

## A MONEY-SAVING SUGGESTION!

When sending Presents to your friends abroad have you not frequently curtailed the value of your gift on account of the heavy duty you know they will have to pay on receipt of it?

Of course you have; but you need do so no longer. We have altered all this by making arrangements with the leading wholesale Jewellery and Novelty firms in England, America and Canada, to deliver **FREE OF DUTY, EXPRESS OR POSTAGE FEES** in their respective countries any gift chosen from their catalogues, which can be seen at our store.

These catalogues are up-to-date and replete with dainty and fascinating suggestions for Christmas and New Year Gifts. Any special engraving will be done to order at the shortest notice by the firm from whom the Gift is selected.

Order at once to ensure early delivery.

**JOSEPH ROPER,**  
Water Street.

dec3,1m

## A Domestic Loan.

Editor Evening Telegram.

Dear Sir,—I congratulate you on your excellent editorial this evening on Dominion War Loans. It is true the Commonwealth of Australia took the lead in raising a large sum within her own jurisdiction to meet local and war requirements; it is also true that the Dominion of Canada has increased their original loan of \$50,000,000 to \$100,000,000 and I have no doubt will be subscribed twice over. What are we doing in this Colony? Are we sufficiently wealthy to meet all our requirements out of Current Revenue, without a loan? I am glad to note you support a domestic loan, and I believe all classes and shades of politics will support the Government. I have never seen the details of what it cost to float a loan for Newfoundland, but it may be of interest to

some of your readers to know what it has cost to float loans in London for the Dominion of Canada.

When a loan is floated, public consideration usually centres on the gross amount of the issue and the terms on which it is placed. Only those who are carrying through the transaction can give much thought to the cost of getting the money. That this is often a heavy item and that in the case of the coming domestic loan, it will be especially large, is attested by the figures covering some of the more recent Dominion issues in London. The following table shows the charges of management placed against the \$3,000,000 stg., \$14,600,000, loan of September, 1913; the \$4,000,000 stg., \$18,466,000 loan of December, 1913, and the \$5,000,000 loan of Feb. 1914, \$24,333,000.

	Sept. '13	Dec. '13	Feb. '14
Stamp Duty, 1%	\$9,748	\$118,616	\$99,995
1% Commission, 2%	146,000	194,877	243,333
Arrang. Underwriting	37,500	48,667	60,333
Bank of Montreal, 4%	32,333	48,667	60,333
Special Commission, 5%	32,893	46,024	58,854
Advertising	5,889	5,768	6,616
Printing	630	620	625
Cables	1,100	1,100	1,100
Postage	1,100	1,100	1,100
Stamps (local)	331	331	331
Solicitors' Fees	1,100	1,100	1,100
Commission on Collecting Cheques	16,383	59,939	36,237
Discount on Instalments	138,451	584,000	243,333
Special Cash Payment	22,814		
	\$517,943	\$1,088,150	\$808,968
Per Cent.,	2.86%	5.59%	3.33%

1. The Stamp Duty is compounded in each case at 1 shilling 3 pence per £10 stg.

2. This is the commission paid to the underwriters.

3. A commission of ¼ of one per cent. paid to the bank.

4. A commission of ¼ of 1 per cent. was allowed for arranging underwriting.

5. A commission of ¼ of one per cent. to bankers and brokers on application for conversions and cash.

6. A discount of £1, £3, and £1 per cent. respectively of the three loans.

In the case of the domestic loan,

some items of expense will of course be eliminated, as the department officials will themselves handle a good many of the details. However, to undertake the great amount of clerical work involved, the staff of the department will doubtless have to be enlarged. It is also understood that a large sum of money will be expended in printing and advertising and there will be a trifling commission payable one-quarter of one per cent. to be paid to brokers and other agents placing the loan with the public. Altogether the flotation will cost the country a goodly sum; and it will be

interesting to ascertain later on just how the percentage of expense will compare with that of the loans floated in London.

I have every confidence in the people of our own country were the Government to float a loan of \$3,000,000 97½ %; the bonds would be readily taken up, because the Colony is undoubted security for the investment. Our own people would get the profit, and the security perfectly safe. Have confidence. If the Government should put on the market a domestic loan. Yours truly,  
JOHN ANDERSON.

### McMurdo's Store News

THURSDAY, Dec. 9, 1915.

"A Medicine Chest in the Home for 30 cents." That is what a J. & J. Utility Kit may be called. In its way it is a marvel of convenience, comfort and economy. One of these compact little boxes, about the size of a one pound biscuit tin, contains first aid materials for most of the minor accidents and emergencies that crop up in every household. A J. & J. Utility Kit contains Absorbent Cotton, Gauze Bandage, Adhesive Plaster, Toilet Powder, Digestive Tablets, Corn Tips, Toothache Plasters, Tube of Shaving Cream Soap, Synol Liquid Soap, Mustard Leaf, all put up aseptically, and ready for use instantly when required. Price 30c. a box.

If you visit our Soda Counter today, have a hot drink. Hot Drinks are very seasonable just now. Price 5, 10 and 15c. each.

### YOUR BOYS AND GIRLS

Perhaps your child seems indifferent to dirt. He would rather be in a mud puddle than in a parlor any day. But if the parent will take his boy to the proper place for romping soil and have the thing done without talk, and if the child finds that he comes to the place dirty, the parent will simply give the sign for retiring to the bathroom, or better still, deprive the boy of food, it will not be long before he associates the deprivation of pleasure with dirty hands, and he will remember.

He cannot simply to being charged with carelessness or indifference or shamelessness. This means of control can be utilized at ten or twelve, but not at five or six or even eight years of age. Each age has its appropriate sort of appeal, and this the parent must employ.

### Here and There.

**FERRO.**—The World's Standard and Two Cycle Engine.

**RECENTLY**—The engine, judiciously called for yesterday, for Gloucester with 1875 barrels of herrings.

**Riverside Blankets** are made from selected wools.—dec8,6i

**DRY DOCKED.**—The s.s. Queen Margaret went into dry dock this morning to undergo repairs to her bows.

**Riverside Blankets.** The more you wear them the better you'll like them.—dec8,6i

**PRODUCE CARGO.**—The S. S. Newfoundland, Capt. Davis, sailed from Charlottetown, P. E. I., last night for a port with a full cargo of produce for George Neal.

**Riverside Blankets** are warmer and last longer than ordinary kinds.—dec8,6i

**MADE GOOD SHOOTING.**—Yesterday morning and afternoon the volunteers of H Company made good shooting at the Southern Rifle Range. Jordan made the possible score at the moving man target on Friday last.

**Mr. J. H. Roberts** of St. John's has just purchased from L. M. TRASK & CO. 14 carload of FERRO Oil Engines.

**GOLDEN JUBILEE.**—Yesterday the pupils of the Christian Brothers School in the city were given a holiday in honor of the Golden Jubilee of the Superior General of the Order, Rev. Bro. J. Witte, who entered the Order on December 8th, 1866.

**Mapleton's Peanut Butter** is made in England. When you buy it you will know its value. When the children get it on their bread they know its quality. Cheap nourishment these strenuous times. The proof of the pudding is the eating of it.

**Apples in batter.**—Make a batter with three tablespoonsful of flour, two eggs, half a pint of milk; pare and core the apples, slice them, mix them with the batter and sweeten to taste. Put into a well-greased pie-dish and bake until done.

**START RIGHT NOW** and select your piece of Overcoating for the winter. We have just opened a splendid range of Blue Naps and nifty patterns in Tweed, with other big selections to arrive. **SURRELL BROS.**, 365 Water Street, "The Young Man's Tailor."—sep11,ed,tf

### Amusements.

#### "MY LITTLE GREY HOME IN THE WEST"

At The Crescent Picture Palace. The fine ballad: "My Little Grey Home in the West" is being sung by Mr. Dan Delmar, at the Crescent Picture Palace to-day. Mr. Delmar delighted big audiences at the Crescent yesterday with his beautiful rendition of this song. Go to-day and hear him. The particulars of the big picture programme is advertised in another part of this paper; a glance at the ad. will convince you of its excellence; you should see the big show. On to-morrow a thrilling two reel western feature entitled: "Men of the Mountains" will be shown.

#### CASINO THEATRE.

Enthusiastic patrons flock to the Casino to witness the magnificent military pictures which are now being shown, one of which is now on its second week's run, that of "Our Boys" and it is safe to say that it is as popular as ever. The other picture, that of Lord Kitchener on his recent tour of France, is a wonderful production and depicts the world-famous Field-Marshal in company with the French commander-in-Chief inspecting the trenches in Flanders. These pictures are worth everybody's while and we strongly advise all who can possibly do so to be sure and see them.

#### BRITISH THEATRE.

The three-part subject "The Bombay Buddha," is replete with much that is fascinating and mystifying, in telling the story of a wonderful idol that had been twice stolen and insured for \$100,000 with a view to defrauding the Insurance Co. The plot shows the cunning of the Hindu's mind and how his game was cleverly defeated by the detective's ruse. It will be shown again this evening. An excellent study of inebriation is seen in the Model Poultry Farm; and in the Political Mess, the machinations of an aspirant for political honors, although clever enough to pull off a really good joke on his opponent, was not popular enough to get himself elected, and instead he was ducked into the water. The "Trey of Hearts" will be repeated again this evening.

#### EXPLOITS OF ELAINE DRAWS LARGE CROWDS.

The fifth episode of the "Exploits of Elaine" attracted large audiences at the Nickel Theatre yesterday afternoon and last evening. Yesterday's episode showed the means employed by the "Clutching Hand" in his endeavors to poison Elaine. It was highly sensational from start to finish. All patrons of the Nickel agree that this is the most sensational picture ever shown, and it is attracting larger numbers than "The Million Dollar Mystery." If you were unable to attend yesterday, be sure and go to-day as the picture is well worth a visit. The other films were excellent, especially the Chaplin comedy.

#### MASK BALL, DEC. 27th, AT "OURS."

On Monday, Dec. 27th, Mr. Jack Rossley intends holding a Mask Ball at his beautiful little West End Theatre, as during the pantomime season Mr. Rossley will be engaged in the wonderful production "Beauty and the Beast" and will not be able to give his personal attention to the West End Theatre. He intends to hold several dances during the long winter, a percentage of which he will hand over to the W. P. A. These dances will be conducted in first class style. The first will be a mask fancy dress ball, Dec. 27th, commencing at 9 p.m. Tickets on sale at Rossley's East End Theatre.

#### MADGE LOCKE IN DELIGHTFUL ORIENTAL DANCE AND SUFFRAGETTE ACT.

Mr. Ballard Brown and Miss Madge Locke to-night will present a new and complete change of program. Mr. Ballard Brown will sing some first class songs, and appear with Miss Madge Locke in other numbers. Miss Madge Locke will appear as a suffragette with song and speech. She will give a good Scotch number and a delightful Oriental Dance in a beautiful costume. The pictures are all changed. The contest on Friday will be a dandy, and Mr. Ballard Brown will assist in conducting it. There are some very good acts to appear. Don't miss it.

**Ideal Draught Tubing** for windows and doors, 15c. per yard. **BOWRING BROS., LTD.**, Hardware Dept.—oct29,tf

#### EUROPEAN AGENCY.

Wholesale Indents promptly executed at lowest cash prices for all British and Continental goods, including Books and Stationery, Boots, Shoes and Leather, Chemicals and Druggists' Sundries, China, Earthenware and Glassware, Cycles, Motor Cars and Accessories, Drapery, Millinery and Piece Goods, Fancy Goods and Perfumery, Hardware, Machinery and Metals, Jewellery, Plate and Watches, Photographic and Optical Goods, Provisions and Oilsmen's Stores, etc., etc.

Commission 2½ p.c. to 5 p.c. Trade Discounts allowed. Special Quotations on Demand. Sample Cases from \$50 upwards. Consignments of Produce Sold on Account.

**WILLIAM WILSON & SONS**  
(Established 1814.)  
25, Abchurch Lane, London, E.C.  
Cable Address: "Annuaire, London."

## BRIGHTEN UP FOR XMAS

By getting some of the extra values we are offering in

## CURTAIN NETS,

White only, 36 inches wide, at

## 11 cents per yard.

Clean, Bright Curtains will give your rooms the desired effect for Xmas.

SEE WINDOW.

## S. MILLEY.

## THE MULTITUDE

of people who look at our windows daily and make their selections, demonstrate the fact that the window way is the winning way.

We are unloading large quantities of useful Christmas Goods and we would urge our patrons to make their purchases as early as possible to save being hampered by the crush of trade near Christmas week.

REFILLS for  
SPIRIT LAMPS  
just received.

COLUMBIA  
BATTERIES  
by last s.s. Stephano

Marked Down Sale  
of STERLING  
SILVER GOODS  
now on.

## Ayre & Sons, Ltd.

THE TIME is This Week!  
THE SCENE is a Display of

## Ladies' Feather Hat Mounts and Felt Hats.

THE PLACE  
to see this is at

## A. & S. Rodger's



## "BARLER" OIL



## HEATERS!

All Brass Fronts.  
Safe and Reliable.

Will give great  
heat with small consumption of Oil.

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Hardware Dept.