

## PROFITS over 100 pr. ct. OF ORIGINAL SUM ASSURED.

The following are examples of Canada Life Policies, in which the Profits added to same have more than doubled the original amounts.

Policy No.	Yearly Premium	Original Policy	Profits Added to 1910	Total Assurance to 1910
125	\$41.84	\$2,000	\$2,286.97	\$4,286.97
886	12.40	800	821.95	1,621.95
989	78.34	4,000	4,039.97	8,039.97
1,203	43.17	2,000	2,005.59	4,005.59
1,694	16.75	1,000	1,005.35	2,005.35
2,157	53.55	1,400	1,415.14	2,815.14

At age 30 a saving of \$14.00 monthly will buy a Profit-bearing Endowment Policy in the Canada Life for \$5,000, payable to you, at maturity in one amount or by way of annual instalments.

Send your name, age and address for a proposition of from \$1,000 to \$5,000 or more.

**Canada Life Assurance Co.**  
C. A. C. BRUCE, Manager, St. John's.

## Money Is Invested

for the purpose of obtaining interest. The more interest you get, the more money you will save. We own and offer a number of Securities that will meet the requirements of those who wish to double their interest income—with safety. Ask for particulars.

**F. B. McCURDY & CO.,**

Members Montreal Stock Exchange.

**C. A. C. BRUCE, Manager,**  
St. John's.

## Handsome Coats and Suits

Just received from the best of the present day makers. The Coats and Suits in the shipment just opened up are quite out of the ordinary.

Stroll through our Suit and Skirt Department; note the new Fall styles. The department is fairly sparkling with pretty new designs. The display is the most complete and quite the best we have ever shown.

**U. S. PICTURE and  
PORTRAIT CO.**



## The BIG Furniture Store

FURNITURE BARGAINS!

For the next few weeks you can expect something new and up-to-date in Furniture.

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| ROCKERS<br>CHAIRS<br>ARM CHAIRS<br>FEDERALS<br>TABLES<br>DESKS | COUCHES<br>SIDEBOARDS<br>HALL STANDS<br>WARDROBES<br>LONGINES<br>BOOK CASES | BRASS BEDSTEADS<br>CHINA CABINETS<br>PARLOR SUITES<br>EASY CHAIRS<br>DRESSING TABLES<br>RECEPTION CHAIRS. |
|--|---|---|

VERIBRITE 22c. FURNITURE POLISH.

The Polish with the Magic Finish. At this price everybody should have a bottle in the home.

SEE OUR WINDOW.

**CALLAHAN, GLASS & Co.,** Duckworth and Gower Sts.

## Telegram Ads Pay

## To Blame or Not to Blame

BY RUTH CAMERON.



ing to offer my solution of it in this column.

This is my letter friend's story. A friend of hers had a dearly loved cousin visiting her. The cousin had planned to return home on a certain day. Her hostess was so loath to have her go that she urged her to stay another day. The cousin at first protested vigorously, but finally yielded rather against her better judgment, and put off her return until the next day. On that day there was a terrible train wreck and the girl was killed in it.

"And now my friend is almost insane with grief," writes my correspondent. "And it isn't only that, but she is tortured by remorse. She says she was to blame for her cousin's death because if she had only let her go when she wanted to, she would have reached home safely. I tell her that is all nonsense but she won't listen to me. She is making herself sick over it. What do you think?"

What do I think? Well I most heartily agree with my correspondent that her friend's attitude is all nonsense. Of course, it is inevitable that she should feel regret, but I don't think it is a case for remorse at all.

"Blame" and "fault" are very difficult words to deal with. Only the All Wise can see and understand sufficiently about our motives and our temp-

tations, our intentions and our mistakes, to be sure of using these words aright. But this is the way it seems to me. One is not to blame for the chain of events which follows some act except insofar as one is to blame because the act itself was wrong.

I do not think that one can claim credit for all the events that follow one's act except insofar as the act itself was creditable, and so I think the converse holds true. For instance, if this woman had persuaded her cousin to stay another day and the railroad wreck had occurred on the day on which she had intended to go home, I do not think the woman would have deserved credit for saving her cousin's life. Conversely she does not have reason to accuse herself of being to blame for the girl's death.

In this case there was neither praise nor blame attaching to the act itself. But suppose that the woman had for purely selfish reasons unfairly tricked her cousin into staying and the girl had been killed. Then I think the woman would have been to blame for her deceit and selfishness, not for the tragedy. And suppose on the other hand she had made some special sacrifice or effort to make it possible for her guest to stay and the accident had been avoided, then I think she would have deserved credit for the sacrifice and effort but not for saving the girl's life.

If we were to blame or credit ourselves with all the long series of events which often follow our simplest act, we should certainly have a hard time keeping score.

We must inevitably feel regret when something unfortunate happens which would not have happened if we had acted differently, but if our act was not intrinsically wrong I do not think we ever need feel remorse.

*Ruth Cameron*

## HOW BLOOD IS MADE.

The liquids and the digested foods in the alimentary canal pass through the wall of the canal into the blood. This process is called *absorption* and takes place chiefly from the small intestine. After absorption the blood carries the food through the body, and each cell takes from the blood the food it needs. A pure glyceric extract made from bloodroot, mandrake, stone, queen's root and golden seal root, and sold by druggists for the past forty years under the name of

**Doctor Pierce's Golden Medical Discovery,**

gives uniformly excellent results as a tonic to help in the assimilation of the food and in the absorption by the blood of the food it requires. Eradicate the poisons from the blood with this alternative extract which does not shrink the white blood corpuscles, because containing no alcohol or other injurious ingredients. Thus the body can be built up—strong to resist disease. This is a tonic taken from Nature's garden that builds up those weakened by disease. Sold by druggists everywhere. Address World's Dispensary Medical Association, Buffalo, N. Y.

Mr. CHAS. FARRER, Jr., of 222 Woodlawn Ave., Philadelphia, Pa., writes: "I was troubled with my stomach for almost three years. Tried several doctors and most everything anybody recommended to me, but kept getting worse and honestly did not care to live as I was never well even though, at times, I had no pain. My symptoms were as follows: Always tired, my whole body a throbbing ache, pain and soreness in the stomach, vomiting, constipation, could not eat or sleep, and was generally unwell. But after taking Dr. Pierce's Golden Medical Discovery with the Pleasant Pellets it has made me a well man which is something to live for."

**Fashions and Fads.**

Chiffon and velvet ribbons are in great demand for trimmings. They come in most exquisite shades and are used, with brocade often to accentuate one of the colors of the design.

Very fashionable are the white felt hats, faced with dull-finished old gold faille. This facing should be the only suggestion of color about the hat, all of its top trimming should be white.

The new tailored suits show skirts mostly draped and either short or three-quarter cutaway coats. The pleats take the form of pleated panels or of a pleated skirt beneath a drapelonaise.

The latest notes from Paris say that elaborate combs will be worn again. Some are fan-shaped; others are narrow and curved to fit around the back of the head, just over a heavy roll on the neck.

For Fall wear the jabot has gained immense proportions, frequently covering the front of the blouse and appearing in pointed and round effects that are somewhat like the bishop's jabot of the summer.

For the little girls there are charming little hats of velvet, velour, beaver and cloth. A bell-shaped model of tau velour has a ruffling of brown ribbon velvet about the crown and a flat box at the side.

A very becoming costume is made of navy blue silk with a draped open shirt and bodice trimmed with porcelain buttons, a white nixon blouse and collar. A navy silk sash with fringing to match, lined with rose-colored silk.

Many of the new blouses are made of silk and have linen collars and cuffs. A very pretty blouse is made surplus fashion with a sailor collar and undercuffs of dainty hand-embroidered linen, which can be removed and laundered.

Evening dresses are trimmed with pearl, bugle, mother-of-pearl embroideries, or iridescent spangles and beads, or again of floss or mercerized silk on net, tulle or mousseline de soie. The most expensive are trimmed with fur and mock jewel embroideries.

The Directorate collar AS expressed in fur has wonderful charm and becomingness, threatens to become almost too popular. It will be made of ermine, and a note of black will be introduced by the tails, which will act in place of the frills of lace.

The new models show many bright touches of color; for instance, cuffs and collars are trimmed with tanager, lemon and gold, combined, or black and white, lemon and light blue, chartreuse, navy and light blue.

Nearly all the evening wraps are big, shapeless mantles, which fall in soft folds in which the wearer can drape herself with grace. The manner in which these mantles are worn is of much importance. They are tight about the legs and very full about the hips.

## NEW ARRIVALS:

Now due large stock of new Vegetables and Fruit.

250 bris Choice Apples, assorted kinds.

25 bags P.E.I. Turnips

100 bags (dry as meal) POTATOES.

20 bris Green Cabbage

25 only 11 qt. Table TOMATOES.

10 bris Jam. Oranges

50 cases Silverpeel ONIONS.

40 kegs Heavy Green GRAPES.

## SOPER & MOORE.

made in a plain straight shape, with collars and cuffs of the same material, and others are slightly draped in panier effect, the soft folds being brought over on one side and held in place by motifs of silk cord passementerie.

For pretty afternoon dresses there is a large choice of materials, but the most attractive are the fancy velvets. The colors and shades have never been more numerous. Some have narrow stripes or lines of dark velvet on satin, while others are speckled.

The French raincoat is a very excellent one to consider if you expect to wear it with your finer gowns. They are made of rubberized crepe de chine and peau de soie. They are excellent protectors, and yet are so light weight that they will not leave their imprint on a beautiful gown.

As some of the evening gowns have very short sleeves, some are even sleeveless, thought should be given to the glove length. Very long gloves will be worn. The afternoon and street dresses have long sleeves, trimmed with lace at the wrist, almost covering the hand; in that case short gloves are necessary.

## Autumn Musings.



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The falling leaves float, dippy, on every vagrant breeze; and some one should get busy and glue them to the trees. I hate to see them falling down to the grassy tombs; they bring reflections galling of death and sable plumes. The end of all endeavors they seem to typify; I can't hang on forever, like them I'll wilt and die. Like them I'll whirl and eddy and land down in the mud, and there I fear, steady, I'll make no louder thud. Man thinks that when he'll perish, his friends will break their hearts; his memory they'll cherish; alas! when he departs—it is a sad confession—the world but lightly grieves; he makes no more impression than do the falling leaves. His creditors may languish a while and tear their hair, and utter some words of anguish, but they alone will care. He'll far the solar system when he departs in death's tarn; but, dead, no one has missed him, and no one cares a darn. Such thoughts the leaves, now falling, suggest, and make us sad, and we are caterwauling when we should all be glad.

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## A BEAUTIFUL BABY

Gained Wonderfully After Being Put On A Well Known Food.

Mrs. E. Warner of 32 Winnifred Ave., Toronto, in writing about Neave's Food, says, "I have used Neave's Food for my baby and it has agreed when everything else failed. He has gained wonderfully since I started giving it to him."

Mr. A. J. Forgue, Labelle Street, Montreal, writes, under date 13 Oct: "My little daughter, born Aug. 13th, likes Neave's Food very much. She is a bunch of fat."

Mrs. J. Fallon of Whitty, Ont., says "Neave's Food is the only food that has agreed with our little boy. He is brighter, and his flesh is firmer, since taking it."

Neave's Food has been the standard Infant's Food in Great Britain for more than 85 years.

Mothers and prospective mothers may obtain a free tin of Neave's Food and a valuable book, "Hints About Baby", by writing Edwin Utley, 14 Front Street East, Toronto, who is the Agent for Canada. (Mention this paper.)

Neave's Food is sold in 1 lb. air tight tins by all Druggists in Canada.

## W. V. DRAYTON'S PIANOS and ORGANS are the Best.

Agents for  
NEW SCALE WILLIAMS' PIANO.  
RICCA PIANO.  
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Terms to suit purchasers.

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OF ST. JOHN'S. WE STOCK:

All kinds of Men's and Boys' Fleece Lined Underwear. All kinds of Regular Piece Goods & Pound Remnants. All kinds of Men's Cotton Tweed and Denim Overalls & Jacks

**SLATTERY BUILDING,**  
Duckworth and George's Streets St. John's.

## J. J. ST. JOHN.

Just arrived:

Ten kegs PURE IRISH BUTTER (none so good).  
20 cases BAKEAPPLES.  
10 bris. CRANBERRIES.  
10 kegs No. 1 GRAPES.  
5 bris. MARSH BERRIES.  
2 cases PANSHINE, 5 and 10c.  
5 bris. PARTRIDGE BERRIES.  
Large assortment of MOIR'S CANDIES, 5c. box.

**J. J. ST. JOHN.**

## UNLESS

My Companies had promptly and consistently paid all losses (large or small) in Newfoundland during the many years of my agency, could they ever have gained the absolute confidence and remarkable popularity that they now enjoy?

They are to-day as religiously persistent as ever in giving reasonable rates.

May I have your business?

**PERCIE JOHNSON,**  
Insurance Agent.

Big Shipments by "Florizel" and "Morwenna."

**Gravenstein Apples,  
Oranges, Cabbage,  
Cranberries, Parsnips,  
Carrots, Cheese,  
Seadog Matches.**

IN STOCK:

**Grapes and Onions.  
George NEAL.**