

## MADE INSPECTOR AND ORGANIZER

Appointment of F. W. Girvan by Crown Life Insurance Company

The Crown Life Insurance Company, head office at Toronto, have pleasure in announcing the appointment, Jan. 1, of Fred W. Girvan, of this city, as Inspector and Organizer for the western and southern counties of New Brunswick, with district office at 26 Prince William street, St. John.



FRED W. GIRVAN.

Mr. Girvan is one of the outstanding younger life insurance salesmen of the Maritime Provinces, and during the last two years of his business he has gained extensive experience as superintendent of the life department in the province for the North British & Mercantile Insurance Co. of Edinburgh. Mr. Girvan was born in Horton, Kent county, and is the son of Mr. and Mrs. W. T. Girvan, this city. He has made St. John his home during the last eleven years, in which period, building up a fine connection through his activity in the community welfare campaigns, as a member of the Board of Directors of the Y. M. C. A. as well as chairman of the membership committee. He is a member of the Board of Trustees in St. David's church and has taken a prominent part in the various organizations and clubs. He is a member of the Knights of Pythias.

## CHURCH FINANCES RETURN A SURPLUS

Balance of \$2,000 Shown for Year at Cathedral—\$30,000 Contributed.

In the Cathedral on Sunday at the various masses reference was made to the last year and a financial statement was given to the people. At the 7 o'clock mass, celebrated by the parish priest, Rev. W. W. Duke, he said that the congregation had contributed during 1923 the sum of \$23,316.48, and that the expenditures, including extensive repairs to the front and vestry of the church had amounted to \$21,046.89 in the ordinary church fund. In addition special collections for missionary work, orphanages, etc., had amounted to \$6,090.95 and the pews and high table netted \$6,935, a grand total of \$36,343.48. He hoped for the same measure of generosity on the part of the congregation in the present year to carry on necessary work. Included in this was the repairing of the stained glass windows.

In addition to reading the statement of church finances at the 9:15 o'clock mass His Lordship Bishop LeBlanc announced that the school debt in the St. John diocese had been reduced last year by about \$10,000. He also said that he had been informed that the school boards between Christmas and New Year's were meeting with ready sale.

Father Duke also referred to the number of communions during 1923, which he said totaled about 90,000, and he urged the people to make the number even larger in the present year.

An uncle of the people at Holy Communion was, in a measure, the real barometer indicating the spiritual status of the congregation.

Rev. J. J. Walsh, rector of Holy Trinity, announced yesterday that the indebtedness on the new school was still \$65,000. The cost of the school was more than \$100,000.

Rev. William Hogan, C. S. S. R., rector of St. Peter's, celebrated solemn high mass yesterday, with Rev. William McLaughlin, C. S. S. R., as deacon and Rev. Charles O'Reilly, as sub-deacon. Father Hogan returned last week from Bermuda.

## TWIN WHO SWALLOWED PIN PROVES TO BE LATTER ONE

Akron, Ohio, Jan. 14.—An open safety pin, a set of twins and a case of mistaken identity provided material for what Akron physicians regard as one of the most humorous incidents in the annals of their profession.

The safety pin was swallowed several days ago by Betty, one of the three-year-old twin daughters of Mr. and Mrs. Jack Manders of Ravenna. They called a physician, who failed to find the pin. The X-ray, brought into play for four further examinations, also failed to show the location of the pin. Then the mother made an important discovery—they had been examining the wrong child.

PLAN HIGH TEA.  
The Ladies' Association of St. John the Baptist church met yesterday to plan for a high tea which will be held under their auspices some time this month. There was a good attendance and much interest taken in the plans set forth.

# Heroic Tale of Nine Fishermen Who Drown That Five May Live

(By Bob Dorman.)  
Babylon, L. I.—Five men gaze out across the sunlit waters of Great South Bay. Their eyes are tear-dimmed, and their weather-beaten faces plainly show the effects of a vicious lull with the sea. They are thinking of the nine men who welcomed death that they might live.

It's a story of fact that rivals the wildest sea fiction and will live forever in the memories of the fisher folk in these parts.

E. C. Kelleston, captain of a fishing boat out of Bay Shore, Long Island, and one of the survivors of the disaster that brought grief to many homes in the humble fishing villages that dot the shores of Long Island Sound, told in simple words a tale of heroism that is so common to the men who go down to the sea in ships.

"With two men I was bringing home the Electra, a power boat that I had just bought.

"When we left Rockaway we were warned that a storm was brewing but we thought we could make it home before the break. But off Fire Island our engine went dead. We commenced to drift.

"The storm came up rapidly. The waves in those shallow waters reached mountain heights. We were swept in toward the beach. To avoid going ashore we anchored.

Plane overhead.

"All night we tossed on the water. The waves broke over us. It was bitter cold. Ice formed on the edges of the boat. We used our searchlight to signal for help until the battery gave out, but no one saw us.

"When dawn broke we saw another



WHEN WAVES THREW OCCUPANTS OF 40-FOOT POWER BOAT INTO SEA, AS SEEN BY ARTIST SCOTT.

overhead through the clouding clouds. The aviator waved his hand to us and told us to hold on. At 4 o'clock we saw a power boat. The Sid, heading up to us through the smother of foam and breaking waves. "First she took off the four men on the other stranded boat. Then they laid their boat alongside of us and dragged us into their boat.

"Then began a fight to reach port. One minute the overloaded Sid would rise on a mountainous wave. The next we would glide down into a valley of water that seemed to have no bottom. We all huddled together in the open cockpit of the Sid, except three who were so weak that they were taken into the little cabin.

"We were laughing and talking about how beautiful the mountain waves were—how we doubted that we had ever seen a bigger sea.

"But I reckon the captain of the Sid had a little of the channel into the breaks. A giant roller, one of those big fellows that seem to have come clear across the ocean, caught us.

"It whirled the Sid over on her side, spewing men from her like stones. My head struck the side of the boat for more than 24 hours. And with the resulting weakness and the exposure, we would become unconscious for short periods.

"About noon we saw a plane flying

## SUMMER HOUSE AT KEEPEC BURNED

S. C. Young Suffers Severe Loss in Sunday Afternoon Blaze.

The end of a perfect day, such as yesterday, left Sidney C. Young, of Harding street, vice-president of Scovill Brothers, Ltd., bereft of his summer house of a large amount of furniture. Mr. Young and his son, Donald Young, took a hike in the crisp, clear air yesterday, to Keepec, where they made a fire in the kitchen stove in the house and enjoyed a hot lunch. They proceeded after a while to visit some of those who make their homes in the country the whole year. They returned for a short time and shortly afterwards prepared to leave for the city.

They wished to leave everything in apple-pie order and swept up the kitchen and deposited the dust in the stove, in which there was very little fire, in which they departed and stopped to talk to some neighbors, as they walked up a hill. A thick smoke and returned to find the house in flames. It was wholly destroyed in about twenty minutes. They managed to save a canoe, belonging to the tenants who occupied the cottage last year, but none of the furniture, which belonged to Mr. Young except a chair and a table in the kitchen.

An unfortunate circumstance is that Mr. and Mrs. Young, who have been living in a hired house at Pandemic for several years, decided to store their furniture in their own cottage at Keepec for the winter. This makes their loss much heavier than it otherwise would have been. Mr. Young said that there was some insurance on the place, but not enough to cover the extra furniture.

There was no wind to carry the fire to the buildings of Mrs. A. L. Bonnell, whose fine large residence is very near. When it was found Mr. Young's house was doomed, all efforts were put on the part of Mrs. Bonnell, which was very near the burning house, and which would almost certainly have caught fire, if there had been any breeze to carry the blaze. Last evening, Mr. Young could not state whether he would build again.

LONDON SETS THE PACE.  
London, Jan. 14.—Nineteen hundred passengers an hour can be handled by each automatic booking machine on the Underground Railway Stations in London, and the use of the device. This use of the machine is to be extended.

Change-giving machines have been installed at many of the busiest points against 50¢ without the device. The pressing of one button delivers the ticket immediately. At the same time the 50¢ is inserted in the change-giving machine, and the pressing of two keys causes it to eject the exact change. The operation occupies only four seconds.

PLAN HIGH TEA.  
The Ladies' Association of St. John the Baptist church met yesterday to plan for a high tea which will be held under their auspices some time this month. There was a good attendance and much interest taken in the plans set forth.

PLAN HIGH TEA.  
The Ladies' Association of St. John the Baptist church met yesterday to plan for a high tea which will be held under their auspices some time this month. There was a good attendance and much interest taken in the plans set forth.

PLAN HIGH TEA.  
The Ladies' Association of St. John the Baptist church met yesterday to plan for a high tea which will be held under their auspices some time this month. There was a good attendance and much interest taken in the plans set forth.

PLAN HIGH TEA.  
The Ladies' Association of St. John the Baptist church met yesterday to plan for a high tea which will be held under their auspices some time this month. There was a good attendance and much interest taken in the plans set forth.

## FALLING FRANC MARKS DANGER

Decline is Disquieting to the Financial Experts of France.

New York, Jan. 14.—(United Press.)—The French government, on a paper basis, this year than it was a year ago, but in dollars it is about \$2,800,000,000 richer. This paradox is due to the drop in French franc value. Nevertheless, the persistent decline in the franc is very disquieting to French financial experts. The decrease in the French debt during the past year, despite the additional borrowing of a billion dollars, means that the cost of living has risen throughout the country in reverse proportion to the fall of the franc.

Attacked Through France.  
The French people owe the creditors of the government less, on a paper basis, than a year ago, but it will cost them more in commodities to make the payment. The franc has now become the centre of Germany's counter-attack against the Polono government. The Germans cannot, of course, go into outside markets and intentionally depress the franc. But, by continuing to hold reparations payments down to the minimum, they can force France to borrow money. It is this borrowing without end that makes the franc go down.

The French government has balanced its budget during the last year. This is the first balance sheet since the ending of the war. But the extraordinary budget, and for reconstruction or war pensions and for reconstruction is still facing an increasing deficit. It is this extraordinary budget which the Germans theoretically is supposed to meet with their reparations payments.

The longer Germany is allowed to put off making payments the more impossible becomes the hope of collecting the heavy arrears. The only alternative to keep the people to the limit of the French people, in order to keep France solvent.

There is no doubt at all but that the prospect of France warrants greatly increased taxation. But the French people have always rebelled against the tax. The French Revolution has had the courage to tax the people to the limit. The prosperity of France during the past year has been greater than during any other period since the ending of the war. No unemployment has existed and wages have been high.

Nevertheless, lack of unemployment is not always a healthy sign. There has been no unemployment of any amount in Germany since the ending of the war. Yet German finances have gone down with a crash. Unemployment has reached record heights in England, and the British financial condition is the best in Europe.

It is, therefore, not the state of the labor market that is the real barometer of domestic solvency is the stringency of taxation. France is not sufficiently strong to pay because taxes aren't sufficiently high. If this situation continues a momentous crash is certain.

HARMLESS MEANS  
OF REDUCING FAT  
Many fat people fear ordinary means for reducing their weight. Here is an answer to their anxiety. Extraordinary because while perfectly harmless no dieting or exercise is necessary. Marmol's Prescription Tablets are made exactly in accordance with the latest medical science. You reduce steadily and easily, with no ill effects, at one dollar for a box or send price direct to the Marmol company, 415 Woodward Avenue, Detroit, Mich.

BELCHER'S ALMANAC.  
The Times has received a copy of Belcher's Farmers' Almanac for the Maritime Provinces, for 1924. This almanac is now a hundred years old, and in its 480 pages it presents astronomical, marine, governmental, educational, ecclesiastical, legal, commercial and other information of universal interest and value. From the Royal Family of Great Britain to the tariff of Canada, it is all there. The clergyman, the doctor, the lawyer, the dentist, the government, the institutions, the courts, the post offices, the light-houses, the railways, the steamships, and a thousand and one useful items of information are there for reference, even the opening and closing of the St. John river since 1825. Belcher's is a most valuable book of reference.

TO MEET IN CAPITAL  
The semi-annual meeting of the directors of the Maritime Home Bank, in Fredericton, will be held in the capital on Wednesday. It is expected that there will be a large number of the members from St. John attending the meeting.

Scientific  
Throat Protection  
When dissolved in the mouth, Formamint releases a harmless bactericide that, combining with the mucus, searches out every fold in which germs lodge and destroys them before they can cause trouble. All drugs.

Formamint  
GERM-KILLING THROAT TABLETS  
To avoid infection, dissolve a Formamint tablet in the mouth every one or two hours.

M. A. MALONE  
516 Main St. Phone M. 2913

## PAYS \$12,600 FOR PRIVILEGE OF CHECKING HATS

New York, Jan. 14.—Few people have any idea how much money there is in the daily "hold ups" of life. The hat checking privilege of a Chinese restaurant at 1890 Broadway, near Fifty-second street, has just been leased for \$12,600 a year. That means that 350 people must tip the checker a dime every day in the year before even the rent, \$85 a day is paid. Yet people who know say that the lease will make \$10,000 a year from his bargain.

## B. C. LOOKS FOR BIG LUMBER BUSINESS

Never in the history of the lumber industry of British Columbia has the year opened with such an optimistic outlook for trade as that which has just dawned, says the Vancouver Sun. Following an active period in 1923, which proved very profitable to the sawmill operators, 1924 arrived on the scene with about 65,000,000 feet of lumber in orders on the books of mills to be cut in the next two months.

While the Japanese market is very quiet at the present time, exporters are not much concerned over the political situation which reduced the building programme of the Government by \$50,000,000. The feeling among the lumbermen is that building will have to be done in Japan and it makes little difference whether the Government or the independent dealers by the lumber.

Early Return Possible.  
Some exporters have expressed the opinion that Japan will return in February for large quantities of lumber for the spring trade, and there are even more optimistic views that Japan may return in January and discount the expected February demand.

China is showing signs of building prosperity that is reflected in purchases of lumber being made in this province, and a new interest has been created by a new republic in lumber exporting circles.

What China will do when the time comes, however, and exporters acknowledge will be gigantic, and there is a feeling here that this may be the beginning of a new era in Canada.

A fair amount of business in parcel lots is offering from New Zealand for delivery over the next six months of the year. One firm has several enquiries from Australia, but that market is reported to have a dry season and lower crops and may not show good results in the lumber buying business at an early date.

South Africa Buys.  
South Africa has had a busy season and several specifications are in hand here for lumber for that market. Some of the orders are giving evidence of more interest in building and the new year has brought a number of large orders from Peru and Chile to British Columbia mills.

For the spring trade the Atlantic market is demonstrating a new strength which reached a point of No. common being quoted at \$22 and \$23 in long lengths and a dollar or two dollars off for trim back lengths.

There is a marked improvement in the eastern states and a big spring demand for western lumber is expected.

NURSE GRADUATED.  
Many friends in the city and province will be pleased to learn that Miss Annie Todd, of the Narrows, Queens county, has finished her nurses' training at the General Public Hospital and has been graduated. Miss Todd has been very faithful in her duties when in training, and has made many friends during her stay in St. John, all of whom wish her success.

## Intercontinental Transports Limited

FROM WEST ST. JOHN, N. B.  
TO LONDON.  
S. S. Grey County ..... Jan. 15  
(St. John, N. B.)  
S. S. Westland County ..... Feb. 22  
(St. John, N. B.)

TO ANTERWERP.  
S. S. Essex County ..... Feb. 12  
(St. John, N. B.)  
S. S. Lisgar County ..... Jan. 15  
(St. John, N. B.)  
S. S. Hastings County ..... Jan. 26  
(St. John, N. B.)  
S. S. Brant County ..... Feb. 27  
(St. John, N. B.)

TO ROTTERDAM.  
S. S. Lisgar County ..... Jan. 15  
(St. John, N. B.)  
S. S. Westland County ..... Feb. 22  
(St. John, N. B.)

TO HAMBURG.  
S. S. Grey County ..... Jan. 15  
(St. John, N. B.)  
S. S. Hastings County ..... Jan. 26  
(St. John, N. B.)  
S. S. Brant County ..... Feb. 27  
(St. John, N. B.)

## CANADA STEAMSHIP LINES LIMITED

AGENTS: ST. JOHN, N. B.  
NAGLE & WIGMORE,  
147 Prince William Street.

## KEEPS A YEAR AHEAD OF SANTA

Toy Factory of Sonneberg, Germany, Already Shows Models for 1924

Sonneberg, Thuringia, Jan. 14.—Santa Claus' museum of toys in Sonneberg, one of the manufacturing centres of Germany, is soon to have an additional wing or two to house the mass of playthings which have been crowded into the place for generations.

The museum which contains hundreds of thousands of dolls and little men and women of most of the nations of the earth, is said to contain the largest collection of toys and novelties ever assembled under one roof. Everything in the toy line which has been manufactured by the Sonneberg toy industry from its very beginning, has been collected here for the benefit chiefly of foreign buyers. Every German boy and most of the girls have heard of Santa Claus' top shop here, but few have ever been admitted. Children are barred, unless accompanied by their parents.

Sonneberg already has on display models in its museum for Christmas, 1924. The Sonneberg toy industry keeps just about a year ahead of old St. Nick.

For the holidays next year the little "tin" soldier of Sonneberg has just about disappeared. He is now to be of wood. Dolls, too, to a large extent, are to be of wood for 1924, and, in fact, almost everything formerly made of sheet iron and tin and clay and the like are being turned out now in Sonneberg of wood because of the difficulties in obtaining the other materials on account of unsettled conditions prevailing throughout the country.

## PAINTLESS EXTRACTION Only 25c.

We make the BEST Teeth in Canada at the Most Reasonable Rates.  
Boston Dental Parlors.  
Head Office: Branch Office:  
527 Main St. 85 Charlotte St.  
Phone 683 Phone 38.  
DR. J. D. MAHER, Prop.  
Open 9 a.m. until 9 p.m.

## 1-3 off Eversharps

Quantity Limited—They're Going Fast  
\$1.00 for ..... 67c \$1.50 for ..... \$1.00  
\$2.00 for ..... \$1.34 \$2.50 for ..... \$1.66  
\$3.00 for ..... \$2.00 \$4.50 for ..... \$3.00

## WANTED Mechanics and Garage Men

To learn Welding, Automotive Electricity or Motor Mechanics in Day or Evening Classes.

Apply to:  
N. B. Vocational Education Board

87 Union Street, St. John. 4354-1-15

## Robertson's Ankola and Mocha Coffee

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

9 lbs. Lantic Fine Gran. Sugar ..... \$1.00  
9 1/2 lbs. Lantic Light Brown Sugar ..... 22c  
1 lb. Block Pure Lard ..... 22c  
3 lb. Tin ..... 65c  
10 lb. Tin ..... \$1.05  
20 lb. Tin ..... \$2.00  
1 lb. Block Domestic Shortening ..... \$2.75  
1 lb. Block Domestic Shortening ..... 58c  
5 lb. Tin ..... 95c  
10 lb. Tin ..... \$1.85  
Orange Pekoe Tea ..... 25c  
5 lbs. Best Oatmeal ..... 25c  
20 lb. Bag Oatmeal ..... 90c  
Fancy Barbados Molasses ..... 90c  
Fancy Table Syrup (maple flavor) ..... \$1.75

qtz. 40c; half gals. 75c.  
2 qts. Small White Beans ..... 25c  
2 qts. Yellow Eye Beans ..... 25c  
Clear Fat Pork ..... 22c  
Small Picnic Hams ..... 9c  
2 lbs. Boneless Codfish ..... 25c  
15 lbs. Best White Potatoes ..... 25c  
60 lbs. Best White Potatoes ..... \$1.10  
Small Picnic Hams ..... 9c  
2 lbs. Boneless Codfish ..... 25c  
Nonsuch Stove Polish ..... 16c  
Ricketts Blue ..... 10c  
2 Tins Hand Cleaner ..... 25c  
3 Cakes Fairy Soap ..... 25c  
3 Cakes Plantol Soap ..... 25c  
3 Cakes Ivory Soap ..... 25c  
3 lbs. Bulk Cocoa ..... 25c  
4 lbs. Western Grey Buckwheat ..... 25c  
4 lbs. Rice ..... 25c  
2 lbs. Barley ..... 25c  
2 tins Carnation Milk ..... 27c  
Corn ..... 16c  
2 lbs. Tin Sliced Pineapple ..... 15c  
2 Tins Finnan Haddock ..... 25c  
4 tins Brunswick Sardines ..... 25c  
No. 3 Baldwin Apples 25c. peck ..... \$1.75

45c. pkg. Table Raisins ..... \$1.75  
25c. pkg. Table Raisins ..... 15c  
Orders delivered on West Side every afternoon in Fairville, Milford, Randolph and East St. John Monday, Wednesday and Friday afternoons.

## 2 Barkers LTD.

100 PRINCESS ST.  
will sell for less  
than any prices  
in the city.

2 Barkers, Ltd.  
100 Princess Street  
Phone M 642