

Are You Fully Insured?

Your insurance doesn't cover the loss a fire would cause you

"FULLY INSURED" is the most misleading term in modern business usage. You, whose "fully insured" factory burns, may discover to your sorrow, that you were not insured against the most serious loss the fire could cause you.

YOUR organization is demoralized. Experienced, trained employees have to seek work elsewhere. You are unable to fill contracts on hand. Your credit is probably injured because of the fire, valuable papers, mailing list, patent models and other vital records which cannot be replaced may have been burned. The loss of life may render you liable for heavy damages.

Does Your Fire Insurance Policy Cover All These Losses?

The only insurance that fully insures is a fire-proof factory

MANY types of so-called "Fire-proof" construction have been designed. Various elaborate systems for retarding the spread of fire may give partial protection.

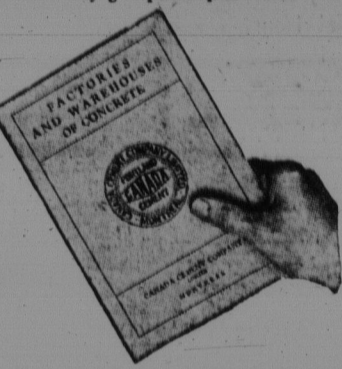
But when the fire-test comes, the only building that is fire-proof is one entirely constructed of a material that can't burn and won't collapse.

Reinforced concrete can't burn. It can't be seriously damaged by fire. It is the only fire-proof material that can be used economically for all parts of a building, walls, floors, columns, partitions, everything from the foundation to the roof.

YOU should have a copy of the book

"Factories and Warehouses of Concrete"

It was published to give business men complete and reliable information on modern fireproof factory and warehouse construction. Photographs of 235 buildings, housing



195 different kinds of industries (including yours) are shown, with names of owners, architects and other pertinent information, rating and other pertinent information.

This book will be sent to you upon request. Enclose 12 cents in stamps for postage. The edition is limited, so to be sure of getting a copy, write at once.

CANADA CEMENT COMPANY, LIMITED
Herald Building, Montreal

Red Rose BAKING POWDER

makes successful home baking easy. For hot biscuits, plain and fancy cakes, pastry, doughnuts, muffins and puddings it gives results that delight the eye, the palate and the digestion.

Because RED ROSE is a pure French Cream of Tartar Baking Powder, absolutely free from alum and all other harmful ingredients, it makes sweet, wholesome food that is good for you and for your children.



Put up in tins, 10c. to 45c.
Ask your dealer for RED ROSE Baking Powder.

A. W. HUGMAN, Limited, Makers, Montreal.

TONIGHT MAY 28 OPERA HOUSE

THE SOCIETY DRAMA
"MEN and WOMEN"
AUSPICES L. L. and S.

NEXT THUR. & FRI. MAY 30-31
FROM THE CRYSTAL PALACE, LONDON, ENG.
The Royal English
HAND BELL RINGERS
A DISTINCT NOVELTY. POPULAR MUSIC ON A PEAL OF 171 MELODIUS BELLS.

PRICES: 50-35-25c.
SEATS NOW ON SALE

HUTCHINGS & CO.
Bedding Manufacturers

Wire Mattresses, Mattresses, Iron Bedsteads, Feather Pillows, etc.

WHOLESALE AND RETAIL
101 to 105 GERMAIN STREET.

LATE SHIPPING.
Glasgow, May 21—Ards: Str Carr, Liverpool, May 21—Ards: Str Carr, Montreal, May 21—Ards: Str Carr, Montreal and Quebec.

WHIT Monday.
Whit Monday was observed by the Anglican churches of the city yesterday with the usual services.

Found a Shoe.
A lady's shoe found by the police on King street east, can be had by the owner applying at the central police station.

Book Prices.
Bible Classes—Second year, Miss Lulu Croft, Pughwash, N. B.; first year, Miss Sadie Barnett, Hartland, N. B.; N. B.; Miss Stella Grant, New Glasgow, N. S.

GRADUATES OF LADIES' COLLEGE

Continued from page 1.

In Music.
Violin—Post Graduate, Honors Diploma, Lennie Mott Lushy, Amherst, N. S.; Organ—Teachers' and Holistic Diploma, New Course.

New Course.
Jean Elder Allison, Sussex, N. B.; Mildred Meredith Walker, Fredericton, N. B.

New Course.
Mary Gertrude Borden, Wolfville, N. S.; Sarah Marie Smith, Fullerton, Parrsboro, N. S.; Christine Elizabeth MacLeod, Port Elgin, N. B.; Kathleen Reeve Smith, Sackville, N. B.; Vocal—Teachers' and Holistic Diploma, New Course.

New Course.
Mildred Allison, Crosby, Hebron, N. S.; Helen Alberta Hughes, Charlottetown, P. E. I.; Laura Marguerite Wilson, St. Andrews, N. B.

In Drawing.
Dora Lee Hewson, Amherst, N. S.; Alice Constance Marshall, Sackville, N. B.

In Arts and Crafts.
Margaret MacLeod Harris, Pictou, N. S.

The following are the winners of prizes and scholarships at the ladies' college:
Highest average prizes—Prizes are awarded to the three students making the highest average in their studies for the year. These prizes are open for competition to those who take three or more subjects, as well as essay work, on the collegiate course. Marks for department are averaged in the general result. The first prize is the Birks' Gold Medal.

This medal is offered for annual competition by Henry Birks and Sons, of Montreal.
Winner—Miss Jean Howard, Sackville, N. B.

The second and third prizes of \$15 and \$10 respectively, are known as the S. W. W. Pickup Prizes.
The sum of \$25 has been placed at the disposal of the faculty by S. W. W. Pickup, Esq., M. P., Grandville, P. E. I.

The sum of \$20 has been offered by R. A. Borden, Esq., Moncton, N. B., to the students making the highest average in their essay classes for the year.

Winners—Miss Susie Margeson, Berwick, N. S.; Miss Marguerite Elsie, Weymouth, N. S.; Miss Mildred Murray, Albert, N. B.; Miss Jean Rennie, Sackville, N. B.

Tribune Prize Essay.
Awarded for the best essay on a given subject.
Winner—Miss Alice Patterson, Salisbury, N. B.

Frank Davison Prizes.
The sum of \$20 has been offered by Frank Davison, Esq., Bridgewater, N. S., for excellence in the different classes.

Second year—Miss Marguerite Elsie, Weymouth, N. S.; Miss Kathleen Cook, Sackville, N. B.; Miss Greta Moore, Amherst, N. S.

First year—Miss Doris Ayer, Sackville, N. B.; Miss Helen Clark, St. George, N. B.

The W. B. Tennant Prizes.
The sum of \$25 is given by W. B. Tennant, Esq., Sackville, N. B., to the student making the highest average in any two years of English literature.

Winners—Miss Nan Gass, Sackville, N. B.; Miss Mary Lockhart, Moncton, N. B.

The Sarah Borden Black Memorial Prizes.
The sum of \$25 has been placed at our disposal by J. W. S. Black, Esq., Sackville, N. B., to be awarded to the students making the highest average in the pianoforte department.

Winners—5th grade, Miss Grace Farquhar, Auburn, N. B.; 4th grade, Miss Jean Howard, Sackville, N. B.; 3rd grade, Miss Dorothy Priddham, Sackville, N. B.; 2nd year, Ethel Burns, Sydney, C. B.; 1st year, Miss Kathleen Humphrey, Moncton, N. B.

R. S. Priddham Prizes.
Prizes are offered by R. S. Priddham, Esq., Sackville, N. B., for excellence in drawing.

Winners—1st, Miss Nina Embree, Port Hawkesbury, C. B.; 2nd, Miss Marjorie Ayer, Sackville, N. B.; 3rd, Miss Ethel Pierce, Halifax, N. S.

The following have completed the course in English—Miss Rita Chisholm, Miss Annie Clark, Miss Lulu Croft, Miss Nellie Donkin, Miss Ada Ford, Miss Nellie Lockhart, Miss Lennie Lushy, Miss Blanche Muttart, Miss Estelle Thompson, Miss Laura Wilson.

The following have completed the course in Latin—Miss Rita Chisholm, Miss Annie Clark, Miss Lulu Croft, Miss Nellie Donkin, Miss Ada Ford, Miss Nellie Lockhart, Miss Lennie Lushy, Miss Blanche Muttart, Miss Estelle Thompson, Miss Laura Wilson.

Change in Bay Service.
Commencing this morning the steamer Prince Rupert will leave for Digby at 7:45 o'clock and the steamer Yarmouth will leave for Digby at noon. This service will be daily.

STUDENTS OF ART MAKE GOOD SHOWING

Work on Exhibition in Sackville Reflects Creditably Upon University - Paintings Surpass Those Previously Shown.

Sackville, May 25.—A visit to the Owens' Museum of Fine Arts this year is of unusual interest. The work of the fine arts department has been steadily growing in excellence from year to year, and this year a standard, perhaps higher than ever before, has been reached. It is really wonderful what students can accomplish in one year in this department, beginning in September with no knowledge of the work of the department, the students have made splendid progress, as indicated by their very excellent exhibitions which now adorn the walls of the museum.

The art department has made splendid progress, as indicated by their very excellent exhibitions which now adorn the walls of the museum. The classes have been enthusiastic over the very creditable work which has been accomplished.

Interest centres in Professor Hammond's room, the walls of which are hung with paintings which surpass anything he has ever seen in this country. The oil painting of the late Charles Fawcett occupies a conspicuous place in the exhibition, being a most striking and beautiful work.

The exhibition of Miss Harris, of Pictou, N. S., the first graduate in crafts, embraces wood carving, leather and metal work, designing, drawing modelling. Miss Harris has also a very creditable exhibition of china painting. Two chests, one of natural carving and one conventionalized, are excellent works in addition and a very creditable exhibition of china painting. Two chests, one of natural carving and one conventionalized, are excellent works in addition and a very creditable exhibition of china painting.

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OPPOSED TO SUNDAY TRAINS ON THE I. C. R.

Mass Meeting in Chatham Adopts Resolution Protesting Against Proposed Service - Many Decline to Vote

Chatham, May 25.—Notice of a meeting to be held in St. Luke's Methodist church after the close of evening service was read from the pulpit of the evangelical churches of the town today. The meeting was called by the local branch of the Lord's Day Alliance and had for its object the entering of a strong protest against the proposed Ocean Limited train on the I. C. R. being run through New Brunswick on Sunday this season.

D. P. McLachlan, M. P., president of the local branch, presided, and stated the object of the meeting and then called on W. S. Loggie, M. P., who gave a very full explanation of the Lord's Day act in relation to the subject and stated that no employee of the I. C. R. was compelled to work on Sundays and that conscientious scruples against it.

A resolution was moved by David Sadler and seconded by Alex. Walling, protesting against the proposed train as being inimical to the best interests of the I. C. R. employees themselves and the Maritime Provinces generally.

After short speeches by Revs. Mr. McLean and Wood in favor and J. T. Merrett against the wisdom of passing such a resolution, it was carried. About 75 per cent. of those present voted in favor and the remainder abstained from voting at all.

GRADUATES IN THE COMMERCIAL COURSE
Students Hold Anniversary Exercises in Connection with Closing of Mount Allison University—The Pass List.

Special to The Standard.
Sackville, May 27.—Anniversary exercises of Mount Allison Academy and Commercial College were held Monday afternoon, May 27th, in the Charles Fawcett Memorial Hall.

Programme.
Devotional Exercises.
Piano solo: Sonata in G. Op. 31 (Beethoven).
Essay Anthony's Speech.
Culivie Gilding.
Recitation. The March of the Dead.
Wallace Logan.
Violin solo: Fantasia . . . (Leonard).
Benjamin Myers.
Essay Donald White.
Recitation. Madeleine de Vercheres.
Norman Smith.
Piano solo: (a) Prelude . . . Chopin.
(b) La Plouise Rost.
Miss Gertrude Borden.
Reports etc. by Miss Marjorie Haskin, of St. Stephen, is concise and pretty, and gives evidence of a fine imagination. A vase made by Miss Nan Chapman is also very pretty.

Miss Dora Hewson, of Amherst, has a fine exhibition of drawing and sketches from life, as has also Miss Alice Marshall, of Sackville. The oil painting is markedly good, and shows some very creditable work.

The china painting exhibit of course is large and shows a great deal of interest, especially among the ladies. The work of Miss Mildred Walker, of Fredericton; Miss Minnie Tait, of Shediac; and Miss Nellie Williams, of Sackville, is especially good, while various pieces by Miss Gretchen Allison, of Sackville, are remarkably good. The punch bowl in green and silver by Miss Marjorie Haskin, of St. Stephen, is concise and pretty, and gives evidence of a fine imagination. A vase made by Miss Nan Chapman is also very pretty.

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Graduates in the commercial course were Desha Anderson, Amherst; Roy Denn, Paradise, N. S.; Jean Beat Stanley, N. B.; Percy Clarke, Durham Centre, N. B.; Fletcher Conner, Amherst; Charles Dearborne, St. John; George Gunn, Hantsport, N. S.; Edward Johnson, Kensington, P. E. I.; George Leitch, Shippagan, N. B.; Stanley Lawson, Canquerrall, N. B.; Keith Saunders, Halifax.

Graduates in stenography and typewriting—Merle Bell, 27th, in the Commercial College; Greta Curran, Hantsport, N. B.; Annie Conley, Leonardville, Bear Island; Maud Platt, Carleton Place, N. B.; John Judkins, Wakefield Centre, N. B.; Floyd Lantz, Millford Station, N. S.; Arthur McFee, Millerton, N. B.; Stanley McDonald, Grand Bank, Newfoundland; John H. Poole, Montague, P. E. I.; Carl Welton, Kingston, N. S.; Donald White, Sussex, N. B.

The rural mail boxes have arrived and are to be placed on the route between this place and South Tweeddale this week about forty are getting them and Daniel Urquhart, the mail contractor, begins his new duties on Saturday, June 1st.

A mission band entertainment consisting of recitations, songs and exercises by the children of the band will be given in this church on Wednesday evening.

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COULD NOT SWEEP FLOOR

Was So Terribly Afflicted With Lame Back.

It is hard to do housework with a weak and aching back, and no woman can be strong and healthy unless the kidneys are well.

The weak, lame and aching back comes from sick kidneys and should be attended to immediately so as to avoid years of terrible suffering from kidney trouble. Mrs. Harvey W. Brownell, Northport, N.S., writes:—"I now take pleasure in writing you, stating the benefit I received by using Doan's Kidney Pills. About a year ago I was terribly afflicted with lame back, and was so bad at times I could not sweep my own floor. While looking through your B.B.B. Almanac I saw Doan's Kidney Pills try a box or two. After using five boxes I was completely cured, and I am very thankful to have found so speedy a cure."

Doan's Kidney Pills are 60 cents per box, or 3 boxes for \$1.25, at all dealers. Large supply sent direct to you for \$1.00. The T. Millburn Co., Limited, Toronto, Ont. In ordering direct specify "Doan's."

Pharmaceutical Examinations
Notice is hereby given that the board of examiners of the New Brunswick Pharmaceutical Society will meet for the examination of candidates for registration in the city of St. John on June 13th and 14th, at 8 o'clock a. m.

Candidates must give notice to the registrar, E. H. W. Ingraham, St. John West, in writing of their intention to present themselves for examination AT LEAST TEN DAYS BEFORE THE DAY FIXED FOR THE EXAMINATION. Such notice must be accompanied by the examination fee of \$5 and by a certificate to the satisfaction of the council that the candidate possesses the qualifications required by the fifth section of the Pharmacy Act.

Candidates for re-examination are required to pay a fee of \$1.
C. FRED CHESTNUT,
Secretary, N. B. Pharmaceutical Society, Fredericton, N. B.

drowning accident took place on Friday morning on Harvey Lake. Three young men, L. Grive, G. Essensa and Alex. Coburn were fishing in a canoe and being inexperienced were capsized as one of their number was walking about the canoe. All three were thrown into over twenty feet of water and three hundred yards from shore. G. Essensa gained the shore by swimming, while L. Grive swam until chilled and exhausted. A. Coburn clinging to the overturned canoe until help arrived. But for the near presence and assistance of Messrs. Norman Smith and J. Donohue, Messrs. Coburn and Grive would have been drowned. L. Grive was sinking for the third time when rescued by Norman Smith. All three will likely be more cautious another time in a canoe.

Empire Day was celebrated in the different schools here on Thursday. In this school as well conducted by Miss G. Craig of Westfield, an interesting programme of patriotic recitations and songs were given. Many visitors were present and complimentary addresses were given by Messrs. J. W. Taylor, school secretary; Councilor S. B. Hunter and Rev. M. J. Macpherson. The wish was expressed that the valuable services of Miss Craig be secured for another year.

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DOY'S SURPRISE SOAP
MAKES CHILDS PLAY OF WASHING

Classified
One cent per word each on advertisements running a Minimum

FOR SALE
\$1,000 worth of House, Barn and outbuildings close to the station. Large Freshly Property Foot front on Union St. T. Union street and vacant lot. Freehold Property on Brunswick. Wooden buildings upper floors. Easy terms. Freehold on Prince Wm. St. Fresh. Between King and Pr.

ALLISON & T
FOR SALE
New Domestic and New Home cheap sewing machines, \$5 to them in my shop. Genuine needle and oil. Edison's improved graphs, \$16.00. Phonographs, gramophones, repairing. William Ford, 31 Princess street, White star.

FARMS FOR SALE
We are headquarters for Brunswick farms, 200 to select Alfred Burley, 40 Princess street. To let or for sale on easy terms. No. 1. New cottage, 7 room large house near Onneton. No. 2. Cottage of three rooms. No. 3. Two cottages at Cedar St. Hill river, one of 4 room one of 2 rooms. Particulars at Alfred and Co., 40 Princess street.

WANTED
Wanted—Young man keeper, must have first-class experience preferred. Apply to Brose, 32 Germain street.

OFFICE BOY WANTED
letter, stating school grade and references. The Frost & Co., Limited, P. O. Box 118, May 25, 1912.

TEACHER WANTED
Youth to engage for the year a male teacher holding superior license, 5 man experience preferred. Apply VROOM, Secretary, 250 St. Stephen, N. B., May 25, 1912.