

Riverside A Good Investment —Not an Expenditure.



When you choose Riverside Blankets for your beds you are making an investment that will pay dividends of real satisfaction for many a year to come.

Side Talks by Ruth Cameron

ON WHAT PEOPLE CAN AFFORD.



RUTH CAMERON

We were talking the other day of a woman who has a beautiful big room and bath in the heart of the city—for which she pays \$15 a week. Someone said something about women washing things out in their rooms and someone else said "But of course 'Miss J. wouldn't.'"

"Why not?" I asked. "Why, because she wouldn't be apt to have a room that she paid \$15 for if she had so little money that she had to wash things out in her room." "Isn't it possible that it's the other way round?" suggested someone else. "What do you mean?"

Because she does scrimp. "That she can afford a room like that because she does scrimp in other ways."

"I never thought of it, that way," said the first observer. "No," said the second, "I think people seldom do."

He's right, isn't he? I think that is a trick of the average person—to think that, because someone else can afford this or that, she can afford that, too. It is a sign he or she has plenty of money and can afford some other extravagance. When just as likely as not, it is a sign, rather a reason, that he can't afford it.

Over and over again one hears people criticised for not spending money in this way or that. "She has plenty," says the critic; "she can perfectly well afford it."

They Tell You of Some Big Expense And then you ask how her financial state is known, and like as not you are told of some heavy expense she has been under.

For instance, I was told the other day of a little old lady who was so mean that she scrimped herself unmercifully on her meals. "She's got plenty of money and no one in the world to leave it to but two nieces," said my informant.

On inquiring how she knew I was told this: "Well, her sister was sick a year and they had a trained nurse all that time and were always calling the doctor."

I fancy that anyone who has been through an experience like that can understand that it might be a reason why the little old lady had no money, rather than a sign that she had plenty. And the fact that she had only two nieces to whom to leave the money, she was hoarding, has as its other face the fact that she had only two nieces to look out for her if her own resources gave out.

Two Wonderful Classes of People. One simply cannot tell by what people spend or don't spend what they have or lack in the way of money, and one might as well give up trying.

There are wonderful people who can spend money without having it, and there are equally wonderful people (to me anyway) who can have it without spending it.

If I had space I meant to give you a most interesting description of one of these two classes written by the other, but it is evident I'll have to save it for another day.

A Gold Bath. Yesterday morning Mr. Clooney while working on Long Pond received a ducking in the icy water. He was in the act of looking on a block of ice when he slipped and went under. His fellow workers pulled him out and had him driven to his home near the White Hills. After a change of clothing Mr. Clooney returned to work apparently none the worse for his cold bath.

St. John's Masonic

MUTUAL LIFE INSURANCE ASSOCIATION.

The annual meeting of the above Association was held in the Secretary's Room, Masonic Temple, on Tuesday, January 18th, when the 40th Annual Report of the Directors was submitted by the Secretary and adopted. The Report is as follows: To the Members of the Masonic Mutual Life Insurance Association: Brethren—Your Directors beg to present their Annual Report and submit a statement of the affairs of the past year.

The Association has lost by death (10) members. The customary calls have been issued and collected and the beneficiaries have received their insurance. Twenty-six new members (26) have been added to the roll, thus making a gain of sixteen. There are at present 433 members in good standing on the books.

According to our By-Laws four of the Senior Directors, Bros. G. W. Gushue, Hon. T. Cook, D. M. Baird and Jas. McInnes retire this year but are eligible for re-election. Your Directors strongly emphasize the wisdom of appointing on the new Board those brethren whom they believe will take an active part in the supervision of the Association.

The following were elected on the new Board: Brok. A. E. N. Rablitta, A. G. Williams, F. H. Hudson, G. W. Gushue, re-elected. The Secretary and Treasurer's accounts have been audited by Bros. Alex. Diamond and Geo. Moty, and are now submitted. After paying death claims and current expenditure there is a balance to current account of \$67,40. Reserve Fund, \$5,028.00. Total \$5,105.40.

Respectfully submitted, S. G. COLLIER, President. W. N. GRAY, Vice-President. A. K. LUMSDEN, Treasurer. W. C. MAJOR, Secretary. Jan. 18th, 1921.

Wedding Bells.

The marriage took place on January 2nd, at Grate's Cove, B.D.V., of Miss Esther Duggan, eldest daughter of Mr. and Mrs. Peter Duggan, of that place, to Mr. Austin Hatch, of Red Head Cove. The bride wore a costume of blue silverstone with hat of henna plush and veil to match, and was attended by her sister, Miss Annie Duggan, R.C. School Teacher at Grate's Cove. Mr. James Rice, of Red Head Cove, performed the duties of best man. The bride only recently returned from Boston, where she had been for the past five years engaged in the nursing profession, and is a daughter of Mr. Peter Duggan, the well known veteran sea-killer of Grate's Cove, he having last year completed his fortieth spring at the icefields. After the ceremony the wedding party proceeded to the home of the bride's parents, where a sumptuous repast was served before the young couple left for their future home at Red Head Cove. Many useful and costly presents were received by the bride and groom, testifying to the esteem in which both are held. We wish Mr. and Mrs. Hatch every happiness in their new life.

Enjoyed Lecture.

Editor Evening Telegram. Dear Sir—It has been my privilege to-night to listen to the lecture delivered by the Hon. R. A. Squires. Seldom are we treated to such vivid word-pictures and as a mother and one who is deeply interested in the uplift of our Island Home, I am constrained to pen a few lines of appreciation of the high ideals voiced by our Premier.

Surely we may rejoice and look for great and noble results where we have at the head of our Government one who so tactfully and yet emphatically presses home the teachings of the Sermon on the Mount, and calls for the living, ay, ring it out, "the living" of the same.

The musical part of the programme rendered by the choir of Cochrane Street Church was certainly delightful and refreshing in this age of "movies." May we hope for more gatherings of this standard in our old city.

Thanking you for space, I remain, Yours sincerely, —J. Jan. 19, 1921.

Funeral of Late M. A. Duffy.

The funeral of the late Michael A. Duffy, which took place yesterday afternoon, was one of the largest seen in the city for some time. In addition to citizens of all creeds and classes, it was largely attended by members of the Benevolent Irish Society with the Officers acting as a Guard of Honor, and there was also present a contingent from the Elks, of which Society deceased was a chartered member.

The late Michael A. Duffy was educated at the Christian Brothers' school this city, and for many years a trusted employee of the firm of Parker & Monroe, being for some considerable time foreman of their East End branch, until about fourteen years ago he went into the grocery business for himself. Of late years his health seemed to fail, and two years ago he spent several months in a Sanatorium in Alabama, U.S.A., where his health seemed to improve. However, on his return to Newfoundland, the climate, although embracing in summer, proved too rigorous for his impaired constitution in winter. About two weeks ago he contracted a severe cold, and despite the best medical aid he slowly sank until the great summons came, when his soul took its flight to the Great Unknown.

Notwithstanding his failing health, he was of a cheerful and happy disposition and seemed to have hosts of friends, as was testified by the large concourse of citizens of all classes that followed his hearse and attended at the R. C. Cathedral yesterday afternoon, where his body received the last sad rites of the Holy Catholic Church conducted by the Rev. Father Leamy. The funeral was in charge of Undertaker Martin. Interment at Mount Carmel Cemetery.

Mr. Duffy's early and unexpected death, at the age of 48, came as a severe blow to his family. He leaves to mourn a wife, two sons and two daughters, one in Pittsburg, U.S.A., and Andrew, Grocer, New Gower St., also one sister, Mrs. Coffield of this city. To his sorrowing relatives the writer, who was a sincere friend of the deceased, extends sympathy for the great and irreparable loss they have sustained. May the Lord have mercy of His soul. T. J. P.

Noted Revivalist Coming

In connection with the Great Call Campaign now being waged worldwide by the Salvation Army, and the necessity of rekindling the fire of the Holy Spirit in our midst, Colonel Martin the Territorial Commander for Newfoundland, seeing the need for such, has written General Bramwell Booth, leader of the Salvation Army, London, and asked him if he could send a revivalist to that end, which he has readily acceded to and as a result Major Gallaher will arrive by the S.S. Schem about Tuesday. The Major is an old officer, having 32 years of service to his credit, and was stationed at the Congress Hall, London, the largest of the Army's halls. Since then he has been working under International Headquarters, and travelled with Commissioner Higgins, Chief of the Staff, and other noted British Commissioners as a revivalist, and his arrival is looked forward to with great delight by the Army people and the public generally. The Major is an eloquent and very touching speaker, and has that happy

knack of entertaining as well as pressing home the truths of the Gospel. The Major will remain for about six months and starts his Revival Services in this city about the first of February. We bespeak a good time for the people of St. John's and the outports, nearly all of which he will visit.

SEAL AT SYDNEY.—S.S. Seal reached Sydney from this port on Wednesday, after a very stormy trip. She will prosecute the coming seal-fishery and is now taking her coal supply.

Stafford's Phorone is by far the very best Cough and Cold mixture known.—Jan. 21

Mr. W. T. Charlton of Waterville, P.O. restored his frozen feet to health after several months' suffering by using Frost Bites.

DOUGLAS' EGYPTIAN LINIMENT. Sole Agent for Newfoundland. GEORGE NEAL, Box 313 St. John's.

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"Here Beginneth the 4th. four days"

And KEARNEY'S prepared for 'em. He's there with the goods every time, and this time it's GENTS' READYMADES, made ready for your visit by having the prices cut in two.

KEARNEY'S 50-50 SALE is the talk of the city. The store is packed with shoppers because the genuineness of the "cut-price" is an acknowledged fact—not only by KEARNEY—but by the purchaser himself. Look below at what KEARNEY'S decided to offer for the fourth lap.

Raincoats, London styles, medium weight, lined check; Step or Military Collar, Side or Square Pockets	Regular Price \$42.00. Half Price, \$21.00
Fleeced Camel Hair Linings for Raincoats, Light Overcoats, etc.	Regular Price \$20.00. Half Price, \$10.00
6 only Overcoats, Brown, medium weights; just the Coat for Spring wear	Regular Price \$45.00. Half Price, \$22.50
5 only Gent's Dressing Gowns, Special	Regular Prices \$35.00 & \$40.00. To be cleared out at \$17.50
3 only Gent's Dressing Jackets	Regular \$16.50, \$21.00, \$25.00. Half Price, \$8.25, \$10.50, \$12.50
Gent's Kid Gloves, lined; all sizes	Regular Price \$6.00. Half Price, \$3.00
Gent's Kid Gloves, unlined; all sizes	Regular Price \$4.25. Half Price, \$2.13

It's up to You

Kearney's

Reid-Newfoundland Co., Ltd.

WATER STREET STORES DEPARTMENT.

Just opened a new shipment of CIRCULAR RIP and X-CUT SAWS, MANDRELS, ROLLER BEARINGS, STAR FRICTIONLESS & HIGH PRESSURE BABBITTS, FRICTION CARBON, 1-16" to 3-4", RUBBER & LEATHER BELTING, 1" to 12".

We have on hand a number of Second-hand CIRCULAR SAWS which we are clearing out at rock bottom prices.

PRELIMINARY ANNOUNCEMENT.

On Saturday, January 29th, we will open a sale of RELIABLE BATTERIES for thirty days. Cash only. Sale Price 35c. each.

BRASS LAG SCREWS, 3/8 diameter, 3" to 5".

BRASS LAG SCREWS, 1/2 diameter, 3" to 4".

GALVANIZED LAG SCREWS, 3/8 diameter, 1 1/2" to 6".

GALVANIZED LAG SCREWS, 1/2 diameter, 1 1/2" to 5".

GALVANIZED LAG SCREWS, 5/8 diameter, 2 1/4" to 8".

GALVANIZED LAG SCREWS, 3/4 diameter, 5" to 10".

GALVANIZED LAG SCREWS, 1 diameter, 10" to 14".

STEEL DRILLS from 1-16 to 1 1/2".

PIPE DIES from 1/4 to 1 1/2", 1/4 to 1", 1/2 to 1 1/4", 1 1/4 to 2", and 2 1/4".

Also a fully supply of extra DIES for PIPE DIES.

SINGLE and DOUBLE ACTING PUMPS complete.

EXTRA FITTINGS for Pumps always on hand.

STEAM and WATER PACKING, all sizes.

Reid-Newfoundland Co., Ltd., WATER STREET STORES DEPARTMENT, HEADQUARTERS FOR STEAM AND WATER HOSE. Jan 19, 1921.

"REGULAR FELLERS"



WHITE AS
Reg. Price \$5.10
Res. Price \$3.50

ITALIAN
Reg. Price \$8.50
Res. Price \$5.50

ITALIAN \$5
Reg. Price \$2.50

That's
skirt. The
little pleate
Black.

Did Hunt for
of the De

whole world to do
secret search for
other titled jewels
Asia, Africa
agents, diamond
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of excellent quality
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