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WREATHSof
GENUINE
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Nothing skimpy about them, they're large and full, beautifully made. One glance tells you of their realness. Make the home Christmas-like with a wreath.

LARGE 50c. each.
LARGER 1.00 each.

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STAFFORD'S
ESSENCE OF GINGER WINE

One 15c. Bottle makes a Gallon of
GOOD GINGER WINE
FOR SALE EVERYWHERE.

We also carry in stock the following articles which are in great demand during the Xmas Season:
OIL OF LEMON, 10c. and 15c. Bottles.
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DUCKWORTH STREET and THEATRE HILL.

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nov17, eod, tf

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"QUEEN"

Which has stood "the test" for the last 80 years, particularly in the Big Fires of 1846 and 1892.

Losses settled promptly and without the least hitch. Largest number of policy holders in Newfoundland.

GEO. H. HALLEY, LIMITED, Agents.
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ADRAIN BUILDING. 165 WATER STREET.
Jan 2, 1924, tf

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

Our Montreal Letter.

THE DEPOSITORS OF THE HOME
BANK ARE WRATHY.

The depositors of the Home Bank here in this city are leaving no stone unturned in order to get their full deposits back. Meetings have been held, ways and means discussed, but how far they will succeed is another thing. At the trial of the directors at Toronto, a few days ago, bail to the amount of a million dollars had to be furnished. The Bank Act is blamed for the failure of so many banks, as false reports are often issued by those in charge, and no provision exists for the efficient independent audit of the banks for the information of the government. The Ottawa Journal says:

The public is not much concerned with a controversy between Sir Thomas White, on the one side, and the Toronto Globe and Mr. Fleming on the other side, as to whether Sir Thomas did his duty respecting the Home Bank eight years ago. The public is concerned with bringing to light precisely how, when, and where the conduct began which brought the Home Bank's collapse and its depositors' loss. And inasmuch as the mere prosecution of the present directors and officials of the Home Bank may well fail to bring fully to light the activities of their predecessors—we know all too well how legal technicalities and red tape are likely to stand in the way—it would seem to be the duty of the Government to institute in addition a complete inquiry into the whole case of the Home Bank by a Royal Commission.

The Canadian public has been assured for years that its banking system was solidly founded. That assurance has been tremendously impeached, if not wholly destroyed, if the authorities are content with a prosecution that will go no deeper than the responsibility of Mr. H. J. Daly and his associates, leaving the conduct of their predecessors, and the relation of the Finance Department to that conduct, smoke-screened by any newspaper controversy. Unquestionably, the clear duty of the Federal Government is to prosecute the present directors to the extent of their liability, and then unbar the whole story of the decline and fall of the bank from its very source. That, and that alone, will satisfy the public temper.

The Catholic Record of London, Ont., says in part:

Are we going to put up with further weakness? With "safeguards" that have proved "farcical"? If we should cease boasting of democracy and self-government.

This is a matter that concerns not alone Home Bank depositors, but the depositors in any and every bank. "No provision exists for independent audit of the banks for the information of the government." And "until this does exist the public will be liable to be hit by bank smashes."

The Bankers' Association do not want Government audit, yearly, monthly, or as often as may be necessary to assure the Government that the Bank is carrying on sound business, and not wild-cats with your money. The Bankers' Association makes known to the Government very clearly what it wants and what it does not want. The banks of Canada are dominated by a few men, perhaps twenty-five. They control the two billion of deposits, practically the whole liquid capital of Canada. Naturally they don't want to be interfered with in their colossal game.

But what about you? And "you" is each individual reader. Every one of us is represented in Parliament. Sit down now and write to your representative and ask him what he is going to do about the Bank Act next session. We can have security for depositors if we have enough sand in us to demand it. And don't forget that it is not your business to elaborate the details of the legislation necessary to provide that security. If your member confesses ignorance and impotence it would not be out of place to intimate to him that it is time for a change.

A VERY EXPENSIVE GAME.
The game of smuggling liquor proves rather costly at times as the following instance shows:

A resident of Three Rivers, who was caught on the highway between Quebec and Three Rivers with forty-nine gallons of alcohol in his automobile, was fined \$1,000 this afternoon by Judge Choquette in the Court of Sessions, and his automobile, as well as the liquor, was confiscated. He paid the fine.

PUNISHED SEVERELY FOR HIS
SECOND OFFENCE.

It's no wonder that we have so many auto accidents on our streets when "the booze artists" have charge of cars. Judge Mount put one of them out of business for a while, when he imposed the heaviest sentence yet in local courts for an offence of the kind, when he fined H. J. Robertson of Montreal South, \$500 and the costs or three months in jail. His license was confiscated for a period of three years. Robertson was convicted of driving an automobile while in a state of intoxication. He was fined \$100 and costs by Judge Enright on August 16

for a similar offence. Robertson was arrested after crashing through the gates at the St. Lambert side of Victoria Bridge. In passing sentence the judge severely lectured the accused, and warned him that a prison term, without option of a fine, would follow if he ever appeared before him again on a similar charge and was convicted.

SHAWBRIDGE BOYS' FARM DOING
GREAT WORK.

The Gazette, under the caption of A Model Institution, says:

It was a happy inspiration that induced Mr. E. W. Beatty, head of the C.P.R. and president of the Shawbridge Boys' Farm, to take advantage of the visit of the Prime Minister of Ontario to this city to have him visit the training school, so that he might familiarize himself with a highly successful unravelling of the problem of handling delinquent boys.

Of the manifold signs of progress in our time, than society's attitude toward those who have backslidden. No longer are they regarded as unredeemable. No longer are they treated with sheer vindictiveness. Our ancestors regarded criminals as abnormal and dangerous persons. They went in fear and trembling of them, and imagined that the only thing to be done was to lock them up and inflict all sorts of punishment and humiliation on them.

But we have come to realize that a good many criminals are just ordinary people whose misdeeds in many instances are traceable to wretched conditions for which society as a whole is responsible. Experience has proved that once a man or a boy has committed a crime, prison too often drives him to continue on the same evil course. The aim of the present day is to keep persons out of prison rather than to try to improve them when they are spoiled by prison life. The worthy President of the Canadian Pacific Railway, one of the best men in the Dominion, has taken time to try to find a solution for the problem of a great social stigma, and his Shawbridge enterprise has proved the means of setting hundreds of youths on the straight and narrow path towards becoming useful citizens. The pattern and example set by the organization known as the Shawbridge Boys' Farm might well be copied elsewhere to advantage, not only for the good and uplifting of other provinces, but for the glory of the Dominion as a whole.

AUTOMOBILE DRIVERS ON THE
BLACK LIST.

Emile Joncas, Director of the Provincial Automobile Bureau says that there are nearly 800 drivers of autos who are on the black list, and cannot obtain licenses or permits to drive automobiles in the Province of Quebec.

Mr. Joncas added, however, that the enforcement of the provisions of the law in this connection had apparently been profitable, since there had been a reduction this year in the number of those who had had their licenses suspended or cancelled. He also announced that there had apparently been an increase in the number of automobiles stolen in the course of the summer, but, on the other hand, they had been more easily traced than usual.

Regarding the automobile thefts this year, Mr. Joncas was rather inclined to think their number had increased in the province. "Those are immediately reported to us so as to prevent stolen cars being registered a second time, and thus escape further search. This year there was a very large number, but the majority of the stolen cars have been traced, the intention of those taking them being in the majority of cases rather to take a joy ride than to dispose of them and make a profit."

SHE HAD NEVER BEEN IN
MONTREAL.

At a convention held lately at Regina, the President of the Women's Temperance League said that she had never seen a young lady smoke a cigarette in the different parts of the West that she had visited. Quite an exception to the so-called ladies in the East. A visit to the Windsor, Mount Royal, and the Ritz Carlton Hotels at tea parties would completely shock the good President's sense.

Merry Christmas!

The Right Gift for
Him and for "Her" and
put one in the Kiddies'
Stockings!

A Book of Tickets for
The Prince's Rink.

ADULTS:
25 tickets \$5.00
CHILDREN'S
12 tickets \$1.00

Now on Sale at—Gray
& Goodland's, Charley
Meehan's, T. E. Collett's
and J. F. Calver's.

dec15, 141

Wonderful Beyond Imagination—It Baffles Description

IS THE MARVEL OF THE MOVING PICTURE BUSINESS.

"ADAM'S RIB"

YOU WILL SAY YOU NEVER YET WITNESSED ANYTHING LIKE IT!

SEE IT! SEE IT! SEE IT! SEE IT! YES! YES! SEE IT!

Note—Owing to the length of the picture, the first performance begins at SEVEN O'CLOCK.

ADMISSION 30c. SECOND SHOW AT 9.10.

STAR MOVIE TO-NIGHT

Willard STORAGE
BATTERY

Willard Threaded Rubber Insulation

REMEMBER!

Batteries may be starved to death.
Batteries may die of thirst.
Batteries may be injured by overheating.
Batteries may freeze to death in winter.
Any battery will ultimately wear out.
Willard Service can help you avoid all but the last.



THE JACK OF ALL TRADES

may be all right for some things but—A Storage Battery should be looked after by a Specialist;

MADDIGAN IS ONE

that's his work, just Batteries, and whether it's winter storage, repairs or just charging—you will be another satisfied customer for him.

Willard Service Station, CLIFT'S COVE.

dec13, eod

To Please
the Man

Don't ask for Sodas
say -- TIP-TOPS

dec6, eod, tf

Men like the crisp freshness of these tasty Sodas. The masculine appetite never tires of TIP-TOPS. Serve them at home with Soup, Salads and Sweets.

JUST REMEMBER
ONE THING!

Before serving HARVEY'S SODAS at your table, place the biscuits in the oven for about five minutes, then allow them to cool—and then OH BOY! Watch the men reach for them—they know what's good, wholesome and nourishing.

A. HARVEY & CO., LIMITED.
Manufacturers.

Meeting a Brigid

"He is a very big man, fifty-two years of age, with a red beard. He has two wives, one of them a beautiful girl of fourteen."

This is Rosita Forbes' description of Raisuli, the noted brigand-chief of Morocco, whose mountain retreat she visited recently, being the first white woman to do so.

One of the surprises that awaited Mrs. Forbes, whose exploits have so often attracted attention, was that Raisuli keeps a file of cuttings taken from London newspapers and periodicals containing references to himself. In due course, therefore, he

An Ideal Present.

What better or more suitable gift than Hudnut's THREE FLOWERS perfume. It denotes refined taste, careful study of the gift question and good judgment in selection, to choose any Three Flowers preparation. In face Powder, Vanishing Cream and Talcum you can obtain the beautiful THREE FLOWERS odor. At all drug and department stores.

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