

Nova Scotia Steel and Coal Company, Limited

6 per Cent. Debenture Stock as an Investment

Properties. In addition to a large and manufacturing industry, including blast furnaces, open hearth steel plant, steel rolling mills, coke ovens, etc., the Company owns Newfoundland, (containing according to the report of eminent mining engineers, 200,000,000 tons of proven ore and over 1,300,000,000 tons of ore reasonably supposed to exist) and coal areas at Cape Breton estimated to contain over 2,500,000,000 tons of coal.

Value Assets. A conservative valuation of the Company's mortgaged assets is \$20,000,000.

How Secured. This issue of Debenture Stock ranks equally with \$1,000,000 now outstanding, and is secured by a Mortgage subject only to an issue of the 5 p. c. Bonds limited to \$6,000,000.

Security. After making provision for the Bonds issued, there remain assets to the value of \$14,000,000 equal to nearly 5 times the Debenture Stock issued.

Earnings. The average earnings of the Company for the last three years (after providing interest and sinking fund on the Bonds) amounted to \$729,500 per annum, equal to over four times the interest on the Debenture Stock, including this issue.

Price. We own and offer a block of this 6 p. c. Debenture Stock at 98 and accrued interest. At this price an investment in this stock will yield over 6 p. c.

F. B. McCURDY & Co.,
INVESTMENT BANKERS,
164 Richmond Street, Charlottetown P. E. I.

SUNDAY SCHOOL LESSON

JUNE 8.
JOSEPH FORGIVES HIS BRETHREN.

Gen. 45: 46: 1-7.
GOLDEN TEXT.
"Behold, how good and how pleasant it is for brethren to dwell together in unity."—Ps. 133: 1.

POINTED SUGGESTIONS.
By Rev. D. W. Snider.

The winter has broken, the ice has melted, the freshet is at hand. Like the ice heading from the stream, the floods of forgiveness, which have been held back through a testing time of frigid inquiry, break from the deeply moved soul of Joseph upon the astonished brethren.

Forgiveness, with all its purifying actions, sweeps the heart of Joseph clean of bitterness and revenge while it carried with it, like waters at high tide, the detritus and lingering uncleanness of guilt from the hearts of his brethren. The scene is stirring, stimulating, and grand, like a flood.

If the emotion which overwhelmed Joseph had been less pure he would not have caused anyone to leave the room. Show piety wants the house full. Show confessions are held back for the large audience. Show exposures are made under the glaring eyes of summoned detectives and witnesses. The noblest and truest, the deepest and purest, the best things in life are revealed when only those who are parties to them, and can share them, are understandingly present. What the outside world overhears is another matter.

The question of love is the slaying question of the sinner. Joseph poured his torrential question—the one that first leaped the dam of his enforced and icy restraint—into the ears of thoroughly troubled men: "Death my father yet live?" It is a love question. It is such a question which discovers the sinner. The lesson teaches this fact which is in full harmony with all ethical instruction which finds rest in the word of God, namely, that the sinner against rather than the sinner always has the best of it. Time vindicates God to not, then, as some one suggests, eternally will set the souls of the faithful singing.

Joseph did not parade himself before his brethren as a "self-made man" in Egypt. All the tantalizing quality that had been in him when used to proudly recount his dreams had been burnt out of him. Now in humility and gratitude, Joseph said: "God hath made me what I am." Great qualities never belong to "self-made" men. It is smallness, littleness which ever speaks of it or hints at it. The sequel shows that Joseph's brethren accepted the forgiveness which he freely offered them. That is the lesson that they could worthily do: "In like manner, when God, for Christ's sake, forgives you, accept it. Note, from the attitude and speech of Joseph, what forgiveness does: (a) it draws the offender to the offender. It does not wish to seek to operate at long range. It would bring heart to heart.

(b) It would have the offender forget his offense. It says no burden of memory upon him. It blots out the handwriting against him. It not only erases the record, but it also cleanses the page.

(c) Forgiveness does not court the sight of grief in the offender or the acts of self-recrimination. It would hush it, divert it. It would get the offender busy with the new prospect which reconciliation opens up.

(d) Forgiveness cherishes the Divine purpose which has been worked out through the wrath of an offender so that the matter of complaint is swallowed up by the sure matter of praise.

JUNE 15.
JACOB BEFORE PHARAOH.

Gen. 46: 28 to 47: 12, 28-31.
GOLDEN TEXT.

"To them that love God, all things work together for good."—Rom. 8: 28.

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patriarch. That makes a good and safe bottom on which to run any conversation, kindling the mutual profit corner the way. Life's exchequers are ready always to pay tribute to courteous and generous action. Old age in man or woman should always command respect. Mere curiosity in making inquiry as to age, as though one were looking at the teeth of a horse, is unworthy. If it is done in a patronising way it is contemptible. Hazen's question, "How old art thou?" may have carried a certain Li Hung Chang formality with it, but it rather signified an interest in one so evidently capable as Jacob and who must also have seen very many years.

"New and evil." Such is the summing up which Jacob gives to the hundred and thirty years of his pilgrimage. Therein is food for reflection. "Time, what is it? Ambition, what does it measure? Hope, what does it bring? The history of Jacob reviews a life of intense purpose, unflinching perseverance, tenacity and pertinacity, which brought their lusts by which he was drawn away and enticed into trickery and treachery on "get there" principles. Well, after 130 years he has got down into Egypt. "Few and evil."

But it would be unfair to the record and unfair to Jacob if we forgot that he won out upon the plane of the spiritual. Remember him at the Jabbok. Accordingly, with all his disappointments and sorrows and the afflictions upon his career which serene in the presence of Pharaoh, He blessed the king. He told the truth about his life, but he was no seared and withered gourd.

The question is well worth the asking. "How old art thou?" How old in good character? How old in grace? How old by the measure of accomplishments? How old in sin? Are you old enough to know better? Are you old enough to die?

It is pleasant to look upon Joseph as the nourisher of his brethren. One of the choice sights in life is to see the care of those who have prospered bestowed upon those of their own flesh who have not fared so well.

This should not be done in the spirit of nepotism, but under the Christian obligation which provides for one's own, does not deny the faith nor rank worse than the infidel.

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If as much intelligent care were given to keeping the body clean and pure within as well as without we would see more healthy, vigorous old men and women. The daily bath does its part by keeping the pores of the skin open so that they throw off much of the body's impurities, but it is even more important that the bowels and kidneys should be kept regular and active.

If the bowels fail, as they often do late in life, to move regularly at least once a day, the waste matter from the food accumulates, decays, poisons the system and upsets the stomach.

If the kidneys are sluggish the impurities which they should filter from the blood remain and cause rheumatism. Dr. Morse's Indian Root Pills regulate the bowels, stimulate the kidneys and open up the pores of the skin. The result is a body clean within—pure, red blood—good digestion—and a hale and hearty old age.

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MARITIME PROVINCE SECURITIES.

(Quotations Furnished by F. J. McCurdy & Co., Stock and Bond Brokers, Members Montreal Stock Exchange, Charlottetown.

Banks.	Est.	Est.
British Commerce	156	157
Montreal	244	214
Nova Scotia	384	338
Royal	745	163
	68	220

Acadia Fire 157 98
Do. ord 70 60
Pfd. with stock bonus 250 98
Brandram-Henderson Com. 16 25
C. B. Elec. Com. 29 77
East. Can Sav. & Loan 129 136
Eastern Trust 152 145
Halifax Fire 100 98
Hew. Pure Wool Text Pfd. 100 98
with bonus Com. stock 100 98
Maritime Telephone Com. 84 80
Do. Pfd. 102 100
N. B. Telephone 110 106
North Atlantic Fisheries 94 89
N. S. Car 1st Pfd 69 60
Do. 2nd Pfd 44 44
Do. 3rd Pfd 22 19
Do. Com. 94 89
N. S. Clay Works Pfd. 40 30
Do. Com. 105 102
Nova Scotia Fire 100 99
Stanfields Pfd. 70 58
Do. Com. 40 32

Trinidad Cons. Tel. Com. 40 32

Bonds

Brandram-Henderson 5's 97 94
C. B. Elec 5's 101 99
Chronicle 6's 102 100
Hew. Pure Wool Textile 6's 102 100
with bonus 108 105
Maritime Telephone 5's 94 92
N. S. Steel 1st Mort. 5's 94 92
Do. Debenture stock 100 98
Porto Rico 5's 93 92

Quotations furnished by F. B. McCurdy & Co., Stock and Bond Brokers, Members Montreal Stock Exchange, 164 Richmond St., Charlottetown, P. E. I.

Investment Items

We have just issued our May edition of "INVESTMENT ITEMS," containing recent information of interest to investors.

We shall be pleased to forward a copy upon request.

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LIVE NEWS FROM THE BUSY WEST

WINNIPEG, MAN.—The recent announcement that the Hudson's Bay Company are about to commence the erection of a new departmental store on their Portage Avenue site has called renewed attention to the steady expansion of Winnipeg's business and residential sections.
From the Montreal Standard, May 10.

Patricia Heights

Is in the path of Winnipeg's greatest growth, lying between Portage Avenue and the Assiniboine River. The property is beautifully wooded, high and dry, and level; and will soon be in great demand as a residential section for the better class of homes. Invest your savings here.

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References: The Merchants Bank of Canada

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C.H.I.C. DAILY MEMORANDUM

OPEN EVENINGS UNTIL 9 O'CLOCK.

A REMARKABLE EXPRESSION OF PUBLIC CONFIDENCE

is shown in the statement of this company for the fiscal year ending March 31st, 1913. As compared with one year ago, the following figures are exceptionally interesting:

ASSETS MARCH 31st, 1913 - \$456,915.72
ASSETS MARCH 31st, 1912 - \$117,268.60

showing a net gain of - \$345,647.12

This remarkable gain is positive evidence of the convenience and practicability of C. H. I. C. plans.

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