

THE BIG FURNITURE STORE.

BIGGER and BETTER BARGAINS in BEDSTEADS.

Must be Cleared Out Before the End of the Year. Now is your Chance.
A REMARKABLE CUT IN PRICES.

See our \$10.00 BEDSTEAD, now selling for . . . \$6.00
See our \$12.00 BEDSTEAD, now selling for . . . \$7.50
See our \$15.00 BEDSTEAD, now selling for . . . \$8.50
See our \$20.00 BEDSTEAD, now selling for . . . \$13.00

WASHSTANDS at . . . \$1.25 to clear
TOILET TABLES . . . \$1.25 to clear
WINDOW POLES AND FITTINGS, complete, for . . . 29c.
DROP-LEAF TABLES at . . . \$2.25, \$2.75 or \$3.25 each

100 yards only BLIND LACE, 30c. yard, now . . . 15c. yard
BLIND INSERTION at . . . 6c. yard
BLIND INSERTION at . . . 7c. yard

Place your order for a CHESTERFIELD and be in time for Xmas.

A splendid variety of MORRIS CHAIRS and EASY CHAIRS for Xmas Gifts.

See our CARPET SQUARES at . . \$7.50, \$8.50, \$11.00, \$14.50.
Astounding Values.

STAIR CARPET, 70c. yard. Now . . . 57c.
STAIR CARPET, 90c. yard. Now . . . 75c.
STAIR CARPET, \$1.10 yard. Now . . . 90c.
STAIR CARPET, \$1.35 yard. Now . . . \$1.15

HEAVY BRASS STAIR RODS.

\$3.20 doz., now selling at . . . \$2.40 doz.
\$2.40 doz., now selling at . . . \$1.90 doz.
\$1.80 doz., now selling at . . . \$1.40 doz.
\$1.20 doz., now selling at . . . 90c. doz.

TAPESTRY TABLE COVERS.

\$1.40 each, now . . . \$1.00
\$1.80 each, now . . . \$1.30
\$2.35 each, now . . . \$1.80
\$4.50 each, now . . . \$3.40

DARK OIL CLOTH TABLE CLOTHS, 60c. each for . . . 40c.
A few Ends of STAIR OIL CLOTH at . . . 10c. yard

WHITE LACE CURTAINS.

\$1.30 a pair, now only . . . \$1.00 pair
\$2.00 a pair, now only . . . \$1.50 pair
\$1.80 a pair, now only . . . \$1.40 pair

80c. CRUMB TRAY and BRUSH for . . . 55c.

OUR EASY PAYMENT SYSTEM

Makes it easy to furnish your home. It is to your advantage to secure your Furnishings by this Easy System. Drop in and talk it over with us.

Callahan, Glass & Co., Ltd.,

Duckworth and Gower Streets.

RAMBLING NOTES for 1915.

(L. C. MORRIS.)

CHAPTER X.

Among many conveniences and improvements in general commerce which one sees all around our coast, perhaps one of the greatest, if not the greatest, is that of our banking institutions which have been opened up at most of our larger outposts and towns. Having travelled the country when there was not any banks outside of the capital, and having done so since these banks have been opened, I know the difference between the two existing conditions, and the advantages to our trade are so great, that I look upon them as an indication of great advancement, and as the forerunner of that wider vision which is dawning upon our people.

As a rule our people are inclined to be a bit conservative in their ideas of banks and banking, and because of this they do not avail of the security, nor the profit and convenience of a bank, as they might do. This is very much to be regretted, as the people are the losers by such narrowness. The loss is a sort of two-fold. First there is the loss of interest which investments and deposits usually earn; and then there is the loss of knowledge gained by the practice of banking. To keep a bank account is to sell an education, and it tends to acquaint the depositor with the current rates of interest and with the rates of discount, and with the terms and doings of banking institutions generally. And then it creates confidence in the trade of the country, and in the long run tends towards the better development of our commercial interests.

One of the drawbacks from which Newfoundland suffered in the past was that of its financial limitations. The truck system was in vogue too long; and not only did it entail penalty upon the working classes, but it also resulted in enormous loss to our merchants. I have heard it said that the truck system was chiefly responsible for the failure of Mr. Grace, some forty-six years ago, of the great firm of Ridley & Sons. The custom was for laborers to get paid on Friday and Saturday. Their pay was three shillings a week, and they, which equalled sixty cents of our present exchange. Some two hundred persons, including men, lads and boys, worked on the premises, and all those were paid weekly. Their week's wages amounted to eight, or ten, or twelve, or fifteen, and eighteen shillings each. On their names being called each laborer would receive his order on the store, and in a very hurried manner the men at the store would serve out goods, provisions, etc., to the amount of the order. Lying at that time was very plain, and bread and molasses, tea, corned beef, and pork was the chief articles

of food. In clothing the same homeliness existed, and canvas, wincey, mousselin, printed cotton, plaid calico, and common tweeds, were the leading textiles for daily use. To expedite the task of paying such a lot of people the measurements in the delivery of molasses were not exact. The puncheon was opened at the head and the liquid was dipped out, with a small bucket, known as a puncheon, and instead of properly emptying the spudgell, it was dipped back into the puncheon and hurriedly turned out into the can or bucket of the customer. In the delivery of pork and meat, the same loose, careless custom was practiced, and whatever the piece or joint at hand would weigh, so as it was any way near the mark that would do, and off went the recipient.

With such a system of business, and with such carelessness in the delivery of goods generally, it is not to be wondered at that the firm which was the victim of such extravagance went down. But it could hardly be otherwise. There was but a limited medium of exchange. The banking system of the time was meagre and conservative, and the entire country was dependent upon the banks at St. John's for currency. Thus cash was scarce, and to get it was often considered a very great compliment. The outcome of this was detrimental to the public welfare, and the stagnation of trade which it entailed is felt to this day in many parts of our fair land.

In looking back at those undesirable conditions it is indeed a just cause for congratulation that branches of our banking institutions have been established at so many of our principal towns. To those banks which have manifested their faith in the country in this manner we say "Well done." The venture entails no little expense; and every encouragement should be accorded such enterprise. In this particular venture the Bank of Nova Scotia seems to take the lead, and its able manager, Mr. Anderson, has devoted much time and toil to more business for the banks, more conveniences for the public; and will create a greater confidence in the monetary system of our time. The savings of our people represent their labor, and everything which increases its value is worthy of encouragement.

DR. DEVAN'S FEMALE PILLS Restore the monthly medicine for all Female Complaints. 25¢ a box or three for \$1.00, at drug stores. Stated to any address on receipt of price. THE SCOTT & BOWNE CO., St. Catharines, Ontario.

PHOSPHONOL FOR MEN Restores the vitality of the system. 25¢ a box or three for \$1.00, at drug stores. Stated to any address on receipt of price. THE SCOTT & BOWNE CO., St. Catharines, Ontario.

The Reason Why.

Editor Evening Telegram.

Dear Sir,—In your editorial of yesterday's date on the Dominion War Loan, at the close of your article you ask a very pertinent question when you say, "cannot Newfoundland profit by the examples offered by her sister Dominions and raise money locally, and give up looking to Confederation every time a financial difficulty threatens the Government?" When we look at the success of the latest war loan in Canada for fifty million dollars, and when we see the millions printed cotton, plaid calico, and common tweeds, were the leading textiles for daily use. To expedite the task of paying such a lot of people the measurements in the delivery of molasses were not exact. The puncheon was opened at the head and the liquid was dipped out, with a small bucket, known as a puncheon, and instead of properly emptying the spudgell, it was dipped back into the puncheon and hurriedly turned out into the can or bucket of the customer. In the delivery of pork and meat, the same loose, careless custom was practiced, and whatever the piece or joint at hand would weigh, so as it was any way near the mark that would do, and off went the recipient.

Household Notes.

Mince cold chicken and cream it, add green peppers chopped, and when it is served put over the top chipped beef which has been minced fine and browned in butter. This is truly a very good dish.

Charming little candle-shades can be made at home by the artistically inclined member of the family. They should be cut from heavy drawing paper and painted decoratively before putting together with clips.

Polish the eyeglasses with the finger tips moistened with soft soap. Rub the soap on the glass and polish in the usual way and the glasses will not be covered with moisture when going from a warm to a cold temperature.

3 700,000 Total Number of Hon Casualties Up to the Present.

New York, N. Y., Dec. 1.—A special copyright cable to the World from London says:

"Three million seven hundred thousand is the total number of casualties in the German armies, during the war up to and including November 22 last.

T. J. Edens

Green Bay Herring.

Specially packed (in pork barrels),
25 barrels due by rail now.

15 lbs. Spare Ribs.
5 lbs. Spare Ribs.
By s.s. Seneca:
30 cases Selected Eggs.
100 bags Black Onions.

By s.s. Stephano:
N. Y. Turkeys.
N. Y. Chickens.
N. Y. Sausages.
N. Y. Corned Beef.
10 boxes Table Apples.
Bananas.
California Oranges.
California Lemons.
Celery.
Cauliflowers.
Tomatoes.
Fresh Oysters.
Finnan Haddies.
Kipper Herring.

DANAWALLA TEA is always good. No change in price. 50c. lb. as usual.

Best quality Rangoon Rice, 50c. stone; 4c. lb.
Jam in Tumblers, \$1.40 doz.; 13c. each
Marmalade in Tumblers, \$1.20 doz.; 11c. each
2 1/2 lb. tins Ex. Stand. Peaches, 25c.
2 1/2 lb. tins Bartlett Pears, 30c.

Rig shipment
FRESH RAIBRITS.
Cheap in lots of 10 pairs or over.

T. J. EDENS,

Duckworth St. and Military Road.

"That the killed, wounded and missing amount to this vast number is shown by the official lists of German casualties, including Number 800 which has just been received at the London Office of the New York World. Embraced in these lists are 10,306 pages. The newest list maintains a daily average of 9,000."

"The localities where the losses are suffered are not mentioned in the lists. Entire companies of German infantry continue to be wiped out by the wholesale, the lists prove. List Number 798 dated November 20, announces that Major General Freise, of Magdeburg, has been seriously wounded and captured and that Major General Von Semmern of Blankenburg has been wounded slightly.

Riverside Blankets and Yarns made up to a Standard, not down to a price.—dec8.61

Anniversaries of Notable Events.

DECEMBER 9TH.
Tynan, for killing Manning, sentenced to eleven months' imprisonment here, 1862.
Gladstone's first ministry formed, 1868.

Dry Dock, Riverhead, opened, but steamer Tenedos did not succeed in getting on owing to grounding at mouth of dock, 1884.

Lady Glover presented Alfred Moores with a silver medal, and his companions, Messrs. C. Mundy, C. Baldwin, N. Noseworthy and E. Langmead, with bronze medals for bravery in rescuing the survivors of the lost vessel Waterwitch, 1876.

General Thanksgiving Day, by order of the Governor, 1873.

Ben Cowan's Rope Factory, Hoyles-town, burnt, 1873.
Walter S. Monroe married Miss Smith, 1899.

"LOOKED THE PART."

Men must look right and be right to command success. Clear eyes, clear skin and clear brain mean money to the man who possesses them. Dull eyes, sluggish brain and a pimply, blotchy skin are a serious handicap. O'Mara's Hypophosphites will remove pimples and blotches, brighten the eye and increase vital power by giving you pure blood and good circulation. Price \$1.00.

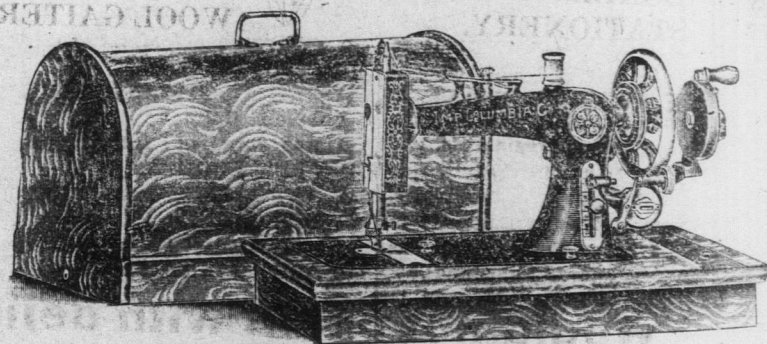
We recommend it because we know what it contains.

PETER O'MARA, The Druggist, 46-48 Water St. West.
oct28, 15

LOADING HERRING.—The schr. Metamora, Capt. John Lewis, is now at Harbor Buffett loading herring for Gloucester from Job Bros. & Co.

IN STOCK!

A full line of the following:



HAMMERS, CIRCULAR, PIT and CROSS CUT SAWS, HAND and RIP SAWS, WOOD and IRON PLANES, BRACES and BITS, LEVELS, SQUARES, AXES, HATCHETS, CHISELS, COBBLERS' OUTFITS, LOCKS, HINGES, PAINTS, OILS, VARNISHES, BRUSHES, FELT, NAILS, GLASS, GRINDSTONES, TRAPS, all kinds; SINGLE & DOUBLE BARREL MUZZLE-LOADING GUNS. POWDER, SHOT and GUN CAPS; SINGLE BARREL BREECH-LOADING GUNS, 12 G., \$4.50. DOUBLE BARREL BREECH-LOADING GUNS, 10 & 12 G., \$15.00 up. BRASS and PAPER SHELLS, LOADED CARTRIDGES, WINCHESTER RIFLES and AMMUNITION.

Get our prices before purchasing elsewhere.

Martin Hardware Company, Limited.

WHOLESALE & RETAIL.

IT DOESN'T COST MUCH

to try a can of SECURITY Gooseberries. The price is 12 cents per can. With 2 cups of sugar and the berries you can make an inexpensive pure fruit jam much

BETTER THAN MARGARINE.

You will find this pure preserve easy to make (20 minutes in a saucepan), and it possesses two great advantages, viz: it is pure and not expensive, it's

CHEAPER THAN BUTTER.

Full directions on every tin. You can't make a mistake, try some of the jam on plain bread; it goes fine with plain boiled rice, makes it "more-ish."

GET SECURITY FOR YOUR MONEY.