



SUITS NOW \$15

Simply one darter of the price cut off of annual sale. A plain savor to you of five good dollars.

Every one of these suits is this season's make—easy to see that by its style. Your size may not be here, but it is worth try.

See fuller particulars in Saturday morning papers.

Gilmour's
68 King Street

RIMLESS EYEGLASSES

The best style with best crystal lenses. Sold every where for \$5. Our price **\$2.75** for a fitted time.

K. W. EPSTEIN & CO.
OPTICIANS
Open Block - 193 Union St.
OPENINGS TO 9 O'CLOCK

FOUR SALE—GENERAL

FOR SALE—Motor Boat, 22 feet long, 3 1/2 P. H. Essex engine in first class condition. Will be sold cheap. Apply to R. Bradley, 60 City Road, 6878-1-24

FOR SALE—Two roll-top desks. Apply to Union Rubber Tire Co. Canterbury street. 1938-L-1

FOR SALE—Indian motor cycle in good running order. Murray & Goy Ltd., St. John, N. B. 6244-1-21

FOR SALE—Restaurant, 577 Main st. Apply on premises. 6201-1-20

FOR SALE—Three small roll top desks and chairs, cheap for immediate sale. Apply 40 Germain street. 1927-L-1

FOR SALE—Oven for sale—A bargain, must be sold; Main Bakery, Bessels street. 6190-1-19

FOR SALE—Almost new plush coat, Black Suit, also trunk. Address D. J. Dore, 6164-1-19

SPECIAL SALE of Ladies' and Children's Sample Costs, also sample overcoats and wrappers, at less than half price. H. Balg, 74 Brussels st. 6885-2-7

FOR SALE—Dolls, toys, wagons, sleds, cabs, dolls' carriages, china and saucers, Christmas tree ornaments and other Christmas goods. McArthur's Department Store, 10 Brussels st. Phone 1845-21

FOR SALE—Job plant, formerly used by The Daily Telegraph. This is an excellent opportunity for job printing, or for any new company entering business. A list of the presses and office furniture fittings for sale will be supplied on application. The plant is sold entire, no offer for single pieces, or for less than the whole lot is considered. Those interested write to Manager Telegraph Pub., 28 Canterbury street, St. John, N. B. 23-1

WANTED

WANTED—A six room heated flat by May 1st. Must be central in good locality. Address full particulars to "Times" office. 6383-1-26

WANTED—A modern self-contained dwelling or up to date flat in Carleton or Lancaster, from May 1st. Apply Wm. C. Smith, Empress Theatre. 6392-1-21

WANTED—Small flat from May 1st suitable for three people (no children) at the vicinity Richmond, Brussels or Bessels. Send particulars to S. M. nes Office. 1-19

IMPORTANT NOTICE—Past or present members of assessment societies who are dissatisfied with their plan, will hear of something to their advantage by addressing "Assessors," P. O. Box 78, St. John, N. B. 6244-1-21

WANTED—By a professional man, a house, a ground floor, or a suite on Waterloo street in the vicinity of Richmond or Paddock. Property to be in first-class repair. Address "Times" office. 6383-1-26

WILL GIVE CHOICE of six settlements for Canadian Home Investment Company contracts. Advise me amount you have paid. S. T. Man-Bank of Ottawa Building, Vancouver, B. C. 6385-5-6

ROOMS WANTED

WANTED—By middle of February furnished rooms, suitable for light keeping. Reply giving particulars to size, location, to "Private" care.

COMMERCIAL

NEW YORK STOCK MARKET

Quotations furnished by private wires of J. C. Mackintosh & Co., (members Montreal Stock Exchange), 88-90 Prince William street, St. John, N. B.

Friday, Jan. 16, 1913

Yesterday's Closing Noon Opening

Am. Copper	74	74	73 1/2
Am. Beet Sugar	27 1/2	27 1/2	28 1/2
Am. Car & Ry.	47 1/2	47 1/2	47 1/2
Am. Can.	38 1/2	38 1/2	38 1/2
Am. Sm. & Rf.	67 1/2	67 1/2	68 1/2
Am. Tel. & Tel.	120 1/2	120 1/2	120 1/2
Am. Copper	35	35	35
Atchafalpa	97	96 1/2	97
Balt. & Ohio	92 1/2	92 1/2	92 1/2
B. & O. R.	90	89 1/2	89 1/2
C. P. R.	210 1/2	210 1/2	211 1/2
Ches. & Ohio	64	64 1/2	64 1/2
Chic. & St. Paul	102	102	102
Chino Copper	138 1/2	138 1/2	138 1/2
Con. Gas	145 1/2	145 1/2	144 1/2
Erie	30 1/2	30 1/2	30 1/2
Erie 1st pfd.	47 1/2	47 1/2	47 1/2
Gen. Electric	145 1/2	145 1/2	144 1/2
Gr. Nor. pfd.	128 1/2	128 1/2	127 1/2
Gr. Nor. pfd.	128 1/2	128 1/2	127 1/2
Gr. Nor. Ore	38 1/2	38 1/2	38 1/2
Int'l. Harvester	108 1/2	108 1/2	108 1/2
Ill. Central	111 1/2	111 1/2	111 1/2
Int. Met.	15 1/2	15 1/2	15 1/2
Louis. & Nash	138 1/2	138 1/2	138 1/2
Nevada	15 1/2	15 1/2	15 1/2
Kansas City So.	26 1/2	26 1/2	26 1/2
Miss. Pac.	27 1/2	27 1/2	27 1/2
N. Y. Cent. & H. J.	91	91	91
Nor. Pac.	112 1/2	112 1/2	112 1/2
Nor. & West.	104	103 1/2	104
New Haven	78 1/2	78 1/2	78 1/2
Pacific Mail	25 1/2	25 1/2	25 1/2
Pennsylvania	112 1/2	112 1/2	112 1/2
People's Gas	124 1/2	124 1/2	124 1/2
Pr. Steel	31 1/2	31 1/2	31 1/2
Reading	169 1/2	169 1/2	169 1/2
Rep. Ir. & Steel	28 1/2	28 1/2	28 1/2
Rock Island pfd.	24 1/2	24 1/2	24 1/2
Southern Pacific	39 1/2	39 1/2	39 1/2
"So." Ry.	128 1/2	128 1/2	128 1/2
Utah Copper	51	51	51
Union Pacific	158 1/2	157 1/2	157 1/2
U. S. Steel	109 1/2	109 1/2	109 1/2
U. S. Steel pfd.	109 1/2	109 1/2	109 1/2
Virginia Chem.	82 1/2	82 1/2	82 1/2
Western Union	58	58 1/2	58 1/2
Westinghouse Elec	68	67 1/2	67 1/2
Total sales	12,27	12,28	12,28

New York Cotton Market

January	12.27	12.28	12.28
March	12.35	12.50	12.50
May	12.83	12.90	12.90
July	12.95	12.92	12.90
August	12.90	12.92	12.90
October	11.69	11.66	11.63

Chicago Grain and Produce Market

Wheat	92 1/2	92 1/2	92 1/2
May	88 1/2	87 1/2	88
July	88 1/2	87 1/2	88
Corn	65 1/2	65 1/2	65 1/2
May	64 1/2	64 1/2	64 1/2
July	64 1/2	64 1/2	64 1/2
Oats	39 1/2	39 1/2	39 1/2
May	38 1/2	38 1/2	38 1/2
July	38 1/2	38 1/2	38 1/2
May	21.65	21.67	21.67

Montreal Morning Transactions

(J. M. Robinson & Sons, Private Wire Telegram)

Bell Telephone	141 1/2	141 1/2	141 1/2
Brazil	82 1/2	82 1/2	82 1/2
C. P. R.	211 1/2	211 1/2	211 1/2
Can. Cotton	31	31	31
Cement	31	31 1/2	31 1/2
Crown Reserve	172	172	172
Can. Car Founders	62	62	62
Detroit	71 1/2	71 1/2	71 1/2
Dom. Iron	39 1/2	39 1/2	39 1/2
Laurentide	167	167 1/2	167 1/2

(The charge for inserting notices of Births, Marriages or Deaths, is 50 cents.)

BIRTH

GREEN—In this city, on the 16th inst., to Mr. and Mrs. W. R. Green, a daughter.

SMITH—Born on Jan. 17, 1914, to Mr. and Mrs. Bliss A. Smith, a daughter, Margery Hazel.

DEATHS

FULLERTON—On the 16th instant at his late residence, 184 Charlotte street, West St. John, George B. Fullerton, aged 58 years, leaving his wife, five sons, five daughters, four brothers and three sisters to mourn.

Notice of funeral hereafter.

YANVART—In this city, on January 17, Phoebe, widow of the late William Yanvart, in the ninetieth year of her age, leaving three sons and four daughters to mourn.

Funeral notice later.

SHANNON—In this city, on the 16th inst., Joseph Shannon, leaving his wife, one son, and one daughter to mourn.

(P. E. I. and Rhode Island papers please copy).

Funeral from his late residence, 153 Erin street, Sunday at 2:30. Friends invited to attend.

SCRIBNER—At his late residence, 215 City Road, on Friday, January 16, after a long illness, James W. Scribner, in the 69th year of his age, leaving a wife and five daughters to mourn their loss.

Funeral Sunday at 2:30, from 215 City Road.

H. McGrattan & Sons

WHOLESALE AND RETAIL GRANITE MANUFACTURERS
St. John Office Telephone 2290
55 Sydney St.

Sterling Realty Ltd.

TO LET—Two Flats at 13 Johnston St. Rent \$30.00 Per Month.

Good Gladstone Sleigh for sale cheap.

J. W. MORRISON
Phone 1813-31 - 43 1-2 Prince Wm. St.

LOCAL NEWS

Cabaret with Miss Edyth Wood at Wananmaker's tonight.

Saturday, White Lily Brand Pig Farm are meeting with ready sale, ask your grocer, they satisfy.

HOW TO REDUCE THE COST OF LIVING

See Manchester Robertson Allison's ad. bearing on the above leading question of the day, in this issue.

Jeffrey-Cassey.

The wedding of Robert A. Jeffrey, and Miss Clara Cassey, of Newcastle, took place at the Methodist parsonage, Chatham, on last Saturday.

THE POET MOORE

On Sunday evening Mrs. Alfred C. Wilson will be the speaker under the auspices of the C. M. B. A. subject "The Poet Moore." During the lecture John A. Kelly will sing several of Moore's melodies.

WANTED—GOOD BOOTS

Brindle's make the waterproof kind for all workers. Your leaky boots made watertight at Brindle's, 227 Union, phone 161-21.

GOOD FOR THE BOYS

Every evening this week from seven till nine o'clock there have been between fifty and sixty boys in the Every Day Club, enjoying the games under kindly supervision. Some educational features will be added of a sort to appeal to the boys.

Seasonable goods at more than reasonable prices; children's rubbers, 85c.; girls', 85c.; women's, 85c.; men's, 75c.; boys', 85c. and 65c.; men's overcoats and lumbermen's rubbers, \$1.88. We can save you a lot of money now on shoes and clothing—C. B. Pigeon, lower end district.

PRISONER GIVEN A LECTURE ON PROFANITY

Three prisoners charged with drunkenness were fined \$5 or two months in jail in the police court today. One man who came in last evening from Montreal and got drunk, was sent to jail for two months. Harry Kyle, arrested yesterday morning was charged with being drunk and taking the Savior's name in vain. He was fined \$5 or two months in jail. He said he had a wife and children to go home to and that he was working. He did not go to work yesterday morning, as he was not feeling well. The magistrate told the prisoner he could remember the first time he came to court four years ago on the same charges, and that in those days it was a mother he had to go home to. The magistrate said that swearing could not be allowed in the public streets and must be stopped. In all the twenty-four years he had been on the bench there had never been a Jew up before him on a charge of taking the Savior's name in vain, but there had been scores of those who called themselves Christians.

BUILDING OPERATIONS

Although January is not a busy month for the building trades, several new buildings have been started this month. These include a new warehouse being erected by Murray & Gregory in the rear of Merritt street, at a cost of about \$8,000; a wooden dwelling in Carondeau street being erected for Mrs. Haldon at a cost of \$8,000; and a new wooden dwelling in Rockland road costing \$2,000, being erected by A. B. McIntosh.

John McCarthy is remodeling the building at the corner of Main and Simonds street and is adding a store to the building.

IMPORTANT BUSINESS CHANGE

J. S. Gibbon & Co., Limited, have taken over the business of J. S. Gibbon & Co. and will continue it as miners, importers, shippers and wholesale and retail dealers in coal.

The balance of the eight per cent debentures of J. S. Gibbon & Co., Limited are being sold at par \$100.00 per share and accrued interest.

Interest is payable January 2, April 2, July 2, and October 2, of each year, and is secured by trust mortgage held by the Eastern Trust Co.

Rate, Ont. Mail orders filled, all charges prepaid.

THE results achieved by The Imperial Life Assurance Company of Canada in 1913 surpassed in all departments those of any previous year in the history of the Company.

THE following comparative figures will be very gratifying to policyholders and others interested in the welfare of the Company:—

	1909	1911	1913
Assurances in force	\$26,507,691	\$34,518,000	\$42,632,377
Assurances Issued & Revived	5,165,567	7,136,952	8,365,210
Total Assets	5,303,236	7,095,443	9,111,395
Policy & Annuity Reserves	4,055,540	5,509,062	7,256,110
Premium & Interest Income	1,217,749	1,545,527	2,071,288
Policyholder's Net Surplus	503,434	781,550	1,135,773
Total Surplus Earned	237,924	256,098	451,065
Payments to Policyholders	194,157	287,720	451,343
Rate of Interest Earned	6.21%	6.81%	7.15%

The Imperial Life now maintains reserves for all assurances in force based on the stringent 3% interest rate. This is a stronger reserve basis than that yet reached by any other Canadian life assurance company.

Ask for a free copy of our complete Report

IMPERIAL LIFE ASSURANCE COMPANY

of Canada

HEAD OFFICE - TORONTO, ONT.

A. P. Allingham, - Provincial Manager - St. John

CHURCH SERVICES

St. Philip's Church—11 a. m., preaching; 2:30 p. m., Sunday school; 5 p. m., Allen League; address by Mrs. A. A. Richardson, subject "Ideally." 7 p. m., preaching by pastor, subject, "Prodigality." J. H. H. Franklin, D. D., minister.

Fairville Methodist church. Annual review of the work; morning, Woman's Missionary Society anniversary, pastor's topic, "The women who labored with me;" evening, Brotherhood service; pastor's topic, "Relating Religion to Life."

Seventh Day Adventists—Oddfellows' Hall, Charlotte street, Sunday night at seven o'clock. Elder J. A. Strickland; subject, "Temperance in our civic, social and religious life."

Mr. Walker, purser of H. M. C. S. Canada, who is spending a few days in the city, will assist the choir at St. Luke's church tomorrow, and at the morning service will sing "The Peace of God," by Gounod, while at the evening service his selection will be Ashford's setting of "Aldie With Me." Mr. Walker possesses a full, rich bass voice and for some years was soloist at St. Paul's church, Halifax. His many friends in this city will be glad to hear Mr. Walker again.

First Presbyterian church, West Side, Rev. J. A. Morrison, D. D., minister. Services at eleven and seven p. m., conducted by Professor Kierstead of Fredericton, N. B., one of the ablest speakers in the province. Sunday school and Men's Bible Association Class at 2:30; strangers cordially invited.

First Church of Christ Scientist—Service at 11 a. m. at 15 Germain street; subject, "Life." Wednesday evening service at 8; reading room open daily from 2 to 6, Saturday and legal holidays excepted.

Centenary Methodist, Rev. W. H. Barracough, B. A., pastor—11 a. m., pastor's subject, "Make Jesus King"; 3:30 p. m., Centenary Brotherhood, subject, "Men's Work for Men"—Discussion led by the pastor; 7 p. m., pastor's subject, "The Straight Gate to a Clean City."

Do not forget the picture sermon on "The Greatest of Parables," by Rev. R. H. Hamilton, Congregational church, Sunday evening. Mrs. Perry will sing. St. Matthews Presbyterian church, Douglas avenue, J. James McCaskill, minister. The Sacrament of the Lord's

FALLING HAIR

Dandruff and Itching Scalp are Caused by Microbes

There is no doubt about it. Doctor Sangerboud proved it when he infected a guinea pig with dandruff germs and all its hair disappeared in a short time. The entire medical world has accepted Dr. Sangerboud's discovery as final. Ask any worthy physician.

Paris leads the world in knowledge of diseases of the hair and remedies for the same.

Parisian Sage which can now be obtained at leading druggists all over Canada is the one great remedy that kills the dandruff germ.

That is why all druggists say to every reader of the Times-Star if Parisian Sage does not banish dandruff, stop falling hair or itching scalp two weeks they will refund the purchase price.

Dandruff is the forerunner of baldness. Take care of your hair while you have hair to take care of. Kill the dandruff germs now before the dandruff germs kill your hair.

Use Parisian Sage, the guaranteed dandruff cure and delightful hair dressing.

It is used extensively by ladies of refinement because it keeps the scalp absolutely clean and gives a bewitching lustre to the hair. Comes in large 50 cent bottles at all druggists and leading druggists everywhere. Girl with Auburn hair on every package. Made in Canada by The R. T. Booth Co., Ltd., Port Huron, Ont. Mail orders filled, all charges prepaid.

SAVE YOUR HAIR! IF FALLING OUT OR DANDRUFF--25 CENT DANDERINE

Ladies! Men! Here's the Quick-est, Surest Dandruff Cure Known

Thin, brittle, colorless and scraggy hair is mute evidence of a neglected scalp; of dandruff—that awful scourge. There is nothing so destructive to the hair as dandruff. It robs the hair of its lustre, its strength and its very life; eventually producing a feverishness and itching of the scalp, which if not remedied causes the hair roots to shrink, loosen and die—then the hair falls out fast.

A little Danderine tonight—now—anytime—will surely save your hair. Get a 25 cent bottle of Knowlton's Danderine from any drug store or toilet counter, and after the first application your hair will take on that life, lustre, and luxuriance which is so beautiful. It will become wavy and fluffy and have the appearance of abundance; an inconceivable gloss and softness, but what will please you most will be after just a few weeks' use, when you will actually see a lot of fine, downy hair—new hair—growing all over the scalp.

Supper will be dispensed at the close of the morning service. Strangers welcome at all services.

POTATOES FOR CUBA

Sackville Post—George A. Fawcett, of Middle Sackville, has a contract for shipping to Santiago, Cuba, 4,000 barrels of potatoes between Dec. 1 and June 1. He has been receiving the barrels by train right along to be filled and sent to their destination via Halifax. Prior to taking this heavy contract in hand he had made