

LOCAL NEWS

Don't take chances. Get a pair of ice creepers at Duval's, 15 Waterloo street. Open evenings. 1-30

A large variety of ladies corsets, suitable for every figure. Prices from 95c to \$4.00 at Basson's, 14-16-18 Charlotte street. 1-29

Junior and senior dancing classes now starting. Alice Green, Main 8067-11. 2-1

Men! Don't freeze your feet. We sell feet comfortable at lower and flatter prices at Basson's, 14-16-18 Charlotte street. 1-29

Piano lessons, reasonable—43 Horsfield street, right hand bell. 23-T.F.

PETROLEUM COKE For ranges and furnaces. Makes a hot fire and no ashes. Call J. S. Gibbon & Co., Ltd., Main 2636-304.

Ritz Dancing Academy. Dancing every evening from 9 to 12. 19448-1-30

CLOTH REMNANT SALE We have about 200 remnants on sale, at lowest possible prices. American Tailoring Co., 629 Main street. 19428-2-3

Men and women come and do all your shopping at Basson's 14-16-18 Charlotte street. 1-29

William A. Smith, City Marshal, has moved from 61 1/2 to 10 Peters 19419-1-30

ODDFELLOWS, ATTENTION. All Oddfellows are invited to attend a smoker at their lodge rooms, Germain street, Monday, Jan. 30, 1922. 1-30

Boys' coat sweaters, 75c. Men's rubbers, sizes 8 and 9, 95c. People's Store, 573 Main street. 19460-1-30

ALEXANDER HAMILTON INSTITUTE E. G. Dean, maritime representative, will be at Dufferin hotel, Jan. 28-31 and will be glad to meet old subscribers; also to explain in detail to those interested, the systematic manner in which the Institute's Modern Business Course and Service is conducted. 19311-1-29

VIA "NATIONAL" RAILWAYS TO OTTAWA CARNAVAL Many Visitors Expected to Gather at the Dominion Capital Next Week.

There will be many visitors to Ottawa during the week from Jan. 28 to Feb. 4, when the Canadian National Winter Carnival will be held.

All the essential and enjoyable features of a Canadian winter will be provided. There will be curling, bonfires, tobogganing, ski-ing, hockey, etc. Ottawa will be in fine, overjoying the key grip of winter with a warm smile of welcome.

The way to Ottawa from all maritime province points is via Canadian National Railways. The finest of train service is afforded via the "Maritime Express" and "Ocean Limited" to Montreal. From Montreal the best of service is provided by both Canadian National and Grand Trunk trains, and tickets purchased on either railway will be honored between these points.

Traveling "Nationals" the passenger enjoys the comfort of the best equipment of all steel cars, the finest of sleepers, the best of dining car service.

For particulars apply to nearest Canadian National ticket office, or write General Passenger Department, Montreal, N. B. 2-2

PASS HAT FOR FUNERALS. Berlioz of the Poorer Class Co-operate to Meet High Cost of Dying.

Berlin, Dec. 29.—(By mail.)—Collections to pay the cost of funerals, births and even marriages have become common in Berlin, where the cost of dying as well as living has increased enormously since the beginning of winter.

When there is a death among the employees in an office building a list is made out of the occupants of the building, and the paper is quietly passed around, and every one contributes. When a laborer dies, or a member of his family is stricken, the list is passed through the apartment building in which the family lives, or, if the death occurs in



When raw cold winds blow DRINK Baker's Cocoa

It imparts a cheering warmth, valuable nutrition and has a most delicious flavor. The very odor of a steaming cup is appetizing and attractive. It is absolutely pure and of high grade.

MADE IN CANADA BY WALTER BAKER & CO. LIMITED MONTREAL, CAN. DORCHESTER, MASS.



Bread for Sandwiches or Toast if made from REGAL FLOUR always assures the success of an "afternoon tea"

Particular Cooks demand REGAL "It's Wonderful for Bread"

the suburbs, through the whole community. Illness in a family is cause for the same procedure, and a marriage is not often passed without a cash contribution.

Workers and low-salaried members of the "white collar" professions can barely enough to buy food and fuel to support them during the winter months. New clothes are not to be thought of, particularly shoes, a pair of which costs as much as many heads of families earn in a month.

Many workmen go about their duties in suits so patched that very little of the original material remains. Their shoes are often full of holes, carry numerous patches, or their feet are wrapped about with bags.

Complaint is made in labor circles that, while the workmen are suffering under these conditions, the profiteers and foreigners are spending enormous sums on their luxuries. This is causing much bitterness among the workers.

The central government has directed that the names of those convicted of speculation and profiteering be published prominently in the newspapers.

Morris Burnett, eight-year-old son of George Burnett, 112 Lancaster street, west end, broke a small bone in his right leg yesterday at noon while jumping in a snow drift near the Albert school, Duke street, west end. He was carried into his home by a teacher of the school, and Dr. B. F. Johnston was summoned. Later, he was removed to the General Public Hospital, where it is reported that his injury was not serious.



Makes deliciously light Cake

Barbour's BAKING POWDER Made without Alum

Infants—Mothers Thousands testify Horlick's The Original Malted Milk.

Upbuilds and sustains the body No Cooking or Milk required Used for 1/3 of a Century. Substitutes Cost YOU Same Price.

1921 A year of Normal Growth and Solid Prosperity

NOTWITHSTANDING the disturbed conditions during 1921, the London Life Insurance Company enjoyed the most prosperous year in its history.

Table with 4 columns: Year, New Insurance, Insurance in Force, Assets, Surplus-Basis Requirements. Rows for 1915, 1918, 1921.

The following comparative table shows the recent progress of the Company's business:

ASSETS—Absolutely non-speculative. Interest yield 6.68%. Increase for the year approximately \$9,000,000.

LIABILITIES—Policy Reserves on highest standard on continent. One Million Dollars above Government requirements. Accruing Profits fully covered, including profits payable in 1922.

SURPLUS—Gain during year—\$800,000—largest in Company's history. Surplus on basis of Dominion Act (including Capital \$22,500) \$1,922,618.

The Mortality Experience in the Ordinary Branch was only 88.2% of expected and the total earnings for the year fully justified the continuance of the high scale used in dividend allotments to Policyholders.

These dividends now amount, in many cases, to 200% of the estimates originally made when present Premium Rates were adopted. Needless to say, Policyholders express greatest satisfaction.

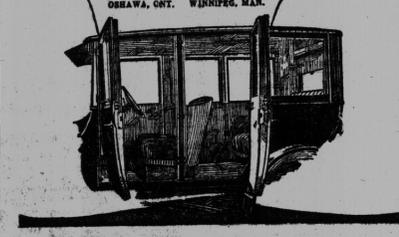
Policies "Good as Gold." THE LONDON LIFE INSURANCE CO. Head Office : : London, Canada

J. W. McCARTHY, Superintendent. C. P. R. Building, King and Germain Sts., St. John

The Grateful Comfort induced by a cup of the real "SALADA" TEA is made doubly acceptable by reason of the exquisite flavour. All grocers sell 'Salada' in sealed metal packets.

CHEVROLET

The New Four-door 490 Sedan \$1195 F. O. B. OSHAWA Sales Tax extra



Every Woman Knows That her home is the criterion that all of her friends judge her by. Your home can be made or marred by the furniture you buy for it.

Amland Bros., Ltd. Homes Furnished Complete. 19 Waterloo Street

For that dry hacking cough that you can't seem to cure, try Cameron's Cough Balsam THE MODERN PHARMACY GEO. A. CAMERON 141 Charlotte Street - - - - - Corner Princess

SNAP For Everybody. Illustration of people using Snap hand cleaner.

G. W. Morrell's Haymarket Sq.

MONCTON PERSONALS. (Transcript, Thursday.) Mr. Justice Chandler returned on Wednesday from Boston where he had been spending the past couple of weeks.

MUTT AND JEFF—THAT'S THE ONLY WAY JEFF COULD ACCOUNT FOR THE QUALITY OF THE SMOKES - - By "BUD" FISHER

