

CLIPPERS 98c

Heavily nickle plated and as good as those we sold special at \$1.49 not so long ago. Keep trim all the time, save barber shop waits, save money. Buy today at 98c.



Hearty Tonic

The mere mention of Hypophosphites gains its approval as a splendid tonic after a trying winter or illness. Great when under-weight. Some Hypophosphites have more strychnine than is good for some people, but Rexall Hypophosphites suit everybody. Good to have in the house all the time. Made by the world's largest Drug Co. and sold on a money-back guarantee by the Ross Drug Co., Ltd.

Rexall Peptonized Iron is a blood and general tonic combining iron in a form agreeable to the stomach and Cod Liver Extract. For pale anaemic people, for convalescence from colds, chronic coughs, and a weight builder. Good for children. Money-back guarantee. \$1.

Fine Gargle

Rexall Throat Gargle is the quickest result getter. Large bottle, 25c.



The Ross Drug Co., Ltd.

The Rexall Drug Store

SHELLEY GIFT WARE

New Lustrous and rare color combinations produce effects that will arrest the eye. Rose Bowls, Vases, Flower Bowls, Candlesticks, Powder Boxes, Bonbons, etc.

W. H. Hayward Company, Limited

85-93 Princess Street

Mens' New Spring Neckwear

Something Real Bright and Snappy

See the New Bat Wings at \$1.00

Here's the new one—Pocket Piece and Tie to Match in the new designs—Price \$1.50.

Other Values 50c., 75c., \$1.00, \$1.25.

F. S. Thomas Limited

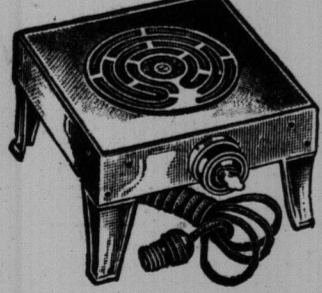
539 to 545 Main Street

HOUSEHOLD DEPT.—STREET FLOOR.

Electric Table Stoves

For the modern home or flat are almost indispensable, their beautiful appearance make them practical for use on the dining table, and now that electrical power is cheap, are inexpensive to operate—will toast, boil, fry or do anything the kitchen range will.

SINGLE ELEMENT TABLE STOVE



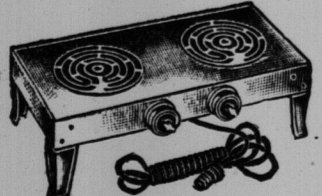
Nichrome Element set in best quality porcelain with indicating rotary snap switch. Nickel Plated finish, size 8 3/4 in. x 8 3/4 in.

Price \$5.40

DOUBLE ELEMENT TABLE STOVE

Same as above, only has two elements. Size 16 in. x 8 3/4 in.

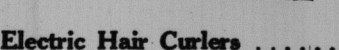
Price \$8.50



ELECTRIC MARCEL WEAVER

Girls with bobbed hair, this is just what you need. Black finish.

Price only \$3.25



Electric Hair Curlers from 75c. up

W. H. THORNE & CO., LTD.

King Street and Market Square
Store Hours: 8.30 to 6; Close Saturdays at 1 o'clock.
Phone Main 1920.

DEGRES HIGH TAXATION SEEN IN PRESENT DAY

J. M. Robinson Also Declares Against Public Ownership

GIVES ADDRESS AT INSURANCE MEET

Relation of Banking To Insurance Topic At Congress Here

Evils of high taxation, caused, the speaker said, by extravagance and by public ownership, featured an address given this morning by J. M. Robinson, of the banking and brokerage firm of J. M. Robinson & Sons, before the congress of Life Underwriters' Association at the Admiral Beatty Hotel. A paper was read by John Mackinnon on a program for the medium salaried man, and a short talk was given by Karl Fraser on how a young insurance man should approach his elders. Hugh Cannel was the chairman.

BACKBONE OF STRUCTURE
Commencing his speech, Mr. Robinson said that between insurance, investment and banking there was a close relationship and that these three constituted the backbone of the monetary and credit structure of the country. He likened the three to great reservoirs which collected funds and in turn distributed them throughout the country. All the various industries came to these three services for financial advice and assistance. In this service the banker or insurance man would sell the type of investment or policy that met the individual requirements of his client.

LIQUID CAPITAL
He next explained how the three services provided working capital, fixed capital and sinking fund, and described each. Working capital would be the speaker said, and explained how the banks carried mostly short term loans so as to be quickly convertible into cash. Insurance companies also had liquid assets in the form of incoming premiums, being drawn from investments. These returns provided the high reserves of the companies which acted as a sinking fund for the protection of the world.

SOME ESSENTIALS.
The speaker said, were security of principal and adequate income return, while the one essential of insurance was protection. In one case the man was buying income; in the other a return that neither he nor his assigns would suffer loss. He explained the various forms of loss which could be insured against.

The speaker said that the function of insurance was strictly protection and said that a much better return of income could be secured from investments. However, no man was assured he would live the necessary number of years to invest the necessary amount and so his judgment recommended the purchase of a policy of life insurance for his family or business.

TEA VERY SUCCESSFUL.
The Women's Missionary Society of Douglas Avenue christian church held a very successful tea and sale of homemade candy yesterday afternoon. Mrs. Clive Pugh and Miss Margaret Roberts presided and were assisted by Mrs. Vincent, Mrs. Bailey, Mrs. Charles, Mrs. Frederick Miller, Mrs. William McEachern, Mrs. Archibald, Mrs. Robert, Mrs. John, Mrs. Armstrong, Mrs. Allison Armstrong and Mrs. George Armstrong replenishers. The candy table was in charge of Mrs. George Gwynne and Mrs. Samuel McCutcheon. George Chambers looked after the tickets.

TAXATION.
The speaker next dealt with present-day tax conditions and said the world today was being tax ridden, and Canadians were suffering from it particularly. The provinces of Canada also were spending much more than they had any right to do and the same was true of the Dominion government. Taxation was part of the business and business and all had to pay, directly or indirectly.

DISCRIMINATION.
Taxes were like prohibition. Taxes were imposed on those willing to pay for there was much evasion of the income tax. It was the moderate investor and small policy holder who suffered, due to the fact that he could not evade the tax because all firms and industries furnished lists of employees and salaries paid them.

PUBLIC OWNERSHIP.
He spoke strongly against the principle of public ownership and said there was no government operation that was paying, with the exception possibly of sewerage systems. There were one or two functions that could be run by the government. He called attention to the great increase in the debt of Ontario and said it was caused by public ownership. He also decried patronage and said it tended to inefficiency in public service. Government operations should be run as efficiently as private enterprises, he concluded.

ACADIA BOYS ARRIVE
The Acadia University basketball team, which arrived in town today from Fredericton to play the Trojans is composed of A. Noble, O. Noble, A. Davidson, R. Allen, F. Wright, J. Baker, J. Elderkin, E. Creelman and M. Lane. They are accompanied by the University physical instructor.

ALMANAC FOR SAINT JOHN, MAR 12

Table with 2 columns: Time and Event. High Tide 10:43 P.M., Low Tide 2:57 A.M., Sun Rises 7:12 Sun Sets 6:18.

AGENCY QUESTION IS UP TO CITY HALL

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IS IMPROVING.

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NEW COMPANY

The formation of a company to deal in smoked fish and allied products is being considered in Grand Manan. Those interested are business men of the island.

LITTLE FIRE

The lighting of a few shingles on the roof of the Brooklyn railway station, which fire was promptly extinguished by C. N. R. section men nearby, gave rise to an extraordinary fire story early after lunch time today.

IS IN HOSPITAL.

Friends of Mrs. Dalton, wife of Wilson Dalton of the City Court, will be glad to learn that she is resting as comfortably as can be expected after undergoing a major operation in the General Public Hospital yesterday.

WEDDING ANNIVERSARY.

Sixty friends of Mr. and Mrs. Robert McKay, Somerset street, met at their home last evening to honor them on their 25th wedding anniversary. A pleasing incident was the presentation of a diamond tea set to Mr. and Mrs. McKay.

STORY TELLING

The children who attend the story telling hour at the Armory each Saturday morning will assemble at the Natural History Society rooms tomorrow at 10:15 a.m. instead of Mrs. E. Dev. Chipman and Mrs. Douglas White will have charge of the hour at the Natural History rooms.

GIRLS TO RACE

Two races for girls will be held at the Victoria rink on Monday night. Between bands—a half mile pursuit race, between Miss Sybil Beattsey and Miss Ruth Carmichael and 220 yards for girls. The entries already include Misses Rita Kirkpatrick, Bessie Hurley, Ruth Sweet and Mary Stearn.

MUST GO AWAY.

Charles McDonald, alias Charles Henry Mann was allowed to go by Police Magistrate Henderson this morning on condition that he leave Saint John at once. McDonald was arrested yesterday by C. N. R. Constable William Ross on a charge of begging money and obstructing passengers on the train. J. Simons, who is the accused and stated that his client was willing to leave town and go back to Moncton.

IS SET OVER.

J. R. Fenwick was in the Police Court this morning on a charge laid by the City Chamberlain of installing electrical wiring without a license or permit to do so. Inspector J. Cunneen, of this city, suggested that His Honor let the case stand over for a week to give the defendant an opportunity to remove the wiring and if this was done, the city would drop the case. Mr. Fenwick refrained from doing any more work of that nature until after he had taken the proposed examinations and received his license. This was agreed to and the case was set over for one week.

E. A. FRIARS DEAD.

Friends of Ernest Allan Friars, of this city, will regret to learn of his death, which occurred this morning in the General Public Hospital, after a lingering illness. He is survived by his wife, five daughters—Mrs. C. Howard, Holcombe, Montreal; Mrs. Cecil M. Alexander, this city; and Misses Lois, Marie, and Mrs. Robert L. Young, Mass.; and one sister, Mrs. Alexander McEachern, of Saint John. The funeral will be held from his late residence, 84 Brittain street, on Monday afternoon at 2:30. Interment will be in Cedar Hill.

As Hiram Sees It

"Hiram," said The Times-Star reporter to Mr. Hiram Hornbeam, "I was told last evening about a family of young children, every one of whom is febrile-minded."
"I ain't surprised," said Hiram. "I ain't no trouble fer ecils to git married if they want to—an' what else kin you expect from the children? They hab big families, too."
"To what extent," queried the reporter, "should organized society interfere to prevent young marriages?"
"In old times," said Hiram, "they used to lay the blame on the Lord fer makin' some people half-witted or wussut—we gradually comin' to understand that we hev somethin' to do with it ourselves. If I now they'd be just as happy—an' they'd be less trouble an' less fols committin' crimes an' gettin' jail—an' less fols in the poorhouse, hull human family 'd star' back fer the cellar. Why don't Noo Brunst'ick an' Nova Scotia an' Prince Edward Island line up an' make a home fer sich fols—an' fix up their marriage laws, too? I guess I'll hev to git elected to the Legislature—by here."

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DELIGHTFUL TALK ON WALES IS GIVEN

An audience gathered last night at St. James' church school rooms to visit Wales by means of an illustrated lantern lecture for an hour and a half given by E. J. Simon, of the Mission Church, who, being Welsh by birth, was by the aid of his friend and his aptitude for entertaining, enabled to transport his audience for a time to that delightful country full of history, legend and tradition. The lecturer sang "Men of Harlech" in the Welsh rendering, also that well known hymn "Jesus Lover of my Soul" to the grand old Welsh tune "Aberystwith," Miss Farmer, the church organist, was the accompanist, and very ably played an old Welsh legend song, "The Bells of Aberystwith."
At the interval Rev. H. A. Cody thanked Mr. Simon on behalf of the Welsh nation, and the St. James' Scoutmaster Stage and the St. James' Scoutmaster Stage and the St. James' Scoutmaster Stage and the St. James' Scoutmaster Stage.

SCOVIL TEA IN WEST SAINT JOHN

A very successful Shamrock tea and sale under the auspices of the Presbyterian Ladies' Club was held yesterday afternoon at the home of Mrs. C. A. Brown, 86 Lancaster avenue, West Saint John. The drawing rooms and dining room were very attractively decorated. Mrs. J. A. Morrison and Mrs. A. W. Fraser presided. Assisting were Mrs. G. F. M. Baillie, Mrs. Harold Stears, Mrs. Gordon Warnock, Mrs. Charles Smith, Mrs. James McAfee, Mrs. James C. Henderson, Mrs. J. Anthony, Miss Annie Bell and Mrs. E. Shanks. Miss Bessie Shanks and Miss Ella McCullum delighted those present with piano selections.
Miss Hattie Lambert was convener of the decorating committee and the tickets were in charge of Miss Margaret Baillie. The candy table was in charge of Miss Carrie Baillie and Miss Annie Baillie. The apron table was in charge of Mrs. Albert Moore and Mrs. Albert Cunningham and the fancy work table was in charge of Mrs. E. Cruikshank and Miss Ella McLellan. More than \$180 was realized for church purposes.
MONTCLARE REPORTED.
The Signal Service of the Customs House reports a message from the C. S. Montclare last night at 9 o'clock, giving the ship's position as 350 miles southeast of Cape Breton here.

Murphy Auto Finishes. Soon it will be time to have the car re-done in a new coat of paint and varnish. It isn't a hard job when you use these fine finishes. You can do the work yourself.

Table listing various car finishes and their prices per gallon, quart, and pint.

McAVITY'S 11-17 King Street PHONE Main 2540

SATURDAY SPECIALS AT OAK HALL BROADCLOTH SHIRTS—A Big Value Tomorrow in these fine Empire Broadcloth Shirts in a wide assortment of striped designs with soft collar to match. Whatever you do, don't miss these tomorrow. Men's Furnishings — Street Floor

Gossard Corsets. For all types of figures, now being demonstrated in our Women's Shop, 3rd floor, by MRS. LILLIAN GIBBON, the Expert Corsetiere, direct from the Gossard Company.

Big Special Purchase 300 Pairs Hosiery 55c. Pullover Sweaters. All Wool English Makes in an exceptionally fine assortment of fancy jacquard weaves. Specially priced now \$4.95 at...

Armour Clad Clothes for Boys. Real Boys' Suits for live boys. Snappy styles, dandy patterns, strong where the wear is hardest, being reinforced at elbows, knees, seat and pockets. Very Specially Priced \$13.50

BARGAIN BASEMENT. Saturday Night Super-Value 1,900 Pairs of Hosiery. Substandard of regular high grade lines, and worth a lot more than this special Saturday price. Women's Silk and Wool Hosiery of exceptionally fine quality, in mixtures of grey and white, brown and white, black and white. Women's Rayon Silk of outstanding quality, in mouseline, champagne, 39c orchid, black. All one price.

SCOVIL BROS., LTD. OAK HALL King Street. About Time Your Clothes Were Dry Cleaned

Surprising what a difference it makes to have your Suits cleaned through and through. The dust and grime of months are dissolved and driven out by the cleanest process of all. The original freshness and newness reappear once more. Naturally the removal of grit and dirt gives the fabric a new lease of life, it lasts longer, you have saved both money and appearances. Every suit should be dry cleaned every few weeks. Costs little, counts for a lot. Call for driver from New System Laundry Mid-City Depot—89 Charlotte Street

Go to LOUIS GREEN'S, 87 Charlotte St. FOR TOBACCO AND MAGAZINES Get a Present Free Save The Coupon