

## UNION BANK REPORT INDICATES PROGRESS

Reveals Further Strengthening of Financial Position — Important Gain in Assets.

Revealing a twelve-month period of significant progress from the viewpoint of financial strength, liquid assets and profits, the annual report of the Union Bank of Canada covering the year ended November last, will be accepted by the shareholders as one of the most impressive returns in the Bank's fifty-five years. Total assets of nearly \$175,000,000 compared with \$135,000,000 in the previous year represent an increase of \$40,000,000, or 14.23 per cent. So substantial an increase in the Bank's resources is tribute to the policy pursued in this new era of reconstruction. To this aggregate liquid assets contributed \$76,000,000 compared with \$72,000,000 liquid assets representing almost 40 per cent of the Bank's total liabilities to the public.

A notable feature of the report is the addition of \$4,000,000 to the Reserve Fund, whose total is brought up to \$5,000,000. The appropriation to the Reserve Fund was made possible by the application of \$1,500,000 representing premium from the \$3,000,000 new capital stock and the allocation of \$218,830 from current profits. This addition to the Reserve brings the total up to 70.28 per cent of the capital.

Profits for the year were \$932,236, compared with \$821,174 last year, an increase of \$111,062. The total deposits for the bank for the year were \$135,496,514, compared with \$127,312,098 a year ago. Interest-bearing deposits at \$84,376,709 show a very satisfactory increase of \$31,939,219, or 23.29 per cent. This is particularly interesting inasmuch as interest-bearing deposits are actually the savings of the nation. But for withdrawals for participation in the government loan, unquestionably even larger figures would have been shown, which is complete evidence that the banking campaign based upon the national necessity for further thrift and economy is accomplishing much of its purpose.

Current loans of \$86,259,156, compared with \$74,021,028 last year, an increase of \$12,238,127, or 16.53 per cent, emphasize the Bank's co-operation in catering to the commercial needs of the country. During the year the Union Bank of Canada made striking progress in extending its ramifications abroad as well as further extending its banking accommodation throughout Canada. Thirty-nine new branches were established in Canada.

## Robertson's January Sale Knocks The H Out of H. C. L.

FLOUR		SUGAR	
24 lb. Bag Star	\$1.75	10 lbs. Finest Granulated	\$1.50
24 lb. Bag Purdy	\$1.85	10 lbs. Light Brown	\$1.45
Star in barrels	\$13.65	2 lbs. Cut Loaf	30c
FANCY SPINACH		PURE LARD	
Finest Orange Pekoe	50c lb.	1 lb. Blocks	34c
Lipton's in packages	52c	3 lb. Tins	99c
Red Clover	55c	5 lb. Tins	\$1.64
Red Rose and King Cole	55c	10 lb. Tins	\$1.64
Salsas	60c	20 lb. Pails	\$6.40
BIRD'S ENGLISH CUSTARD and EGG POWDER, 2 Pkgs.		SOAPS	
1 lb. Blocks	33c	Palm Olive, 2 cakes for	23c
3 lb. Tins	92c	Pomona Bath, Reg. 25c line, 2 for	35c
5 lb. Tins	\$1.52	Lilac Rose, 2 cakes for	35c
10 lb. Tins	\$2.90	Lifebuoy, 3 for	25c
20 lb. Pails	\$5.90	Surprise or Gold, 3 for	25c
5 ROLLS TOILET PAPER for		CANNED MILK	
Our Special Blend	55c lb.	Eagle Brand	21c tin
Red Rose	65c tin	Mayflower	19c tin
35c Tin Condensed for	29c	St. Charles' Evaporated, 2 for	27c
JELLY POWDER		Carnation, large, 2 for	33c
Jiffy Jelly, 18c, 2 for	35c	Carnation, small, 3 for	25c
Jelly, 2 for	25c	5 PKGS. GOLD DUST SOAP POWDER for	

COFFEE		GENERAL LIST	
Our Special Blend	55c lb.	Pure Gold Tapioca and Chocolate Pud-	23c
Red Rose	65c tin	ding, 2 pkgs.	23c
35c Tin Condensed for	29c	4 pkgs. Mixed Starch	23c
JELLY POWDER		2 Cakes Bon Ami	23c
Jiffy Jelly, 18c, 2 for	35c	2 lb. Tin Corn Syrup	19c
Jelly, 2 for	25c	2 lb. Tin Blueberries	19c
5 PKGS. GOLD DUST SOAP POWDER for		2 tins Custard Powder	23c

CANNED GOODS		GENERAL LIST	
Corn, 3 tins for	49c	Pure Gold Tapioca and Chocolate Pud-	23c
Peas, 3 tins for	50c	ding, 2 pkgs.	23c
Tomatoes, (large), 3 tins for	49c	4 pkgs. Mixed Starch	23c
String Beans, 3 tins for	39c	2 Cakes Bon Ami	23c
Pumpkin, 3 tins for	39c	2 lb. Tin Corn Syrup	19c
Clams, 3 tins for	39c	2 lb. Tin Blueberries	19c
Finnan Haddie, 3 tins for	20c	2 tins Custard Powder	23c
Sardines, 3 tins for	20c	2 tins Egg Powder	23c
Norwegian Sardines, 3 for	23c	2 tins Lobster Paste	19c tin
Pink Salmon, 3 tins for	46c	Shrimp	21c tin
Red Clover Salmon, 3 tins for	37c	2 pkgs. Corn Starch for	23c
Campbell's Soup, 3 tins for	45c	3 1/2 lbs. Buckwheat for	25c
Libby's Beans, 3 tins for	59c	3 1/2 lbs. Oatmeal for	25c
Van Camp's Soup, 3 tins for	45c	Boneless Codfish	21c lb.
Libby's Beans, 3 tins for	59c	Whole Codfish	28c lb.
Heinz's Beans, 3 tins for	51c	Small Picnic Hams	35c
Clark's Chile Sauce Beans, 3 tins for	29c	Magic Baking Powder	41c
Small Size Beans, 3 tins for	29c	Royal Baking Powder	41c
Heinz's Spaghetti, 3 tins for	61c	Dearborn's Perfect 1/4, 10c; 1/2, 18c; 1 lb.	23c
Van Camp's Spaghetti, 3 tins for	51c	Gold Seal	23c
Fray Bent's Corn Beef, 3 tins for	\$1.19	45c tin California Pineapple	39c
Peaches, 2 1/2, 3 tins for	97c	Choice Seeded Raisins	19c pkg.
Peaches, 2 1/2, 3 tins for	\$1.47	Seeded Raisins, 2 pkgs. for	35c
PICKLES and SAUCES		Finest Cleaned Currants	29c pkg.
Queen Quality Tomato Chutney	27c bottle	2 pkgs. Corn Flakes for	23c
H. P. Sauce	27c bottle	1/2 lb. pkg. Lipton's Cocoa	23c
Lea and Perrins' Sauce	41c	1/2 lb. tin Fry's Cocoa	23c
Worcester Sauce, 2 bottles for	41c	1 lb. tin Baker's Cocoa	23c
16 oz. bottle Mixed Pickles	19c	1/2 lb. Cake Baker's Chocolate	23c
35 oz. bottle Sweet Mix	41c	3 tins Old Dutch	23c
Morton's English Mix	41c	4 tins Babbitt's for	23c
25c bottle Libby's Tomato Catsup	23c	55c tin Chocofat for	47c
50c bottle E. D. Smith Tomato Catsup	23c	25c Chipped Beef in Glass	25c
Dainty Lunch Salad Dressing	23c	2 pkgs. Lux for	23c

Shop Early While Stocks are Complete as These Prices are Below Wholesale.

**Robertson's**  
11-15 DOUGLAS AVE. Phone 3461-3462  
141 WATERLOO STREET Phone 3457-3458

## "Good Laundry Service" Happy is the Housewife that

uses the Peerless Laundry Service. The entire family washing is thoroughly cleaned by scientific methods, and returned to you "Wet Washed," Rough Dried or flat pieces Ironed. The cost is small for either service, and full particulars can be obtained by calling Phone Main 2833.

The Peerless Laundry Company, Ltd.  
132 City Road, ST. JOHN.  
Phone M. 2833

## Very Special Offer Parkinson's Cash Stores

113 Adelaide St.—M. 962.  
East St. John Post Office  
M. 279-11

thus affording the Bank opportunity for furthering its service at home and abroad. The organization of the Park-Union Foreign Banking Corporation, which is jointly owned and controlled by the National Park Bank of New York, and the Union Bank of Canada, was rounded out, and through this direct agency the Union Bank has placed itself in a unique position to care for business enterprise developing out of our country's new foreign trade.

**NEW TECHNICAL SCHOOL.**  
An industrial school, operated along the lines of a technical school, is to be opened at Grand Mere, Que., where the school commission have decided upon the expenditure of about \$150,000 to enlarge the present college and to establish an industrial school. The Laurentide Pulp & Paper Company is to take a large share of the expenditure to help the school.

**NOTICE—Alex. Lesser's Cash and Credit Store, 210 Union street, during January, February and March will only be open Saturday evenings, closing 6 p. m. on all other evenings.**  
1-16  
Try Crescent Candy Co.'s popular lines.  
L. Wilson  
Tanlac is sold in Fairville by T. H. Wilson  
107752-1-20

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## TEAPOTS

An extensive assortment of High-class Table Designs in neat decorations.

See Our Window Display!  
**O. H. WARWICK CO., LIMITED**  
78-82 King Street

## LOCAL NEWS

**MEN'S WOOL UNDERWEAR**  
At today's wholesale price, Standfield's Green Label, only \$1.89; Red Label, \$2.48, and Blue Label at \$2.95. Atlantic Heavy Wool Underwear only \$1.49 and \$1.75, at Wilcox January Sale. Corner Charlotte and Union. 1-17

**IT'S HERE**  
Satisfactory work, prompt service. Try us and see. "We know how." Phone 1707, New System Laundry Limited.

**COATS \$16.00 UP AT**  
Amund's, 247 Union street, corner Brussels street, and 298 King street West. 1-16

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**MEN'S OVERCOATS**  
At prices regardless of cost during our January sale. Overcoats worth \$45.00 for \$25.00, overcoats worth \$35.00 for \$22.00, overcoats worth \$25.00 for \$15.00. Suits from \$20.00 to \$30.00, less 20 per cent. during sale. Charlotte street, Wilcox, corner Union. 1-17

**MEN'S CAPS \$1.00.**  
50 dozen caps, with or without ear bands, regular \$2 to \$3, special \$1, each. King the Hatter, Union street. 1-17

**AT AMUND'S.**  
Greatest bargains ever offered in Ladies' Coat, All Wool Serge Dresses, Sweaters, Waists and Millinery, at Amund's 2 stores. 1-16

**SPECIAL WEEK.**  
All our millinery will be sold out to make room for new stock, at a quarter of the value, at Amund's 2 stores, 298 King street, West Side, and 247 Union street, City, corner Brussels street. 1-16

**AUCTION SALE.**  
See auction column for particulars. about Arnold's big auction sale, commencing January 10th, at Charlottetown. 1-5-T.F. street store.

**CATERING.**  
Fancy foods, cakes, sandwiches, delightfully brown doughnuts, biscuits, muffins and pies prepared especially for all occasions. Reasonable. Phone M. 2864 and 924-11.

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## Patterson's Daylight Store

Car. Duke & Charlotte Sts.  
**CROWD  
DRAWING  
PRICES**  
AT THIS STORE  
FRIDAY AND SATURDAY

**INFANTS' PURE  
WOOL WHITE  
JACKETS**  
Special, 58c Each

Ladies' Silk Slippers, assorted colors, 45c. pair. Sizes 3 to 6. Men's Heavy Fleece Lined Winter Gloves, regular \$1.25 values, now 89c. pair.

Boys' Stripe Cotton Blouses, 65c. each. A big range of patterns. Ladies' Heavy Plain Cashmere Stockings, black and tan, 55c. pair. Men's Heavy Working Mitts, good quality fleece lined, 75c. pair.

Girls' Fleece Lined Vests, white only, clearing price 50c. each. Heavy Quality Fancy Cretones, assorted designs, 48c. yard. Ladies' dark grey Shaker Flannel Bloomers, elastic top and bottom, 35c. pair.

Ladies' dark tan Cotton Hose, all sizes, 45c. Men's Union Knit Mitts, dark grey only, 18c. pair. Ladies' Pull Over Aprons, good quality print, 95c. each.

Men's Heavy Union Winter Underwear, all sizes, \$1.45 each. Ladies' Elastic Waist Aprons, medium shade print, \$1.58. Men's Winter Weight Heavy Grey Hose, 25c. pair.

Ladies' Pink Cambric Bloomers, elastic top and bottom, 35c. pair. Pillow Shams and Runners, a clearing, half price, 50c. each. Ladies' Pink Cambric Night Gowns, fine quality, \$2.25.

Children's Fleece Lined Sleepers, 95c. Ladies' large White Aprons, made from good quality sheeting, 95c. STORE OPEN EVENINGS.

## SCIENCE PROVES THE DANGER OF BLEEDING GUMS

Medical science proves that unhealthy gums cause serious ailments. People suffering from Pyorrhoea (a disease of the gums) often suffer from other ills, such as rheumatism, anaemia, nervous disorders, or weakened vital organs. These ills have been traced in many cases to the Pyorrhoea germs which breed in pockets about the teeth.

Four out of five people over forty have pyorrhoea. It begins with tender and bleeding gums. Then the gums recede, the teeth decay, loosen and fall out, or must be extracted to rid the system of the infecting Pyorrhoea germs. Guard your health and your teeth. Keep Pyorrhoea away. Visit your dentist often for tooth and gum inspection, and make daily use of Forhan's For the Gums.

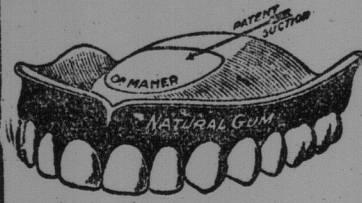
Forhan's For the Gums will prevent Pyorrhoea—or check its progress—if used in time, and used consistently. Ordinary dentifrices cannot do this. Forhan's will keep the gums firm and healthy, the teeth white and clean. 55c and 60c tubes in Canada and U.S. If your druggist cannot supply you, send us direct and we will mail tube postpaid.

**FORHAN'S, LTD., Montreal**  
offer, must take place in the United States and the purse be divided 75 per cent to the winner and 25 to the loser.

The offer was made in a telegram to Jack Kearns, Dempsey's manager, who is now in Los Angeles. Fox's proposal was made within a week. In his previous communication he offered \$450,000. He had received no reply to this.

**MURINE**  
Keeps your Eyes Strong and Healthy. If they tire, Smart, Itch, or Burn, if Sore, Irritated, Inflamed or Granulated, use Murine often. Safe for Infant or Adult. At all Druggists in Canada. Write for Free Eye Book. Murine Company, Chicago, U.S.A.

## PAINLESS EXTRACTION Only 25c.



We Make the Best Teeth in Canada at the Most Reasonable Rates.  
**Boston Dental Parlors**  
Head Office: Branch Office:  
527 Main St. 35 Charlotte St.  
Phone 663. Phone 38  
Dr. J. D. MAHER, Prop.  
Open 9 a.m. Until 9 p.m.

## Hamilton's

Red Rose Tea, 60c. lb.  
Red Clover Tea, 55c. lb.  
Shredded Wheat, 14c. pkg.  
Puffed Rice, 14c. pkg.  
Seeded Raisins, 22c. pkg.  
British Columbia Pink Salmon, 20c. tin  
Peaches, 35c. tin

**MEATS**  
Choice Round Steak, 32c. lb.  
Choice Sirloin Steak, 35c. lb.  
Rib Roasts, 30c. lb.  
Other Roasts from 22c. lb.

We keep a class of meats that will suit any purchaser.

## B. T. Hamilton & Co.

48 Mill Street. Tel. M. 2672  
PROMPT DELIVERIES. 1-17

For reliable and professional service, call at  
**GOLDFEATHER**  
Optician  
629 Main St. Office upstairs  
Open from 9 a.m. to 9 p.m.  
Phone Main 3413-11

**FLOUR**  
24 lb. Bag Robinson Royal Household, or Five Roses, \$1.80  
98 lb. Bag, \$6.95  
24 lb. Bag Purdy, Regal or Star, \$1.85  
98 lb. Bag Purdy, Regal or Star, \$7.15  
King Cole Tea, per lb., 49c.  
Quart Seal Blueberries, 35c.  
Gallon Can Apples, 45c.  
4 lb. Tin Pure Fruit Jam, 60c.  
1 lb. Jar Strawberry or Raspberry Jam, 35c.

2 qts. Cranberries, 25c.  
1 Roll Toilet Paper, 25c.  
20 lb. Pail Pure Lard, \$6.50  
20 lb. Pail Domestic Shortening, \$5.90  
Kellogg's Dominion Corn Flakes, 10c. pkg.  
Lipton's Coffee, 1 lb. tin, 50c.  
1-2 lb. Tins, 26c.  
2 pkgs. Macaroni, 25c.  
Orange Pekoe Tea, 50c.  
10 lbs. Finest Granulated Sugar, with orders, \$1.50

**FORESTELL BROS.**  
Phones 4167-4168. Rockland Road  
**Good Groceries**  
At —  
**Brown's Grocery Co.**  
86 Brussels Street, Phone Main 2666.  
Cor. King and Ludlow Streets, West 166.

**SALMON**  
2 Large Tins Auto Brand Salmon, 29c.  
1 doz. Tins Auto Brand Salmon, \$1.70  
Red Clover Salmon, per tin, 24c.  
2 pkgs. Cream of Wheat, 25c.  
2 pkgs. Kellogg's Corn Flakes, 25c.  
Seeded Raisins, per pkg., 22c.  
Orange Pekoe Tea, per lb., 49c.  
Fresh Eggs, per doz., 60c.  
Good 4 String Brooms, 65c.  
Goods Delivered All Over City, Carleton, and Fairville.

Try Our West End Sanitary Meat Market for Choice Western Beef, Pork and Poultry, Call West 166.

## Forhan's SPECIALS

Libby's Regular 65c. Bot. Olives, 30c.  
McCready's Mixed Pickles, large bottle, 30c.  
McCready's Chow Chow, large bot., 30c.  
Libby's Tomato Soup, 12c. can  
Fine Orange Pekoe Tea, 47c. lb.  
Choicest Ceylons, 55c. and 65c. lb.  
Lipton's 65c. Tea, 55c. lb.  
Chase and Sanborn's Coffee, 58c. lb.  
5 Rolls Toilet Paper, 25c.  
Seeded Raisins, 19c. pkg.  
Good Prunes, 19c. 2 lb., 35c.  
Evaporated Apples, 25c. lb.  
Good Cooking Apples, 40c. peck  
Good 4 String Brooms, 17c. qt.  
White Beans, 30c. lb.  
Bean Pork, 30c. lb.  
1 lb. Tins Domestic Shortening, 92c.

When good fellows get together the little brown jug contains "B" Brand Cider—Because it's a genial drink.

**The Maritime Cider Co.**  
St. John, N. B.

**M. A. MALONE**  
516 Main Street. Phone M. 2913

## Sale Specials - Next 3 Days



**WASSONS**  
2 Stores - Main St. and Sydney St.  
OUR BIGGEST JANUARY SALE CONTINUES UNTIL MONDAY NIGHT