

PROFESSIONAL

R. W. McLellan P. J. Hughes
McLELLAN & HUGHES
 BARRISTERS and ATTORNEYS
 Money to Loan at Low Rates R.E. Security

MARITIME DENTAL PARLORS
 J. B. CROCKER, D.D.S. All dental work done by the latest and improved methods. Teeth extracted absolutely painless. Special attention given to treating and saving natural teeth. Done at reasonable prices. Hours, 9 a.m. to 8 p.m. Office, Kitchen Building, Queen street.

MURPHY'S BAKERY
 Delicious Turnovers, Raspberry and Strawberry Fillings, (Pure Fruit). Pound Cake, Sultana Cake, Fruit Cake, Best Bread and Rolls in City.
 Mail and telephone orders will receive prompt attention.

W. J. MURPHY
 Phone 365-21 95 Regent St.

Oysters! Oysters!

The oyster season is now on and we are selling Best Buctouche and Egg Island oyster by the quart and pint.

Buctouche Oysters - \$1.00 per qt.
 Egg Island Oysters - 80cts per qt.

Washington's Cafe :

Dr. Barbour
DENTIST
 Inches Building
 Cor. York and Queen Sts.



IT WILL DO YOU GOOD
 to take medicine if it is the right kind. By that we mean that the drugs used in it are pure and undiluted. And particularly that no substitution has been practiced.

OUR DRUGS
 are guaranteed to be all that they should be. No matter whether you want only a simple household remedy or a physician's most powerful prescription, you can get it here, pure and of proper strength. Better deal with us and know what you are getting. We don't charge extra for our honesty either.

STAPLES PHARMACY
 York Street
 ALONZO STAPLES Prop.

J. A. McAdam
UNDERTAKER
 REGENT ST.
 The best and most modern Funeral Equipment in the city
 Residence Telephone 117-21

A Good Investment
 is the money spent in securing a training at

FREDERICTON Business COLLEGE
 W. J. OSBORNE PRINCIPAL

A catalogue of this school, giving full particulars will be sent free to any address on application. Address W. J. OSBORNE, Principal, Fredericton, N. B.

Classified Advs.

not exceeding one inch, one insertion, 25 cents; three insertions, 60 cents; one week \$1.00; one month \$3.00. Discount if paid in advance.

TO LET

TO LET—New and modern flat in subscriber's house on Charlotte Street near University Ave.
 R. W. McLELLAN

FOR SALE

Household effects, practically new. Will sell cheap. Owner going to England. Also horse and wagon. To be seen at

ARTHUR SMITH'S,
 Nashwaakasis,
 Road out from Parker's Store.

WANTED

WANTED—Several good Milch Cows. Apply to
 ALEX. DAVIDSON.

GIRL WANTED

For General Housework. Good Wages. Apply at once.
 MRS. J. STEWART NEILL.

COAL and WOOD

Phone 413 R. T. BAIRD

SHIRLEY

Nov. 17—The whereabouts of John Sageman who disappeared from a field in the vicinity of Burton is still a mystery to his friends in this place.

Miss Annie Barker has gone to Boston for the winter.

William and Bert McFaden passed through this place on their way home from a visit to friends in Victoria.

Mr. and Mrs. Dingee have returned to their home here for the winter. Mr. Dingee is engaged cutting logs at present.

Mrs. George Shanks of Shirley spent Friday the guest of Mrs. William Cannon of Shanks' Road.

FINANCIAL and COMMERCIAL

REDUCTION IN PRICE OF CEMENT

In November, 1910, it was announced that the price of Cement had been reduced. That announcement was admitted by many as corroborative of the opinion that the merging of the Cement interests in Canada would prove a good thing for the public.

The theory of a consolidation such as the Canada Cement Company is that the consolidated interests are in a position to effect economy in production and distribution.

That the Canada Cement Company are working upon the idea of increasing consumption by lowering prices, rather than curtailing production and obtaining higher prices, is clearly shown by its president's report to the shareholders at the last annual meeting, when he stated:

"It is confidently expected that the increased demand and increased output will result in further savings in the cost of manufacture and distribution, and it is the policy of your directors to give your customers the benefit of these reductions."

This is further evidenced by the announcement, which was made on November 1st, 1911, of a still further reduction in the price of cement. The reduction in some districts is 10 cts. per barrel, and in others 5 cts. On the whole it will probably average 7 cts. per barrel. This reduction—with the reduction made last year—means a very large saving to the cement consumers of Canada.

We trust that the expectations of lower cost voiced by the president of the Canada Cement Company, will be realized again next year, so that the company may continue its policy of giving the benefit of these reductions to its consumers—thereby enlarging the uses to which Cement may be put.

THINK THEY WILL BOOST R. & O. LATER.

Speaking of Richelieu, J. C. MacIntosh & Co. says:

"It may be remembered that the same interests which are identified with Richelieu also left Toronto Railway alone after the big bonus was declared, but afterwards took the stock in hand and moved it up very quickly. It may be that they have similar plans in connection with Richelieu, but before doing so want

to get the stock in a better position from a market standpoint.

C.P.R. EARNINGS BIG.

C.P.R.'s increase for the second week of November showed an increase of \$378,000.

12½ CENTS FOR ASBESTOS.

Asbestos common was offered at \$2 this afternoon with ¼ or 12½ cts. bid.

MONTREAL BANK HAD BIG YEAR.

In the Bank of Montreal's annual report for the year ended October 31, 1911, are some interesting features.

Profits for the fiscal period amounted to the magnificent sum of \$2,276,518, compared with \$1,737,992 in 1910, and \$1,826,167 in 1909.

The profits for the year were the largest in the history of the bank.

Another feature of the report is the big increase in the amount of the reserve, being no less than \$15,000,000, compared with \$12,000,000 in 1910. The rest now exceeds the amount of paid-up capital, being the first time that has occurred, at least in recent years.

No doubt owing to the frequent criticisms of the bank's method of writing bank premises' account, when in the past only \$600,000 was shown in the statement, the directors have adjusted the account and now show the premises' account at \$4,000,000. Bank premises are valued at \$9,000,000; land at \$4,735,000, and buildings at \$4,353,000, but the conservative figure of \$4,000,000 is put down in the assets.

The amount brought forward from profit and loss of 1910 was \$961,789; premiums received on new stock were \$365,677.50, adjustment of bank premises' account, \$2,400,000, leaving \$7,003,985 available for distribution.

Dividends took \$1,440,000; carried to reserve, \$3,000,000; amount expended on premises during year, \$708,800, leaving a balance of \$1,855,185.36 to be carried forward to the profit and loss account.

Another feature worthy of note is that of call and short loans, which have declined from \$61,918,750 in 1910 to \$42,602,772 in the year under review.

WANTED

Man or firm to devote part or entire time to representing our company in

Fredericton

Liberal commission paid promptly. We are just placing on the market close-in lots of

BOW ISLAND

"The Gas City"

a new Alberta town, located on the Canadian Pacific Railway. The Bow Island natural gas field is the largest in the world—present daily production 61,365,000 cubic feet, which is five times greater than the daily production of the noted Medicine Hat gas field. Bow Island is destined to become one of the important manufacturing centres of Western Canada.

We are also the owners of the original townsite of

NOKOMIS

"The Junction City"

located on the main line of the G. T.P. and on an important branch line of the C.P.R. The C.N.R. is to extend its line through Nokomis and it is generally believed that the C.N.R. will establish Nokomis as a divisional point.

To the right man or firm, our proposition is good for from \$50 to \$300 weekly in commissions. Don't say that this is impossible. We have almost three hundred representatives in various parts of Canada, who are demonstrating that these figures as to the amount it is possible to earn are conservative.

Only those who are in position to devote some time to the sale of these lots need apply. Complete information as to our plan and offer upon request.

Grand Pacific Land Co., Ltd.

243 Somerset Bldg. Winnipeg, Man.

We want a representative in every town in Canada to sell Nokomis and Bow Island lots.

The American Brotherhood of Cement Workers, at its recent annual session in Chicago, decided to meet biennially for expediency and economy.

PROVINCE OF NEW BRUNSWICK

4 per cent

Guaranteed Debentures

Denominations, \$1000. Interest half-yearly. Due 1st August 1951

PRICE 99½ AND ACCRUED INTEREST

Principal and interest on these bonds are guaranteed by the Province of New Brunswick.

Municipal bonds—the tax secured, legalized obligation of a whole community—are universally regarded as the SAFEST form of investment known. They are always in demand by every careful Conservative investor.

SEND FOR PARTICULARS OF THIS ISSUE

J. M. Robinson & Sons

Bankers

Market Square

St John, N. B.

Members Montreal Stock Exchange

Montreal

Moncton

The Bank of New Brunswick

INCORPORATED 1820

If you have not already started to save, open an account now with this bank. Keep adding to it steadily, and you will be astonished at the result.

It will pay you compound interest on the money deposited with us. The knowledge that you have a reserve fund available when you really need it will be one of your greatest comforts.

FREDERICTON BRANCH—QUEEN STREET

W. E. JARDINE, MANAGER

Dr. de Van's Female Pills

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

Sold in Fredericton by
 A. J. RYAN.

The Milwaukee Merchants and Manufacturers' Association is to establish a permanent free employment bureau.

The Labor Temple Association, capitalized at \$50,050, has been formed to build a home for organized in Chicago.

Sale Continues Until Wednesday, November 22nd.

TURNING PEOPLE AWAY

Owing to the fact that we have been unable to wait upon the throngs of people who have desired the services of our Eye Specialists during our wonderful

CUT RATE OPTICAL SALE OF

\$3.00 TO \$5.00

GOLD FILLED

Spectacles & Eye Glasses

FOR

ONE DOLLAR

We are compelled to continue this wonderful offer Three Days longer, Ending positively Wednesday, November 22nd.

CONSIDER THESE FACTS

Over ten thousand Eyes examined and fitted with glasses last year. Every patient guaranteed perfect satisfaction or money refunded during the sale. More People examined and supplied with glasses than any other Optician or Eye Specialist in Canada last year. All examinations are POSITIVELY FREE—You only pay for what you purchase at factory to pocket prices' and only keep it if satisfied otherwise return goods to us during the sale and receive your money back. EVERY PATIENT GUARANTEED PERFECT SATISFACTION.

We have perfect confidence in our ability to satisfy you, and are the Optical People who are not controlled by a Combine or Trust.

Prescription Lenses at Lowest Prices.

Open Every Evening.

Consultation Hours 9 a. m. to 9 p. m.

REMEMBER SALE POSITIVELY ENDS WEDNESDAY, NOVEMBER 22ND, AT 9.30 P. M.

J. M. WILEY

DRUGGIST, York St.

Fredericton, N. B.