

**WE DO THIS!**

We protect you personally from loss through illness or accident;  
 We protect your plate glass windows;  
 We replace your damaged automobile whether through fire or collision;  
 We guarantee you from loss through defalcation;  
 We insure you against shop or residence burglary;  
 We give you "Workmen's Compensation" covering;  
 In fact, we issue high class insurance for loss of time or income from any source whatever.  
 —36 years old, with claims paid over \$81,000,000

**U.S. FIDELITY & GUARANTY CO'Y.**  
 J. J. LACEY, Nfld. General Agent.

**THE FLASHLIGHT EVEREADY**

BE SURE IT'S AN  
**EVEREADY**  
 "THE RIGHT LIGHT TO LIGHT RIGHT."

The newest thing in Flashlights is the ALUMINUM CASE FLASH, the price of which is surprisingly Low.

**WM. HEAP & CO., Ltd.**  
 AGENTS.

**NATIONAL RACING.**

See put five lengths between Papyrus and himself, but that is nothing compared to the distance between THE BON MARCHE and our competitors. We almost leave them miles behind in Value-Giving Bargains.

OUR MEN'S WOOLLEN UNDERWEAR . . . 85c. garment.  
 OUR LADIES' FLEECE LINED UNDERWEAR . . . 89c. garment.  
 OUR CHILD'S & MISSES' F.L. UNDERWEAR from 30c. garment.  
 OUR INFANTS' F.L. UNDERWEAR from . . . 15c. garment.

**BON MARCHE CASH STORE.**  
 OPEN AT NIGHT FOR YOUR CONVENIENCE.

Use **'Matchless'**

The Paint of Quality  
 There are cheaper and more expensive Paints on the Market, but **None as Good Value**

12,000 SIDES AMERICAN SOLE LEATHER.  
 1,200 FEET BLACK UPPER LEATHER.  
 Large Quantity of CHAINS & ANCHORS.  
 NEW IRON & LUBRICATING OIL, at Rock Bottom Prices.  
 Also, AMERICAN PLYMOUTH STEAM TARED MANILLA ROPE—all sizes.  
 And all kinds of Ships' Supplies.

**North Am. Fur, Hide and Metal Co'Y.**  
 Water Street West (Next Door Reid Electric Store.)

**THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION**

LIMITED,  
 OF LONDON, ENGLAND.  
 Undertakes the following Insurances:  
 Personal Accident and Health, Workmen's Compensation, Employers' Liability, Public Liability, Teams, Elevator, Automobile Liability (Property Damage and Collision), Automobile Fire, Fidelity Guarantee Bonds, Contract Bonds and Plate Glass.

Dominion Government Deposit for the Protection of Canadian Policy Holders—\$1,300,000. Total Reserves over \$12,000,000.

**J. B. URQUHART, Agent.**  
 Phone 245. St. John's, Nfld. P.O. Box 926.

**NEW ARRIVALS!**

NOVEMBER 16th.  
 CALIFORNIA ORANGES.  
 "KING" APPLES.  
 "WAGNER" APPLES.  
 BOX APPLES.  
 "ANCHOR" DATES.  
 CRANBERRIES—Boxes.  
 Finest Quality  
 CANADIAN CREAMERY  
 1 lb. Blocks and Solids.

PRICES RIGHT. PHONE 264.  
**GEORGE NEAL,**  
 Limited.

**Real Estate.**

Houses for Sale. Building Lots.  
 Land for Sale. Loans Negotiated.  
 Land for Lease. Mortgage Investments.  
 Farms for Sale. Interest Collected.  
 Insurance Effected. Rents Collected.

Listings Solicited. No Sale, No Charge.

**FRED J. ROIL & CO.**

REAL ESTATE & INVESTMENT BROKERS,  
 Smallwood Building, Duckworth Street.

**MARCONI.**

Giuglielmo Marconi, born (1874), Italian electrical engineer, was born at Triliveto, near Bologna, his mother being an Irishwoman. His first experiments in wireless telegraphy were made in Italy in 1895, then put to practical use in England in 1896. In 1899 he established connection by the same means across the English Channel; in 1901 between Cornwall and Newfoundland, and in 1902 between Canada and Newfoundland. In 1904 he entered into an agreement with the British Post Office for the commercial transmission of wireless messages, and in the same year, through the same means, the first ocean daily newspaper was started on the ships of the Canard Line. His system is in use in the British, Italian and other navies, and is at the present time established throughout the world.

Among the many photographs on exhibition at CROSS & CO., is an autograph picture of the great wizard.

At THE GRAND COLISEUM we invite inspection of our large and varied stock of Men's warm Clothing, Coats, Pants, and Pants for little boys; Hosiery, Gloves and Socks.

**AT CROSS & CO. THE GRAND COLISEUM,**  
 150 DUCKWORTH STREET.

**NEW ARRIVALS OF**

**Fall and Winter Suitings and Overcoatings.**

You will find these Goods a specially well selected assortment. If your order has not been placed, see ours before buying.

GET ONE OF MAUNDER'S OVERCOATS and keep up the standard of good tailored clothes. Write for samples and style booklets, with measuring instructions.

**John Maunder**  
 TAILOR & CLOTHIER  
 ST. JOHN'S, N.F.

**MOREY'S COAL is GOOD COAL.**

The Only **AMERICAN ANTHRACITE COAL** in the market. All Sizes.  
 ALSO IN STOCK **WELSH ANTHRACITE COAL** All Sizes.  
**M. MOREY & CO., Ltd.**

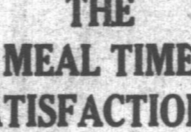
37 Varieties

**THE PERFECT SODA BISCUITS**

Wholesome Delicious

Such Flavour  
 Such crackly  
 Crispness and such  
 all round whole-  
 some goodness as  
 TIP TOPS lavishly  
 provide never  
 before have  
 been put into  
 SODA  
 BISCUITS

Just what big  
 and little folks need  
 for LUNCH—  
 Easy to digest and  
 sustaining—  
 gives  
 HEALTH and  
 VITALITY.



**THE MEAL TIME SATISFACTION**

Enticing Irresistible

TIP TOP SUGGESTION: Before serving at table place the TIP TOPS in the oven for about five minutes and then allow to cool, then note the result.

**A. HARVEY & CO., LIMITED,**  
 Manufacturers.

**TEMPLETON'S for WALL PAPERS.**

AS USUAL.  
 New Shipment of Choice Patterns, at our usual **LOW PRICES.**

Every pattern is carefully chosen for local requirements. Every Piece is guaranteed perfect. No Jobs! No Flaws!

Pattern Books showing Papers with Borderings to match, mailed to Outport customers on receipt of 6c. stamp, which may be deducted from cost of first order. Everyone pleased with the designs and prices.

Special discounts and terms to Wholesale Customers.

WRITE FOR A SAMPLE BOOK NOW.

**Robert A. Templeton**  
 333 WATER STREET.

**Bridge Prize Novelties!**

Direct from one of New York's leading Art Studios we have just received a small parcel of Hand Decorated Novelties, specially suitable for Gift-giving and Party Prizes.

Although very inexpensive, the charm of these Novelties will surely appeal to the hostess who is seeking for "Something Different."

**T. J. DULEY & CO., Ltd.**  
 The Reliable Jewellers & Opticians.

**APPLES**

KINGS, WAGNERS and HULBERTS.

**APPLES**  
 1'S—2'S—DOMESTICS—3.  
 CALIFORNIA ORANGES  
 Counts 176's—216.

**BURT & LAWRENCE**

**Nfld. Government Railway.**

**Freight Notice!**

HUMBERMOUTH-BATTLE HR. STEAMSHIP SERVICE

There will be no acceptance for the above route this Friday. Next acceptance will be advertised.

**Nfld. Government Railway.**

**RED CROSS LINE!**

NEW YORK HALIFAX ST. JOHN'S

SCHEDULE OF SAILINGS FOR NOVEMBER

From New York		From St. John's
November 3rd	ROSALIND	November 15th
November 10th	SILVIA	November 22nd
November 21st	ROSALIND	November 29th
December 5th	ROSALIND	December 12th
December 12th	SILVIA	December 19th

THROUGH RATES QUOTED TO ALL PORTS.  
 ROUND TRIP TICKETS ISSUED AT SPECIAL RATES WITH SIX MONTHS' STOP-OVER PRIVILEGE.

Winter Passenger Rates Now Effective.

**G. S. CAMPBELL & CO.,** Agents, HALIFAX, N.S.  
**HARVEY & CO., LTD.,** Agents, ST. JOHN'S, Nfld.

**FARQUHAR STEAMSHIP COMPANIES**

REGULAR PASSENGER & FREIGHT SERVICE:

ST. JOHN'S, Nfld., and HALIFAX, N.S.

S.S. SABLE ISLAND will leave Halifax, N.S., on November 20th and St. John's, N.F., on November 24th.

HEAD OFFICE: Farquhar & Co., Ltd., HALIFAX, N.S.  
 AGENTS: Harvey & Co., Ltd., ST. JOHN'S, Nfld.

**MONTREAL-ST. JOHN'S**

**Inter-Continental Transports, Limited.**

S.S. MANOA leaves St. John's, November 17th, and leaves Montreal, November 24th.

For space, rates, etc., please apply to this Office, as space is limited.

**HARVEY & CO., Limited,**  
 AGENTS.

**Canadian National Railway**

Passengers and Shippers remember: One of the shortest and best ways to travel and ship freight to Boston is via Halifax or North Sydney and Canadian National Railways.

For further information, apply to—

**J. W. N. JOHNSTONE,**  
 General Agent,  
 Board of Trade Bldg., St. John's, Nfld.

ADVERTISE IN THE EVENING TELEGRAM.

TORONTO, Nov. 15.—  
 winds, mostly southerly,  
 today, not much change  
 expected.  
**ROPER & THOMPSON**  
 Car. Co.

**Auction**

THE PEOPLE'S PAPER

**Auction**

Leasehold Property

On the premises

**Tuesday Night**

at 12 o'clock

All the leasehold property in the Dwelling House No. 22-24, situated on Springdale Street, New Gower Street, per annum, term 50 years, immediate possession. Particulars apply to the Solicitors, or

**P. C. O'Driscoll**

**Auction**

On the premises

**FREE**

On Wednesday

21st Inst. at 12 o'clock

All that piece of land with Dwelling House situated on the East Hill, immediately opposite the Hibernian Hotel. Particulars apply to the Solicitors, or

**P. C. O'Driscoll**

**Auction**

Big Auction

at 12 o'clock

Consisting of 400 dozen washable ladies' dress serge, ladies' sweaters, quantity of flannel, 100 dozen ladies' hose, 1,000 yards of costs, etc. Don't miss this thing must go. Inspection sale every night disposed of.

194 New Gower Street (2 doors East of St. John's)

**P. C. O'Driscoll**

**Auction**

On the premises

**Tuesday Night**

at 12 o'clock

That well known 2 Storey Dwelling, No. 59 Flower Street, containing 9 rooms, dilapidated. Recently repaired concrete wall, electric house. Terms cash. Particulars upon application.

**FRED J. ROIL**

Real Estate Agent, Smallwood Building, St. John's, Nfld.

**HOUSE**

Residence No. 28, belonging to one of our in good condition, and thoroughly renovated for year. Eastern style. Ground floor consists of rooms which can be used as Offices. For particulars apply to

**R. W. N. JOHNSTONE**

General Agent, Board of Trade Bldg., St. John's, Nfld.