Stand by Disabled Ship. While off Cape Race, on the last trip which the Athena made between this port and Glasgow, she sighted the Dominion Coal Co.'s steamer Nevada flying signals of distress. The Athena was at once brought to a halt and during a heavy gale the steering gear had been carried away. When sighted the Nevada was riding at a sea anchor. The Athena stood by for 36 hours during which time she made many attempts to get a hawser aboard. The sea, however, was too rough and on being assured that the Nevada was capable of looking after herself, the Athena steamed away. Shortly afterward the S.S. Solway reached the Nevada and succeeded in getting a hawser aboard and towed her to safety.

"When the Athena reached Glasgow her steamer accommodation was given a thorough overhauling, its comfort being attested to by the following testimonial presented to the chief steward by the stowage passengers yesterday afternoon:

"We, the stowage passengers on the S. S. Athena wish to express our appreciation toward the stewards, for the manner in which they attended to our comfort during our voyage to St. John, N. B. We feel sure they have done all that was possibly could to make the voyage pleasant, in spite of the difficulties with which they had to contend, on account of the rough weather. The cleanliness of the ship and the attention with which the stewards have satisfied our wants, leave nothing to be desired. The quality and quantity of the food has also given complete satisfaction and we have every confidence in recommending the Donaldson Line to intending emigrants."

There has been great alterations made in the stowage accommodations and so far as these have been completed they are a great improvement over the old. The Athena brought out 120 cabin and 144 stowage passengers. Of the latter the majority were skilled mechanics and undoubtedly will be in demand in the West Indies. She also brought over 3000 tons of cargo and 1200 tons of coal.

Dr. G. U. Ray delivers an interesting lecture on "The Third Address to the Bickmore Course was Much Appreciated by all Present—Will be Repeated."

The third lecture in the free course being held under the auspices of the Women's Canadian Club, was held last night in the assembly hall of the Central school. The attendance was large and the interest in the lecture was keen throughout.

That the efforts of the club meeting with success was more than ever evident last evening. The audience included not only the scholars, but many of the parents, and the interest with which the lecture was followed was significant of the appreciation. The subject of the lecture, "The River and Gulf of St. Lawrence," proved a happy choice, and was ably handled by Dr. G. U. Ray. Apart from the merits of the lecture, the magnificent views portraying charming bits of landscape and river, busy townscapes and prosperous agricultural areas scattered along the St. Lawrence, afforded those hitherto not privileged to visit the scenes depicted, an opportunity to gain an insight into the wealth and beauty of that portion of country through which they were carried in fancy by the lecturer.

The lecture which was another of the Bickmore course, dealt comprehensively with the characteristics of the different places shown on the screen. The natural scenery, the resources of land and field and forest were enumerated, and the industrial life of the different places along the route were touched upon. During the evening two patriotic songs were sung in unison by the audience, and at the close of the lecture a vote of thanks was passed to Dr. G. U. Ray. For the benefit of the general public the lecture will be repeated next Friday evening in the assembly hall of the High School.

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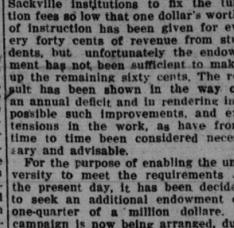
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Emerson & Fisher, Ltd., 25 Germain Street

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Black Silks are popular and this season especially soft finished effects are to be much in demand for dresses and blouse waists and the heavier corded weaves for costumes and coats. We have a large new assortment ready for inspection comprising the most attractive of the market offerings for spring.

- BLACK PEAU DE SOIE, finished on both sides, a fabric always in demand for dresses, blouses, waists, coats, etc. Prices range from 70c to \$2. BLACK FAILLE FRANCAIS, a corded silk for dresses, blouse waists, costumes and coats, 20 to 22 inches wide. Prices from \$1.10 to \$2.00. BLACK CHARMEUSE SATIN, a soft dull finished satin and doublets: the most favored material for the coming season. 42 inches wide, \$2.35, \$2.50, \$3.85 yard. FLEUR DE VELOUR, a soft dull finished satin for dresses, costumes and blouses, 40 inches wide, \$2.50, \$2.75, \$3.15. BLACK MAXIM SATIN, for lining guaranteed for two seasons, \$1.10 yard.

New Wash Goods for Spring

- CREPE POPLIN, in black, navy, tan, Copenhagen, grey, yard, 55c. ENGLISH SHIRTINGS in nice range in stripes and checks, yard 20c, 22c, 25c, 28c. STRIPE GINGHAMS, yard 12c, 18c, 20c, 25c. PRINTED FOULARDS in a large variety of designs and colorings, yard 20c, 25c. PRINTED VOILES, a comprehensive assortment in pleasing effects, yard 25c. WASH GOODS DEPT.

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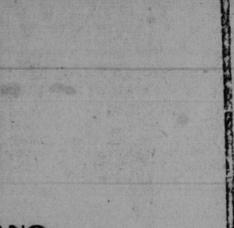
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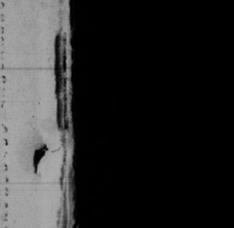
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