POOR DOCUMENT

MC 2035

DECREASE IN FIRE LOSSES IN MOST OF PRINCIPAL CENTRES OF PROVINCE

N. B. Fire Prevention Board Issues Advice to Property Owners

Hugh H. McLellan, provincial fire marshal, has prepared interesting statistics regarding fire losses in New Brunswick, a brief reference to which was recently made in The Evening Times. The figures presented at that time showed that there had been a marked decrease in losses in 1923 from those of 1922.

The following statement shows the losses in the following centres:

	1922	1923
Moncton City	$226,326	$117,104
Fredericton	100,581	80,952
Woodstock	68,381	16,885
Campbellton	47,602	23,214
St. Stephen	66,574	23,521
Sussex	149,030	217,979
Bathurst	147,880	68,000
St. John City	846,000	160,000

The New Brunswick Fire Prevention Board has issued the following advice:

Building chimneys with bricks laid on edge seems to be a popular practice in many parts of the country and it is one of the main reasons for defective chimney fires in rural property. Sooner or later, where this custom prevails, the mortar between the bricks will crack and apertures will develop through which sparks easily can escape. If safety is to be assured, bricks always must be laid flat and the entire chimney lined with fire clay. Further than this, chimneys should be built solidly from the ground up and never supported upon beams or brackets, since the inevitable settling of the walls and floor in time will open cracks through which sparks may be released into floor spaces and attics, rendering fire a virtual certainty. Flue holes which are not in use will be a continuing fire menace unless they are closed, and for this purpose tight-fitting metal covers are best. Such openings should not be pasted over with paper, for this introduces dangerous conditions when winter stoves are set up. Defective chimneys and flues, as a fire cause, are wholly eliminable.

Record of Wooden Shingle Roof.

Wooden shingle roofs or equally combustible coverings have no more rightful place on farm buildings than on city or suburban structures; their record everywhere is irretrievably black and their employment can be justified only on the short-sighted ground of temporary economy. Sparks may find their way to an inflammable roof from many sources; they may drop from the chimney, they may be whirled aloft from a grass or brush fire, or blown from a passing locomotive or a neighboring structure. Hundreds of instances are not wanting where the danger of the combustible roof has been demonstrated beyond the slightest question. Next to rodding his buildings, therefore, and looking to his chimney construction, the wise farmer could make no single change in his property which would affect more profoundly its safety than by covering every structure with fire-retardant material.

When wooden shingles are used their fire hazard should be clearly recognized and every precaution taken to render them as safe as possible. Manifestly, a newly shingled roof, or one kept in good repair and painted, offers higher protection from fire than an old one, because the shingles lie closer together and present a smooth, hard surface upon which sparks or embers are less likely to cling.

Altogether, it is a safe prediction to make that where a flaw in a chimney exists in combination with a wooden shingle roof an outbreak of fire is merely a question of time; there are few more fruitful ways of courting disaster.

Matches and Smoking.

So often are the results of this type of carelessness brought home to everyone through the medium of the newspapers and by personal observation, and so easily correctible is it by the exercise of plain common sense, that there is not the smallest excuse for matches and smoking taking the toll that they do. Adults have been cautioned to keep matches out of the reach of children, yet the warning, oft repeated, still goes largely unheeded, and every so often someone pays.

Matches should not be permitted around farm property. There is danger, when matches are struck, of flying heads lighting in hay or straw. Dropped matches may be stepped on or ignited by a score of other accidental contacts, so that there should be no departure from the rule that matches shall be kept in safe, definite and convenient places and not carried in pockets. Ordinary intelligence should inform anyone, too, that smoking in or about barns where burnable crops or other material are stored, is dangerous; still the loss from matches and smoking continues to ascend year after year. One recent report from the central west tells of a $15,000 loss, totally uninsured, occasioned by a fire from a cigarette dropped by a farm hand who was quartered in a barn.

STUDENT

Emiliano Quijano, assistant secretary of finance of the Philippines, is en route to Columbia University, New York, to pursue an intensive training in business management. The Island government sent him to America and it's rumored a high post awaits him upon graduation from the American school.

SOLDIERS' KIDDIES ENJOY BIG TREAT

The annual Christmas treat for the orphan children of former soldiers and their widowed mothers yesterday afternoon was a big success. After taking in the show at the Imperial the Christmas tree at the G. W. V. A. headquarters was stripped of its contents and each of the children given a present.

The committee in charge were: Dr. G. B. Peat, W. J. Ryan, W. W. Donahoe, G. W. Adams, W. A. Dougherty, Jr., C. I. Doherty, M. Downing, Miss C. Shea, R. N., Miss Agnes Sutherland, R. N., and Mrs. H. Cannon.

The fortunate winner of the pretty electric lamp, that was all dressed up like a big, beautiful doll, was George Gabriel, 203 Victoria street. Dr. O. Comeau played the piano for the children and accompanied Professor Main and Miss Eileen Harrington, when they played the parts of marionettes. Several ladies, wives of the men who helped to entertain the children, were able assistants at the refreshment period. They were Mrs. Peat, Mrs. Adams, Mrs. W. A. Cooper, Mrs. John Power, Mrs. H. B. Roberts, Miss Gertrude Sherry and Miss Williams, of West St. John.

FAIRVILLE W. M. S.

The W. M. S. of the Fairville Methodist church met at the home of Mrs. O. D. Hanson on Wednesday afternoon with a good attendance of members. Mrs. J. M. Rice, the president, was in the chair. After the opening hymn, Mrs. J. Stout, Mrs. Hanson and Mrs. S. A. Worrell led in prayer. Each read an item of news on what the missionaries were doing. Chapters of the study book were taken up under the direction of Mrs. S. A. Worrell assisted by Mrs. F. Shaw, Mrs. Dane Crosby and Mrs. Edward Kirkpatrick. Mrs. Arthur Long, leader of the mission band, reported on the progress of the work and plans for future activities.

I. L. A., LOCAL 278.

Regular monthly meeting will be held in hall, 35 Water street, Monday, January 7, at 8 p.m. All members are requested to attend.—By order of the president. 4418-1-8

Mrs. Lucas of Tonbridge, Kent, England, is the mother of 21 children.

NEW LAMP BURNS 94% AIR

Beats Electric or Gas

A new oil lamp that gives an amazingly brilliant, soft, white light, even better than gas or electricity, has been tested by the U. S. Government and 35 leading universities and found to be superior to 10 ordinary oil lamps. It burns without odor, smoke or noise—no pumping up, is simple, clean, safe. Burns 94 per cent. air and 6 per cent. common kerosene (coal oil).

The inventor, O. K. Johnson, 246 Craig St. W., Montreal, is offering to send a lamp on 10 days' FREE trial, or even to give one FREE to the first user in each locality who will help him introduce it. Write him today for full particulars. Also ask him to explain how you can get the agency, and without experience or money make $250 to $500 per month.

TIME CHANGES ON C. N. R. LINES JANUARY 6TH.

Time changes on Canadian National Railways, January 6th, affect the time of several of the trains in and out of St. John, particularly those on the Valley Railway.

On the main line between here and Truro there is a change in the service of the morning local train. No. 44 will leave at 7.10 a.m. instead of No. 18 and will run to Sackville and Cape Tormentine, making the Prince Edward Island connections. At Moncton connection is made the same as at present, with the Maritime Express Or, the passengers may connect at Sackville with local train No. 18 leaving at 2.00 p.m. for Truro.

No. 17 train leaving Truro at 9.15 a.m. connects at Sackville with No. 44 train from Tormentine to St. John, reaching here at 9.00 p.m.

There will be no service to Quebec via the Valley and Transcontinents after Jan. 6th. This service will be via Moncton, train No. 51 leaving at 5.30 p.m. on Monday, Wednesday and Friday, carrying buffet sleeper as far as Edmundston. Connection for this train is by No. 14 leaving St. John at 1.40 p.m.

There will also be the regular daily (except Sunday) service to Quebec by Maritime Express No. 20, the connecting train leaving St. John at 6.15 p.m.

No. 52 train will arrive at Moncton from Edmundston at 2.30 p.m. on Monday, Wednesday and Friday, and connection for St. John will be by No. 18 train, arriving here at 5.30 p.m.

On the Valley Railway No. 47 regular passenger train will leave St. John at 4.40 p.m. on Tuesday, Thursday and Saturday at 4.40 p.m. to Centreville. On other week days there will be a mixed train service. No. 241 leaving here at 4.50 a.m. (Atlantic Time).

No. 46 will leave Centreville Tuesday, Thursday and Saturday at 6.00 a.m., and arrive in St. John at 1.05 p.m. (Atlantic Time). There will be mixed train service on Monday, Wednesday and Friday. No. 242 leaving Centreville at 6.00 a.m. and arriving in St. John at 6.05 p.m.

Other trains are not affected by the change. 1—7.

Saved From Pneumonia By Vicks

Nova Scotia Lady Secures Relief Overnight

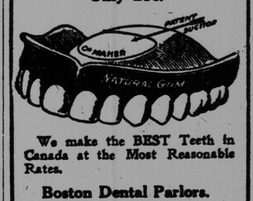
Mrs. Charles Dernier, of 2 Ext. Queen Street, Amherst, Nova Scotia, writes: "I have had pneumonia for the last two winters and was on the verge of having it again when I thought I would try Vicks VapoRub. Before retiring for the night I rubbed it thoroughly on my chest and back and went to sleep, although I hadn't slept for three nights. In the morning I got up feeling like a new woman."

Dr. Osler says pneumonia has taken the place of tuberculosis as "Captain of the Men of Death," to use a phrase coined by old John Bunyan. And Influenza is not far behind. The germs of both these diseases are constantly with us. The only reliable protection against them is the resisting power which comes from good health. To avoid these dangerous diseases in winter, don't let yourself get run down and above all never neglect a cold. Break it up in its early stages with Vicks VaporRub, the external vaporizing treatment for colds.

At all drug stores, 50c a jar. For a free test size package, write Vick Chemical Co., 844 St. Paul St., W., Montreal, P. Q.

Though Vicks is new in Canada it has a remarkable sale in the States. Over 17 million jars used yearly.

PAINLESS EXTRACTION Only 25c.



We make the BEST Teeth in Canada at the Most Reasonable Rates.

Boston Dental Parlors.

Head Office: 527 Main St. 'Phone 683 — Branch Office: 85 Charlotte St. 'Phone 38.

DR J. D. MAHER, Prop.

Open 9 a.m. until 9 p.m.

BUSINESS LOCALS

ORIENTAL EXHIBITION

Oriental exhibition at the Museum, 72 Union street, Jan. 7 to 11, afternoons from 2 to 6. Refreshments served by ladies in costumes. Admission 25c. 4446-1-7

Y. W. C. A. private kindergarten opens Monday at 9.30, Recreation Centre. 4450-1-7

ST. VINCENT'S ALUMNAE ASSEMBLY

K. of C. Hall, Monday evening. 4442-1-7

Good skating and tobogganing on Lily Lake tonight. 4444-1-9

Dancing, The Studio, tonight.

Band, Arena, tonight. Good ice.

Special sale of Men's Winter Caps tonight from 7 to 11—Corbet, 7 Waterloo street.

Frank White's celebrated hard mixture, absolutely the purest and finest flavor on the market. Good for the kiddies. a.t.f.

Dr. H. D. Fritz, specialist in eye, ear, nose and throat, has returned from Europe and resumed practice in this city. 4151-1-9

SENSATIONAL VALUES

in Men's and Boys' Overcoats being offered by Magnusson's, Dock street. The Sale with a reason. 1-8.

Dancing lessons for adults and children. Mrs. Marie Furlong Coleman. Main 743. 4402-1-7.

Victoria Rink, large attendance last night. Another big crowd expected tonight. Band and good ice. 4424-1-7

Good skating and tobogganing on Lily Lake tonight. 4444-1-9

Special sale of Men's Work Shirts tonight from 7 to 11—Corbet, 7 Waterloo street.

Band, Arena, tonight. Good ice.

ARE YOU

taking advantage of the Big Sale of Men's and Boys' Overcoats at Magnusson's, Dock street. You will save. 1-8.

Dancing, The Studio, tonight.

Regular meeting of Moulson Temple will be held on Monday, Jan. 7, in Pythian Castle. Full attendance requested. Installation. 4443-1-7

HAMBOURG TRIO.

Boris Hambourg, 'cellist, Geza De Kress, violinist, Reginal Stewart, pianist, Pythian Castle, Wednesday, Jan. 9 at 8.30 p.m. Admission, ground floor, $1; balcony, 75c. Tickets at C. H. Townshend's, Gray & Richey's and Phonograph Salon. 1-4 tf.

Pyrex Oven Ware

Makes Food More Appetizing

Our line of new shapes now complete

O. H. WARWICK CO., LTD., : 78-82 King St.

NOTICE

NEW BRUNSWICK PROTESTANT ORPHANS' HOME

Most first payments on pledged subscriptions to New Building Fund are due on Jan. 1, 1924. Please send same to H. Usher Miller, Treas., P. O. Box 796, or Room 15, 71 Dock street, St. John.

3998-1-13

BUSINESS LOCALS

Band, Arena, tonight. Good ice.

Good skating and tobogganing on Lily Lake tonight. 4444-1-9

While my new premises are being remodelled I will carry on business at 191 Union street (upstairs)—K. W. Epstein, optometrist. 1-4 tf.

ST. VINCENT'S ALUMNAE ASSEMBLY

K. of C. Hall, Monday evening. 4442-1-7

Victoria Rink, band and good ice tonight. 4424-1-7

SAVE BOY FROM THE MIRAMICHI

Newcastle, Jan. 4.—Leonard Driscol, the 14 year old son of George Driscol of Nelson, had a very narrow escape from drowing recently. Young Driscak and several companions were skating along the board ice near Maltney's mill, when Driscol ventured out too far and broke through. He was pulled out after some difficulty. He was severely chilled.

Among the members of the commission headed by Sir Charles Fitzpatrick to revise the statutes of Canada is a former Newcastle boy, Finlay R. McD. Russell. Mr. Russel is a son of the late Capt. Matthew Russall who was well known along the Miramichi River, and brother of Capt. John Russell and Mrs. (Dr.) R. Nicholson of Newcastle. Mr. Russell has been located in Vancouver for several years, and is a prominent member of the British Columbia Bar.

Soft coal is produced in 90 per cent of the coal mines of the United States.

BUSINESS NEVER WAS SO GOOD

Never in the history of our school have we had so many applications for enrollment in our school and never before have we had so many calls for MODERN-TRAINED office help.

It pays to attend New Brunswick's Greatest Business Training Institution.

NEW YEAR TERM opens on Monday, January 7.

Day School and Night School.

MODERN BUSINESS COLLEGE LIMITED

87–93 UNION STREET

St. John, N. B.

GEO. J. SMITH, Principal

Old-Fashioned HOREHOUND TWIST 39c lb.

Full of Flavor—Good for Colds

WASSONS

9 Sydney Street - - 711 Main Street

AT CARLETON'S

The largest size and best quality COTTON BLANKET in the trade, slightly soiled, for $3.00 pair.

245 Waterloo Street. Store closed at 6 p. m.; Saturday 10.

GREEN'S DINING HALL

Dinner .... 60c.
Supper .... 60c.
12-2.30 P. M. 5-8
Noon 12-2.30 P. M. 5-8

CANADIAN NATIONAL RAILWAYS

TIME TABLE CHANGES

January 6, 1924

Changes in schedules of several Passenger Trains will go into effect Sunday, Jan. 6, 1924.

INFORMATION NOW IN HANDS OF ALL TICKET AGENTS

1-7.

Regular 60c. Chocolates 39c lb
Large Sweet Juicy Oranges, 23c, 30c and 35c doz.
Fancy Grapes ..... 25c lb
Fancy Table Apples ... 30c doz
Fancy Grape Fruit, 9c, 3 for 25c
Table Raisins ..... 25c lb
Xmas Ribbon Candy ... 23c lb
Choice Mixed Nuts ..... 19c lb
New Mixed Peel ..... 35c lb
2 pkgs Raisins 25c
Cooking Figs ..... 18c lb
Choice Apples ..... 40c peck

M. A. MALONE

516 Main St. - - - Phone M. 2913

Brown's Grocery Co.

86 Prince Edward St. Phone M. 2666
Cor. King and Ludlow Sts., West Phone W. 166.

25c SPECIALS

3 lbs Rice	25c
4 lbs Barley	25c
5 lbs Farina	25c
5 lbs Wheat Flour	25c
4 lbs Western Gray Buckwheat	25c
4 cans Sardines	25c
2 can Norwegian Sardines	25c
2 cans Old Dutch	25c
3 cans Snacks	25c
2 pkgs Seedless Raisins	25c
2 pkgs Seeded Raisins	25c
2 lbs Mixed Starch	25c
2 pkgs Cornstarch	25c
2 lbs New Prunes	25c
3 pkgs Jello	25c
3 lbs Split Peas	25c
9 lbs Sugar	$1.00
98 lb bag Cream of West or Robinhood Flour	$3.75
49 lb bag of Cream of West or Robinhood Flour	$1.95
24 lb bag Cream of West or Robinhood Flour	$1.00
1 lb block Pure Lard	23c
3 lb. tin Pure Lard	65c
5 lb tins Pure Lard	$1.00
1 lb. block Shortening	20c
3 lb. tin Shortening	59c
5 lb. tin Shortening	98c
10 lb. tin Shortening	$1.85
1 lb Oleomargarine	27c
Choice Creamery Butter, per lb	48c

Try our West End Sanatary Meat Market for Choice Western Beef, Lamb, Pork, Chickens, Fowl and all kinds of Vegetables.
Phone your orders—West 166.
1—7

MEAT SPECIALS —AT— Robertson's

500 Roasts Choice Beef ..... 12c lb
Prime Rib Roasts 20c lb
Young Pork Roasts 18c, 22c lb
Chickens ..... 28c lb
Ducks ..... 30c lb
Geese ..... 35c lb
Fowl ..... 25c lb
Turkeys ..... 40c lb

3 DAYS ONLY
Friday, Saturday and Monday

Robertson's

Cor. Waterloo and Golding streets.
Phone 3457.

Robertson's

544 Main St. Phone M. 3461
141 Waterloo St. Phone M. 3457

40c pkg Tillson's Premium Oats	35c
30c pkg Quaker Oats	25c
2 15-oz pkgs Seeded Raisins	25c
2 lbs Bulk Raisins	25c
2 lbs Boneless Codfish	25c
2 pkgs Shredded Wheat	25c
4 bags Table Salt	25c
3 pkgss. Shaker Salt	25c
Orange Pekoe Tea	55c lb
9 lbs Lantic Fine Gran. Sugar	$1.00
9½ lbs Lantic Brown Sugar	$1.00
Choice Shelled Walnuts	35c lb
Best Shredded Cocoanut	25c lb
4 lbs Rice	25c
5 lbs Oatmeal	25c
20 lb bag Oatmeal	90c
15 lbs Best White Potatoes	28c
60 lbs Best White Potatoes	$1.10
No. 3 Baldwin Apples 25c peck, $1.75 bbl	
2 tins Carnation Milk	27c
Corn, 15c. Peas	15c
2 large tins Tomatoes	35c
2 lb tin Sliced Pineapple	25c
2 lb tin Peaches	23c
2 lb tin Pears	20c
2 lb tin Plums	15c
2 tins Finnan Haddie	29c
2 tins Kippered Herring	25c
3 tins Kippered Snacks	25c
4 tins Brunswick Sardines	25c
2 tins Egg Powder	25c
2 tins Lemon Pie Filling	25c
3 tins of Spices	25c
2 pkgs Corn Starch	20c
2 pkgs Mixed Starch	20c
Simms' Little Beauty Brooms	85c
Good 4 string Broom	59c
25c Scrub Brush for	19c
4 pkgs Soap Powder	25c
3 cakes Surprise or Gold Soap	25c
3 cakes P. G. Naptha Soap	25c
3 cakes Borax Soap	22c
3 tins Classic Cleanser	25c
Panshine	10c tin
Lux	10c pkg
3 cakes Plantol Soap	25c

Robertson's

THE 2 BARKERS, LTD.

100 PRINCESS STREET
'Phone M. 642.

Come to Barkers for Bargains. Satisfaction Guaranteed or Money Cheerfully Refunded.

2 Bottles Sweet Relish, 8 oz.	2
2 Bottles Chili Sauce, 8 oz.	2
20 oz. Bottle Sweet Pickles	3
30 oz. Bottle Mustard Pickles	3
4 oz. Bottle Prepared Mustard, 3 for	25c
Lunch Tongue, small can	25c
Corn Beef, 1 lb Can	25c
Roast Beef, 12 oz. Can, 2 for	35c
Pork and Beans, large size	15c
1 lb. Can P. E. I. Chicken	25c
2 Cans Finnan Haddie, 11 oz. Can	25c
2 Cans Salmon, 1 lb. size	30c
2 Cans Mackerel	23c
2 Cans Boil Dinner	23c
1 lb. pkg. Lipton's Tea	50c
2 pkgs. Egg Powder	19c
2 pkgs. Tapioca	19c
1 lb. Can Baking Powders	23c
4 pkgs. Assorted Jelly Powders	25c
3 lbs. Bulk Cocoa for	23c
4 lb. Tin Apple and Strawberry Jam	45c
Can Peaches or Pineapple	22c
4 lb. Tin Pure Strawberry Jam	75c
4 Tins Gunn's Pork and Beans	25c
4 Tubes Almond Flavoring	25c
2 Tins Tomato Soup	23c
Can Spinach, No. 2 size	19c
6 oz. Can Best Lobster	39c
3 pkgs Shaker Salt	23c
Cooking Butter, per lb.	25c
Flat Bacon by the piece, per lb.	23c
Roll Bacon by the piece, per lb.	24c
3 lb. Tin Pure Lard	60c
3 lb. Tin Shortening	50c
Bean Pork, per lb. .... 15c and	22c
Regular 75c Broom, 4 String	49c
1 lb. Peanut Brittle only	19c
Reg. 50c Assorted Chocolates only	25c per lb.
6 Grape Fruit for	25c
Good Apples, per pk.	20c up
Good Apples, per bbl. from	$1.75 up
Best White Potatoes, per 15 lbs.	26c
Best Turnips, per 10 lbs.	19c
24 lb. Bag Best Pastry Flour	90c
24 lb. Bag Royal Household Flour	95c
98 lb. Bag Royal Household Flour	$3.55
Shorts, per Bag at the Store	$1.80
Bran, per Bag, at the Store	$1.65
3 Bushel Bag Oats at the Store	$2.00
Cornmeal or Cracked Corn at the Store	$2.60
3 Jarss Pure Red Currant Jam, 16 oz. Jarss	40c

Orders delivered in City, West Side and Fairville.

THOUSANDS —OF— CALENDARS GIVEN AWAY

If every man, woman and child who reads this advertisement will take this paper to any merchant, make a cash purchase of $1.00 or more, ask if the purchaser's trade is worth a cent or two a month or just A HAPPY NEW YEAR—then ask him to read the following:

Job Calendars

43,000 of Them

at 35 to 50 p.c. below regular prices. Now is the time to give Calendars away.

Some Reasons

Nearly half the Calendars given away before Christmas are lost in the Christmas rush, sent away as Christmas presents or covered up by other Calendars. Special values, $12, $15 and $18 per 100 assortments. Get my prices for large quantities.

Can ship in 24 hours after receipt of order. Mail, wire or 'phone.

Address J. R. SHARPE, Royal Hotel Sample Rooms, St. John, N.B.

Telephone M. 8381

P.S.—Mr. Merchant: Figure out all customers whose trade is worth two cents a month to you, send them a Calendar and watch results.

1924 Calendar Pads

Thousands of them. All sizes.

25c. a Dozen to 25c. Each

Winter Service

Portland-Halifax-Liverpool.

Canada	Jan. 26	Mar. 1	Apr. 5
Regina	Feb. 16	Mar. 22	Apr. 26

Halifax Next Day.

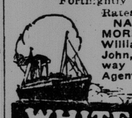
WHITE STAR LINE.
New York-Queenstown, Liverpool.

Cedric	Jan. 19	Feb. 16	Mar. 15
Doric	Feb. 9	Mar. 8	.....
Celtic	Mar. 1	Apr. 5	May 3

New York-Cherbourg-Southampton.

Majestic	Jan. 12	Feb. 2	Apr. 5
Olympic	Mar. 1	Mar. 22	Apr. 12

Your Winter Vacation.
Six delightful cruises to the West Indies and Mediterranean.
New York to California by Sea. Via Havana and Panama Canal. Fortnightly Sailings.



Rates and Details: NAGLE & WIGMORE, 108 Prince William Street, St. John, or Local Railway and Steamship Agents.

WHITE STAR DOMINION LINE

SPECIAL

New Sweet CREAMERY BUTTER, 47c. lb.

We have one ton at this low price.

HEAVY WESTERN BEEF

Choice Steaks and Roasts at the same low price.

SPECIAL
New Guaranteed EGGS
50c. a dozen

National Packing Co.

14 Charlotte St.

Phone Main 5015
Free delivery
OPEN EVENINGS

Old Dutch

For all GENERAL CLEANING

Gives better results with less work.

Old Dutch is soft and flaky.

Contains no lye, acids or hard rough particles.

We extend our hearty greetings and best wishes for a Prosperous, Happy New Year.

You, perhaps, like many others, have been waiting until the turn of 1924, before taking action on the matter of life insurance. The turn has come. To-day and now is not a moment too soon to act upon your resolution.

All we ask you to do now, however, is to take your pen in hand and write us a brief letter. This letter will commit you to nothing whatever. In it, state your age and your desire for information about Mutual insurance.

You may consider the information we will send you at leisure. Before you make any further step, it is important that you thoroughly understand the Mutual Life system of insurance at net cost. Write to-day.

The Mutual Life issues practically every approved form of life insurance practised to-day, including straight life, limited payment, endowment, children's endowment, guaranteed monthly income, etc., including conditions covering permanent disability and accident.

The MUTUAL LIFE OF CANADA: Waterloo, Ontario.

"The Net Cost Life Insurance Company"

Hugh Cannell, Provincial Manager,
76-78 Prince William Street,
St. John, N. B.