IN THE YEAR 1932

how much will you have accumulated at your present rate of saving? Most men will have little or nothing saved if conditions are at all similar to those of to-day.

Every provident young man appreciates the wisdom of accumulating for his own benefit at least, and looks forward to an old age of comfort and enjoyment relieved from want and worry. And every thoughtful man endowed with manhood feels that a duty rests upon him to make some provision for others dependent upon him.

The safest, simplest and most profitable way to accomplish all this, and to be sure of a snug competency by the year 1932, is by investing in a Canada Life Endowment Policy for $5,000 or $10,000, according to your means and requirements. The policy can be bought on easy instalments and facilities are provided to assist in carrying and enjoying the insurance.

Send in your name and age and let us submit to you a good proposition.

Canada Life Assurance Co.

C. A. C. BRUCE, Manager. St. John's.

How to Get
6.66 to 7.60 p.c.
On Your Money

The tendency of the times is towards investments yielding a higher interest return. Preferred Stocks are much in favor by such investors. We own and offer for sale, in lots to suit purchasers, blocks of the undermentioned preferred stocks:—

Stanfield's Limited 7 p.c. Preferred.
Nova Scotia Car Works First Preferred.
Nova Scotia Clay Preferred.
North Atlantic Fisheries Preferred.
Hewson Pure Wool Textiles Preferred.

A Common Stock bonus is given with the last two mentioned. Price and full particulars will be given upon application.

F. B. McCURDY & CO.,
Members Montreal Stock Exchange.
C. A. C. BRUCE, Manager,
St. John's.

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Handsome
Coats and Suits

Just received from the best of the present day makers. The Coats and Suits in the shipment just opened up are quite out of the ordinary.

Stroll through our Suit and Skirt Department; note the new Fall styles. The department is fairly sparkling with pretty new designs. The display is the most complete and quite the best we have ever shown.

U. S. PICTURE and PORTRAIT CO.

New Fancy Work Fluffe

A new and altogether novel idea in Art Needlework. It is simple to work, but gives strong, highly effective and quick results.

FINISHED WORK ON EXHIBITION.

CHARLES HUTTON,
Fancy Department.

J. J. ST. JOHN.

New Arrivals ex s.s. Stephano.

50 bags TURNIPS, 98lbs. each.
10 boxes KIPPERS.
5 boxes FINNAN HADDIES.
30 baskets GRAPES, about 6½ lbs. each.
Green, Blue and Red, at 50c. basket.
50 brls. APPLES—King's.
60 doz. PANSHINE, the greatest cleanser known, at 5c. and 10c. tin.
Have you tried BON AMI, at 12c. cake.
FLOUR IS CHEAPER—GET OUR PRICES.

J. J. ST. JOHN.

Advertise in the TELEGRAM

Criticising the Newspapers.

BY RUTH CAMERON.

"There, that's just about as near as a newspaper gets to anything."

The author-man's wife threw down the paper petulantly as she made that bromidic criticism of the accuracy of newspapers.

The author-man's wife had been interviewed and she did not think the interviewer had quoted her correctly. It seems that he, the reporter had asked if she did not think a certain thing was so, and when she had given a lukewarm assent, had quoted her as having of her own accord made emphatic statement to that effect.

And the author-man's wife was most indignant.

Justly, you say?

And yet think how many people do just that same thing.

"Gertrude says she doesn't think you have any right to do that, and that you are unreasonable even to think of it." So one friend of mine once quoted another.

It certainly sounded as if Gertrude were very much opposed, but I had good reason for thinking she had no such strong feeling, and questioning proved that just what I thought was true. Our mutual friend, after saying very warmly that she felt thus and so about my proposed move, had asked Gertrude if she did not agree, and she being one of those people who always agree with present company, had said she did.

Undoubtedly a great many things that one person quotes another as saying, are said in just about that way, and yet we blame the newspapers because they do the same.

I is quite the fashion among cultured people to cry down the newspapers every now and then, which, quite aside from the justice of the accusation, seems almost as absurd as crying down what we see in our mirrors. For after all, your newspaper is nothing more or less than a reflection of your tastes and your interests.

But to return to the justness of the accusation. As a rule I think the newspapers are not a bit worse than the people who criticise them.

We object to the newspapers' inaccuracy in quoting. I have already pointed out how often we also are guilty.

We inveigh against the scandal that the newspaper parades. If we never tell a juicy bit of gossip to our neighbor we have a right to complain. Otherwise not. And by the by, let me tell you that the newspaper is a good sight more careful about what scandal it repeats than most private individuals. It has to be—the libel law hangs over it.

We talk about exaggeration! If the average newspaper is any more inclined to exaggerate than the average individual, I miss my guess. Besides, the newspaper exaggeration which the readers themselves give is often based on misinformation the newspaper reporters.

which the readers themselves give the newspaper reporters.

Take it by and large, it seems to me that our newspapers are one of the most wonderful products of our whole civilization and deserve our admiration a great deal more than our criticism.

Ruth Cameron

For The Nervous Woman,

Or the woman who experiences hot flashes nothing is so good to soothe, quiet and calm the nervous system as a pure glyceric extract of native medical plants, and made without alcohol, which has been sold by druggists for the past forty years, and most favorably known as Doctor Pierce's Favorite Prescription. In younger years some women suffer from dizziness, or fainting spells, hysteria, headache, bearing-down feelings and pain. All these symptoms of irregularity and female disturbance are relieved by the use of this famous "Prescription" of Doctor Pierce.

As a powerful, invigorating tonic "Favorite Prescription" imparts strength to the whole system, and in particular to the organs distinctly feminine. For over-worked, "worn-out," "run-down," debilitated teachers, milliners, dressmakers, seamstresses, "shop-girls," house-keepers, nursing mothers, and feeble women generally, it is an excellent appetizing cordial and restorative tonic.

MRS. MCDONALD.

"My disease was called retroversion," writes MRS. LYDIA MCDONALD, of Mecosta, Mich., Route 1. "I had nervous chills and numb spells and they would leave me very weak. Then I had inflammation and the doctor said I had a floating kidney. I doctored seven months with our family physician. He said I would have to have an operation. Then I stopped taking his medicine. After taking three bottles of Dr. Pierce's medicines I have not had any nervous chills or weak spells. I am better than for years.

"My daughter is now taking the 'Prescription' and Dr. Pierce's Golden Medical Discovery, also the 'Pellets' for nervousness and weak, tired feeling. These remedies have helped her ever so much in a short time. We have great faith in your medicines for female troubles."

Dr. Pierce's Pleasant Pellets induce mild natural bowel movement.

Fashions and Fads.

Taupe is again a favored color.

Self-striped velours continue to be favorites.

Long coats are still showing rounded corners.

Young girls are wearing all-white corduroy dresses.

Flat hats still have their trimming on the brim.

Every kind of imitation aigrete seems to be in favor.

Embroidered crepe de chine is a charming new fabric.

Almost all the velvets now used are of chiffon quality.

Wool ratins are still in great favor for winter wear.

Ostrich plumage is again being used as a hair ornament.

Chiffon and lace are an adorable combination for a tea gown.

A new notion is to pipe the top of a mounted skirk with velvet.

Ribbed weaves are the most important among the noveelty silks. quire long skirts to be at their best.

Two-color effects are going ahead of black-and-white effects in favor.

Fancy bordered chiffons and crepe de chine are in scarf widths and lengths.

Laces may be enriched by touching up the pattern with ribbon work in colors.

A certain wool velvet is one of the smartest of cloths for fine tailored suits.

The day dresses of an informal character, taffeta is a strong rival of charmeuse.

The long cutaway coats and coats with the high waist line retain their supremacy.

Ratines and sponge cloth are now being shown in checked, striped, applaid effects.

Velveteens, plain and printed, appear in the new simple afternoon and street dresses.

Butterfly shaped wings edged with ostrich are seen poised on the fronts of hats.

Ornaments made of self-cording are seen on tailored suits otherwise perfectly simple.

The dark serge dresses for practical wear bid fair to be liked even more than last year.

Brick red is a great novelty of the season. Among grays an d browns are dark gray and taupe.

A great many of the new pile fabrics have skin effects. In other words, they imitate fur.

White diagonal skirts are worn with jackets of white metelasse, trimmed with skunk fur.

A great many of the new suits have yellow satin linings. Vivid blues and greens are also favored.

Now we have the purple sweater—sometimes alone, sometimes in combination with other colors.

Beaded chiffons, with bead buttons and bead-bound buttonholes, are among fashion's favorites.

Oxo Cubes

Get Oxo Cubes.

A daily cup of hot, steaming, nourishing Oxo is better than tea and coffee. One of the finest safeguards known against colds, chills, and influenza. One cube to a cup.

4 cubes—15c. 10 cubes—35c.

On Second Thought.

BY JAY E. HOUSE.

The Atchison Globe printed the picture of the man who built the Atchison high school. But in most towns they print the picture of the man who made the speech at the dedicatory exercises.

A good many join Buck Kilby in the request that the St. Joe man who supported two wives on an income of $9 a week print his recipe for it.

You will also have noticed that the testimonials in behalf of the fireless cooker are not being extensively signed by the men.

About the only thing that can be said for an eclipse of the moon is that one can watch it and smoke at the same time.

The trouble with the man who says a smart thing is that he always books it for a return date.

The Housing Problem and the Parks.

Editor Evening Telegram.

Dear Sir,—I have come across the following quotation which seems to fit our case with regard to Rae Island and Quidi Vidi so well that I cannot resist sending it to you. It is from Ruskin:—

"I have been asked to contribute to the purchase of Alexandra Park, and I will not; and beg you, my working readers, to understand, once for all, that I wish your homes to be comfortable, and refined; and that I will resist to the utmost of my power, all schemes founded on the vile modern notion that you are to be crowded in kennels till you are nearly dead, that other people may make money by your work, and then taken out in squads by tramway and railway, to be revived and refined by science and art. Your first business is to make your homes healthy and delightful; then, keep your wives and children there, and let your return to them be your daily "holy-day."

In the face of the many houses utterly unfit for habitation;

The wretched state of affairs requiring "midnight fusiliers";

The miserable drainage system;

The Dust Problem!

The need for a Boys' Reformatory; and other needs that are crying out for solution, how in the name of humanity can a Council sit and complacently accept two Parks that as necessities rank away behind those I have mentioned? Yes, first make your homes comfortable! In our present condition I think it is a waste of money to expend it in the luxuries that will fill these Parks, and for whom? We are told of the two or three miles of motor drives. Indeed Mr. Six-Dollars-a-week-and-six-children will be overjoyed at this! He and his family will dissolve in tears of gratitude when they think of the motor drives! And with what joy will he spend his dollars to see a waterfall! Rennie's River waterfall won't do at all—it is too natural! But who thinks of the poor? They are in the mud—let them stay there—is our way. The Council. I believe is to keep these Parks up. Certainly. We have no money to give Tank Lane water (although they pay us water rates), but we'll spend a thousand or two to support Mr. Bowring's Park.

It was an opportunity for the Councillors to speak a word for the people. They did not do so. Will they speak now? Will they wake up?

Yours truly,
ANDANTINO.

Star Election

The Star of the Sea Society held a special meeting yesterday afternoon to elect officers for the coming year. A large number of members were present and the election resulted in the old guard being returned to office, as follows:—

President—E. M. Jackman; Vice-President—J. T. Martin; 1st Asst. V. P.—John Holden; 2nd Asst. V. P.—J. J. Lacey; Treasurer—J. I. Vinnicombe; Asst. Treasurer—Jas. Kelly; 1st Insurance Trustee—John Byrne; 2nd Insurance Trustee—John Murphy; Grand Marshal—P. Buckley; Secretary—W. F. Graham.

The Treasurer's report was read, showing the institution to be in good financial standing. A series of lectures will be held in the Society's rooms during the coming winter.

Klark-Urban Co's. Generosity.

Last year it will be remembered the Klark-Urban Company with characteristic generosity produced one of their best dramas in aid of the city orphanages and distributed amongst these institutions a handsome sum of money. This kindness the company will repeat to-morrow afternoon producing the "Golden Rule" as a matinee. This is a most interesting drama and the object for which it is to be staged, apart from any other consideration, should bring to the Casino theatre one of the largest audiences for the season. We understand that the Company will devote the gross receipts to the orphanages and we feel assured that this benevolent proceeding on the part of the management will not soon be forgotten by the people of St. John's.

Underwear!

Colder weather means warmer Underwear for men, women and children.

SPECIAL FOR 10 DAYS.

Ladies' Heavy Fleeced Lined Underwear, high neck, long sleeve, lace trimmed Reg. 35c. Sale . . . .29c.
Ladies' Cream and White Fleece Lined Singlets, full size, special quality, 65c. Sale . . . . . .42c.
15 only Ladies' Wool Singlets, asstd. sizes. Reg. $1.40. Sale . . . . . .97c.
Children's and Misses F. L. Underwear, Pants and Vests, 22c., 24c., 26c., 28c., 30c., 32c. garment.
Men's Fleece Lined and Stanfield's Wool Underwear, 45c., 50c., $1.00, $1.20, $1.40.

SOPER & MOORE.

MAKES LIGHT
the work of washing, does Sunlight. Brightness and sweetness reign in the home when Sunlight Soap helps you.

SUNLIGHT SOAP

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TRY THE SUNLIGHT WAY

Are You Dissatisfied?

With the way your garments have been tailored? Have you found fault with the Fit? Good workmanship and perfect fit is what you want, and what you get if you place your Fall Suit and Overcoat order with us.

Our Cutter direct from New York.

'Phone 230. CHAS. J. ELLIS, P. O. Box 122
English and American High Class Tailoring, 302 Water Street

Ladies' Coats,
Misses' Coats,
Children's Coats!

Winter Fashions in Ladies' Coats, at HENRY BLAIR'S.

This seasons show of Ladies' Coats eclipses all others, public opinion says cut perfect, style correct, prices right, come and see them.

HENRY BLAIR