

\$147 for \$28

A well known Government official who never knew a day's disability, paid \$28.00 for his policy, and within the year, he suffered 10 weeks of neuritis, for which this company promptly paid him \$147.00 without red tape or undue delay. This man's disability was lightened by the fact that a \$37,000.00 company was behind him and the small cost involved, is very little, compared with the big protection afforded.

U.S. FIDELITY & GUARANTY CO'Y.
J. J. LACEY, FIELD GENERAL AGENT.

COAL!

To those who did not buy their ANTHRACITE from us last year.

The Best Anthracite COAL in the World is WELSH.

No clinker—it all burns.
Order Half a Ton for a Trial. Why pay more than **\$12.50** for Coal. We will deliver the Best Scotch without slack. Some say because it is cheap it cannot be any good—try it and be convinced.

NORTH SYDNEY SCREENED now delivering ex-vessel—\$12.50.

A. H. MURRAY & CO., Limited,
Coal Office Phone 1867. Beck's Cove.

Steamer on the rocks, all hands lost; motor car accident, man killed; gun exploded, man seriously injured.

You read the above every day in the papers, it might be you to-morrow, protect your family by taking out one of our Accident and Health Policies, with one of the largest and best Companies in the world.

ALL KINDS OF INSURANCE.
THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION LIMITED,
OF LONDON, ENGLAND.
J. B. URQUHART, Agent.
Phone 248. St. John's Bldg. P.O. Box 926.
nov10,1m

Use 'Matchless'

The Paint of Quality
There are cheaper and more expensive Paints on the Market, but **None as Good Value**

MAKING WONDERFUL HEADWAY!

The "BON MARCHE" will endeavour to stay right with the Buying Public through The Lower Price System we have.
OUR GREAT MOTTO: S—P—Q—B.
Small Profits—Quick Returns.
Our assortment of Handkerchiefs this year surpasses anything we attempted before.
WHITE HEMSTITCHED HANDKERCHIEFS, Special 3c. each.
COLD BORDER and PICTURE HKFS, Special 4c. each.
SPECIAL CHILDREN'S XMAS BOXES, containing 2 H.S. or Picture or Border . . . 20c. each Box.
A very Special Ladies' Xmas Gift—FANCY EMBROIDERED H.S. HANDKERCHIEFS in beautiful fancy Box . . . 55c.
BON MARCHE CASH STORE.
266 WATER STREET, ST. JOHN'S.
OPEN AT NIGHT FOR YOUR CONVENIENCE.

Woollen Pound Tweed
in all lengths
ALL GOOD QUALITY
GREAVES & SONS
WHOLESALE DRY GOODS. QUEEN ST.
nov25,61

Forty-Four Years in the Service of the Public—The Evening Telegram.

Beef and Pork

In stock
Fat Back Pork
Special Family Beef
Special Plate Beef
Bright Red Spare Ribs
Bologna Sausage

GEORGE NEAL,
Limited.

NEW ARRIVALS OF

Fall and Winter Suitings and Overcoatings

You will find these Goods a specially well selected assortment. If your order has not been placed, see ours before buying.

GET ONE OF MAUNDER'S OVERCOATS and keep up the standard of good tailored clothes. Write for samples and style booklets, with measuring instructions.

John Maunder
TAILOR & CLOTHIER
St. JOHN'S, N.F.

GLASS!

Just received a shipment of

10x12 Glass

all other sizes also carried in stock

Lowest Market Prices

The Horwood Lumber Co., Ltd.

Phone 317 - St. John's

Paint Bargain
Red Paint
\$2.50 gal.
HARDWARE

W. G. PIPPY, Tinsmith
452 Water Street

Christmas

PERSONAL GREETING CARDS in DISTINCTIVE DESIGNS.

DICKS AND CO. LTD.
DICKS

MONEY TO LOAN ON MORTGAGE ON GOOD CITY PROPERTY SECURITY.

Amounts of \$100.00 and up at current rates of interest. Before arranging a mortgage elsewhere, consult us.

FRED J. ROIL & CO.

REAL ESTATE & INSURANCE AGENTS,
Smallwood Building, Duckworth Street.

37

Varieties

Wholesome

Delicious

THE PERFECT SODA BISCUITS

Such Flavour
Such crackly
Crispness and such
all round wholesome
goodness as
TIP TOPS lavishly
provide never
before have
been put into
SODA
BISCUITS



Just what big
and little folks need
for LUNCH—
Easy to digest and
sustaining—
gives
HEALTH and
VITALITY.

THE MEAL TIME SATISFACTION

Enticing

Irresistible

TIP TOP SUGGESTION: Before serving at table place the TIP TOPS in the oven for about five minutes and then allow to cool, then note the result.

A. HARVEY & CO., LIMITED,
Manufacturers.

Heat Your Bungalow, Cottage, or Flat with Hot Water

Cellar not necessary—put in any small house without disturbing present heating arrangements, until ready to use with the

IDEAL-Arcola Radiator-Boiler

The Arcola is placed in living room, parlor, or kitchen and fires as a stove. It heats the room and also sends its excess heat by hot water system to American Radiators in adjoining rooms. The simplest, most durable, most economical heating plant ever devised for small buildings. Don't delay to find out all about it.

IN STOCK:
Arcola Boilers, Radiators,
Expansion Tanks, Pipe, Pipe Fittings, Valves,
Stillson Wrenches.

The Direct Agencies, Ltd.

Phone: 477. 300 Water Street. P.O. Box: 445.

Nfld. Government Railway.

S.S. MEIGLE!

SOUTH COAST STEAMSHIP SERVICE.
Passengers leaving St. John's on 8.45 a.m. train Friday, December 7th, will connect with S.S. MEIGLE at Argentia, for usual ports between Argentia and Port aux Basques.

FREIGHT NOTICE.

NOTRE DAME BAY STEAMSHIP SERVICE.
The day of acceptance of freight for Notre Dame Bay (Monday's run), has been changed from Wednesday to Friday until further notice.

Nfld. Government Railway.

Farquhar Steamship Company

S.S. "JAN" Leaves Halifax about November 30th.
" " Leaves St. John's about December 4th.
" " Leaves Halifax about December 8th.
" " Leaves Charlottetown about Dec. 11th.

For Freight space, apply to
FARQUHAR STEAMSHIP COMPANY, LTD.,
Halifax, N.S.
HARVEY & COMPANY, LTD., St. John's, N.F.
aug2,6mos.,w.f.m

METALS!

BAR IRON
SHEET IRON
TINPLATES

For Forward Delivery

— AT —
The Latest British Prices

WM. HEAP & CO., Ltd.,

Phone 873. Board of Trade Bldg.
nov17,6od,tf

12,000 SIDES AMERICAN SOLE LEATHER.
1,200 FEET BLACK UPPER LEATHER.
Large Quantity of CHAINS & ANCHORS.
NEW IRON & LUBRICATING OIL, at Rock Bottom Prices.
Also, AMERICAN PLYMOUTH STEAM TARP, RED MANILLA ROPE—all sizes.
And all kinds of Ships' Supplies.

North Am. Fur, Hide and Metal Co'y.,
Water Street West (Next Door Reid Electric Store).

OUR MATERIALS For Fall and Winter

are now ready for your inspection. They consist of Worsteds and Woollens of the finest sort. Especially interesting values for early orders. We are offering a Genuine ENGLISH SUITING in Grey color, made to your measure, for **\$37.00 a SUIT.**

Also a Genuine ENGLISH COATING in Grey color, made to your measure, for **\$40.00 a COAT.**

W. P. SHORTALL
THE AMERICAN TAILOR

Phone: 477. 300 Water Street. P.O. Box: 445.

TWELVE PAGE

WEATHER FORECAST
TORONTO, (Nov. 27) ...
W. N. W. ...
Thursday, not much ...
ROPER & THOMPSON ...
Oct. 4.

VOLUME XIV

200 ...
S ...
P ...
O ...

Auction S

AUCTION

Live S

Mark

Cliff's C

We Will S

To-Morrow T

at 12 O'Clo

20 Head C

Toronto

St. John's

Compa

CAMPBELL &

Beautiful Eng

any firm

Thursday,

at 11:30

REV. B. T.

7 Waterford B

Immediately West

Living Room—1 c

Bedroom—1 c

Bedroom—1 c

Bedroom—1 c

Bedroom—1 c

Bedroom—1 c

Bedroom—1 c

Bedroom—1 c