

Three Weeks Ago
 we advertised the fact that the Union returned part of the premiums, or in other words issued benefits whether the insured was disabled or not.
 That is still a very important clause of our contract, despite the advertisement of another company claiming to be the only company returning part premiums.
We return 25 p.c. after Five Years.
UNION CASUALTY CO.
 PHONE 1164. CITY CHAMBERS. BOX 262.

JUST ARRIVED
 A Shipment of
Fish Hooks
 14, 15 and 16 Bultow.
 Small, Medium, and Large Quarter, Kirby and Round.
 Extra Large Hake and Jigger; 5 & 6 Square Bultow.
 SELLING AT LOWEST PRICES.
Bowring Brothers, Ltd.,
 HARDWARE DEPARTMENT.
 feb3,tf

BON MARCHE SPECIALS
 We have some splendid lines to offer, many of which we cannot repeat owing to advance in prices. These are only a few of our Specials:
 56" Flannelette . . . 25c. yd.
 Lendon Smoke . . . 28c. yd.
 36" Shirting . . . 27c. yd.
 White Flannelette . . . 19c. yd.
 English Wool Blankets—
 \$10.50 pr.
 Cotton Blankets . . . \$2.75 pr.
 Men's Overcoats . . . \$9.50 ea.
 All Wool Serge . . . 85c. yd.
 Men's Wool Sox . . . 60c. pr.
 Blay Calico . . . 20c. yd.
 Ladies' Wool Hose . . . 45c. pr.
 Children's Hose . . . 16c. pr.
 Ladies' Wool Pants, 50c. gar.
 Fleece Lined Pants, 85c. gar.
 Ladies' Pail Overs, \$1.15 ea.
 Embroideries . . . 3c. yd.
 Children's F. Lined . . . 33c. up.
 Ladies' Gloves . . . 19c. pr.
 Blay Towels . . . 25c. ea.
 Children's Hkis. . . 3c. ea.
 Sideboard Covers . . . 45c. ea.
BON MARCHE,
 268 WATER STREET. SEE OUR WINDOWS.
 jan20,tf

ROBERT TEMPLETON
 has been appointed Agents for the
"Agripta" Patent Strapping & Sealing Device
 These Tools are English Invention and Construction, and are extremely strong, simple and durable, and can be depended upon to give service. Quite different in principle to any other on the market. Just the help your packing department requires.
 A demonstration given to exporters and shippers.
 'PHONE 41.
Robert Templeton

YOU FEEL SMALL
 when your clothes don't fit well or are out of date, lack style and elegance. Put on one of our Made-to-Order Suits and you feel like a big man, as big as the biggest in your town. Fine clothes-do make such a difference to a man.
J. J. STRANG,
 LADIES' & GENTS' TAILOR.
 Corner Water & Prescott Streets.
 eod,tf

P. E. I. Potatoes!
 Due Monday ex "Silvia,"
P. E. I. Potatoes.
 Lowest Prices.
 Finest Quality.
George Neal Limited

RUBBER FOOTWEAR FOR THE WHOLE FAMILY
 Don't suffer with damp feet when we have such a splendid line of RUBBERS at such reasonable prices.
 MEN'S STORM RUBBERS @ \$1.25, \$1.45, \$1.65, \$1.75 and \$2.00.
 MEN'S LOW CUT RUBBERS, medium and pointed toe @ \$1.60, \$1.75
 MEN'S TAN RUBBERS, medium and pointed toe @ \$2.00. **BEST QUALITY.**
 LADIES' STORM RUBBERS @ \$1.15, \$1.25, \$1.40.
 LADIES' LOW CUT RUBBERS @ \$1.15, \$1.25.
 LADIES' TAN RUBBERS in all the well known styles @ \$1.40 and \$1.70.
 CHILDREN'S BLACK STORM RUBBERS, @ 85c.
 CHILDREN'S TAN & WHITE RUBBERS, @ \$1.00.
 MISSES' BLACK STORM RUBBERS @ 97c.
 MISSES' TAN & WHITE RUBBERS @ \$1.15.
 ALL HIGH GRADE MERCHANDISE.
PARKER & MONROE, Ltd.
 feb16, f.s.m.w THE SHOE MEN.

CROWN LIFE!
 Some Special Features offered you under a CROWN LIFE Policy:
 (1) No Medical Examination required up to \$2,000.00.
 (2) In case of Total and Permanent Disability, the Company will pay all future Premiums under your Policy.
 (3) In addition to paying your Premiums, the Company will pay you a Monthly Income.
 (4) In case of death by accident, the Company will pay DOUBLE THE FACE VALUE OF THE POLICY—\$10,000 on a \$5,000 Policy, for example.
 WE WILL BE GLAD TO SHOW YOU.
Crown Life Insurance Company of Canada
 Law Chambers, St. John's.
 CYRIL J. CAHILL,
 Manager for Newfoundland.

WHAT FORTY-NINE DOLLARS WILL DO.
\$49 Come into one of our stores and select your Suiting from a splendid line of English Worsted, and we will make up a first class Suit for you—best trimming and cut to any style you desire.
 Did you say that was a bargain? No, certainly you didn't, when money is so tight. But, listen! We are coming to the bargain point now—with that Suit we are going to give you an **EXTRA PAIR OF TROUSERS—FREE!**
 In other words you will have a Suit of Clothes with two pairs of trousers of same material for the price of one suit. This offer is for a limited time, and the price, while low, never touch the point where the quality of our work ceases.
SPURRELL THE TAILOR
 AND MEN'S OUTFITTER.
 365 WATER ST. 210 DUCKWORTH ST.
 and GRAND FALLS.
 feb5, m.th.s,tf

Barrel Apples
Case Onions
Box Apples, Cal.
California Oranges 216's,
Burt & Lawrence.

EVERY \$1000!
 Invested in United Towns
 Electric Company 7 p.o.
 Preference Shares

 Can put ten to fifteen electric horse power to work for you, lighting, cooking, cleaning, sewing, drilling, sawing, turning the wheels of industry, tirelessly, unceasingly, year after year.
THINK IT OVER!
 Particulars, Prospectus, etc., on application to the
Company's Office,
Telephone Bldg., St. John's
 feb19, s1, eod

THE JOY OF A RECORD
 That is Virtually
Noiseless.
 To-night put on your Phonograph any of the Records you enjoy most. Does the surface noise intrude and prevent you from completely enjoying the music? To-morrow come in to see us and let us play for you a few of the new
Columbia
 NEW PROCESS
RECORDS
 Instantly you will notice that the disconcerting surface noises which have always annoyed you are absent.
 COLUMBIA-NEW PROCESS RECORDS will make your Phonograph what it should be, a musical instrument of the highest, purest type.
U. S. Picture & Portrait Co.
 GRAFANOLA DEPARTMENT.

LOOSE LEAF
BINDERS
 and
Accounting Forms
 for every purpose
Dicks & Co, Ltd
 jan12, eod,tf

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 THE GREATEST AND CHEAPEST.
 2,350,000 COPIES OF THE FEBRUARY ISSUE PRINTED.
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 Single Copies 20c. Yearly Subscriptions \$1.80
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Charles Hutton,
 Sole Supplier famous Pictorial Patterns.

Reid-Newfoundland Co., Limited
NOTICE.
 Shipper's Freight Guide has now been re-issued. Copies will be supplied to shippers on application to the General Freight Department. 'Phone 742.
Reid-Newfoundland Co., Limited

"Leads in every District"
VICTOR FOUR
 Jan. w.f.m.1y

Farquhar Steamship Companies.
PASSENGER AND FREIGHT SERVICE
 ST. JOHN'S TO HALIFAX.
 STEEL STEAMSHIP "SABLE I."
 Sailing every nine days.
 Freight accepted and rates quoted to all points.
 For sailing dates and other information, apply
HARVEY & CO., LTD., St. John's, Nfld.
FARQUHAR STEAMSHIP COMPANIES, Halifax, N.S.
 aug3, 6mos., w.f.m.

RED CROSS LINE!
 NEW YORK HALIFAX ST. JOHN'S
 PROBABLE SAILINGS FOR MARCH, 1923.
 From St. John's, Nfld. From New York
 S.S. SILVIA March 10th S.S. ROSALIND
 S.S. ROSALIND March 17th S.S. SILVIA
 S.S. SILVIA March 24th S.S. ROSALIND
 S.S. ROSALIND March 31st S.S. SILVIA
 Through rates quoted to all ports.
 Winter passenger rates now effective.
 Special rates quoted on return tickets with six months stop-over privileges.
 For further information re passage fares or freight rates, etc., apply to
HARVEY & CO., LTD., St. John's, Nfld., Agents.
BOWRING & COMPANY, 17 Battery Place, New York, Agents.
G. S. CAMPBELL & CO., Halifax, N.S.
 jan5, m.w.f.m.

Grove Hill
 166 Water
 will be open for
 on Saturday, Ma
J. G. Mc
 Tel. 247A.
 Forty-Four Years in the Service of
 the Public—The Evening Telegram

TEN PAGE
 WEATHER P
 TORONTO (Noon)
 night and part of
 ROPER & THOMP
 1923, 25.
 VOLUME XI

 Auction
 RELIA
 BARN
 AUCTION
 AUCTION
 BANKRUPT
 (By order of the
 Thursday, M
 10.30 a.m.
 at 5 Waldegra
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 MISSES' EMBRO
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 DOZ. SCHOOL
 DOZ. KEY CHAI
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 PINS, BROOCHES
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 DOZ. PIPES.
 DOZ. NECK TIES.
 DOZ. MUFFLERS
 DOZ. MEN'S CAP
 DOZ. VESTS.
 DOZ. BOYS' SW
 SWEATER COATS
 DOZ. MEN'S SW
 FULLY KE SETS.
 DOZ. WRITING I
 MEN'S OVERCOA
 LADIES' MACHIN
 DOZ. WORKING S
 DOZ. MENDING C
 GREAT GROSS PA
 YARDS DRESS L
 LBS. SCRIM.
 GROSS ASST. BU
 CASES ASST. DR
 To be sold in cas
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 TIME 10.30
J. A. BA
 Genuine Auct
 At Star of the
 Thursday night,
 all articles rece
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Grove Hill
 "The Flower
 166 Water
 will be open fo
 on Saturday, Ma
J. G. Mc
 Tel. 247A.
 HARVEY'S BLENDED