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Commencing WEDNESDAY Morning. IF YOU DON'T BUY FURS AT THIS SALE YOU LOSE MONEY.

Note the savings effected by buying from us. **LADIES' SQUIRREL FURS** in Necklets & Throwovers.

Regular prices . . . \$5.00 \$6.50 \$7.50 \$8.50
Sale prices \$3.75 \$5.00 \$6.00 \$7.00

LADIES' BLACK HARE NECKLETS

Regular prices . . . \$1.80 \$2.30 \$3.80 \$5.50

Sale prices \$1.30 \$1.90 \$2.90 \$4.00

Similar Savings in Child's Fur Sets.

HATS!

We offer the balance of our stock of Hats, both trimmed and untrimmed, at **SALE PRICES.**

Felts. Regular 80c, 90c, \$1.00, \$1.20. Selling at one price, only 60c.

Black Velours. Regular \$3.50 for \$2.00

Black Beavers. Regular \$3.00 for \$2.00

Trimmed Hats. Regular \$3.00, \$3.50 and \$4.00 for only \$2.00.

BIG VALUES IN

Ladies' Tweed Coats,

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At the prices quoted an investment in these securities will yield up to 6.90 p.c. on the money invested. Prices and full particulars will be gladly furnished upon request.

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The Surplus Earned.

In 1912 the Canadian Life earned surplus of \$1,530,667, exceeding by over \$237,000 the earnings of 1911, and by a much larger amount the earnings of any previous year. This is of importance to policyholders, for their Dividends must come from this account.

CANADA LIFE ASSURANCE CO.

C. A. C. BRUCE, Manager,

St. John's.

Over 40,000 People Read The Telegram

Some Points of View.

By RUTH CAMERON.



The following answer also deserves my space:

"Just a word for the forlorn wives of poor men. The impulse seized me to leave my pie and cooky baking long enough to remind the complacent bachelor maid that the days do come and the years draw nigh when one is lonely, oh so lonely, without children or children's children."

"There's where the faithful toiler wife of an ordinary man gets her inling. And she can give up chasing lecture courses and art exhibitions and woman's clubs, and be a comfortable old lady without any sense of shame and loss. She that loses her life shall find it."

"I was a college woman, my husband is a collegebred, professional man. The fruits are two children of brilliant mind, and we are proud and happy."

(In haste for I fear the cranberries are sticking.)

ON E-W H O-FOUND IT WORTH WHILE.

"Did she really like my Christmas gift or was she just pretending to be pleased?" is a query that often lurks in the mind long after the holiday season is passed. It is so hard to tell. Some people can seem delighted when they are in reality most disappointed, and others lack the ability to make their thanks sound convincing.

ing no matter how pleased they really are.

All this is a preamble to a suggestion. If you want to do a kind thing, tell some member of your circle how much some other member seemed to enjoy his gift. Assurances like this from a third person are always much more convincing. I once gave a kodak, for which I paid more than I really could afford, to a nephew of mine. It did not seem to me at the time that he was particularly pleased. But the next time I met his sister she seized the opportunity to say, "I never saw anyone enjoy anything as much as Carl enjoys that camera." After that I felt well repaid for whatever sacrifice it had involved.

It's just a little thing to remember to do, but it may give a lot of happiness.

The following acrostic on optimism and pessimism which one of my reader friends has written and sent me is altogether too good not to share with my other reader friends:

THE CONTRAST.

Acrostic. Optimism.
Hope for the best, for evermore,
Overhead the sunlight gleams;
Pass not the time in weeping sore,
Ever watch the golden gleams
Thrown from Heaven's wide open door.

Pessimism.
Hope the best, be energetic,
Ever seek the brighter view,
Brightest dreams may be prophetic,
Every promise may come true,
Stand not in the purple shadows;
Think—the best may come to you.

Thunder sure will kill the chicks,
Hurry up, we're in a fix,
We can turn around once more,
We'll be turned outside the door!
Oh, whatever shall we do?
Rent will be to-morrow due!
Surely we shall all be ill;
Then who'll pay the doctor's bill?

Ruth Cameron

CATHEDRAL MEN'S BIBLE CLASS.

TWENTY-FIRST ANNUAL REPORT.

To the Rev. Canon White, Rector, and Members of the Cathedral Men's Bible Class.

Your Committee wish to again perform what is at once their duty and privilege, viz.: the presenting of a report of the work of the Class for the past year. Altogether we think the year has been a very satisfactory one. We are pleased to note that the attendance has kept up to the standard. As in past years we are glad to have had many of our outport brethren present on several occasions.

The number of regular sessions held at the Synod Building totaled twenty-six, and two services at the Cathedral were held. The Class closed on Sunday, October 26th, and again on November 16th, both being occasions on which the C. L. B. held Church Parade, and the usual custom of closing to allow the members to attend these services was followed. The Class closed for the summer season on the last Sunday in April.

The annual service for sealers was held at the Cathedral on Sunday, March 9th. Despite other attractions there was a good attendance and a hearty service was held. The Rector very kindly delivering a splendid address.

Annual Tea and Entertainment.

The annual Tea and Entertainment was held in the British Hall, on Tuesday, April 1st. We are pleased to be able to report that it was most successful and enjoyable. The net proceeds amounting to \$65.01. Once again we would express our heartfelt thanks to the ladies who so kindly provided and presided at the tea tables, and also to those ladies and gentlemen who contributed to the concert programme.

Conversations.

The annual conversation was held in the Synod Hall, on April 22nd. It was well attended and the splendid programme of vocal and instrumental selections and illustrated lantern lecture was thoroughly enjoyed. To all those who helped us on this occasion we tender our hearty thanks.

Harbour Mission Work.

Last year's report, in dealing with the lending of the Harbour Mission Boat to the Bishop for use during the voyage of the Church Ship, announced that it was hoped to be able to do something towards presenting His Lordship with a suitable boat. The Committee followed the matter up, and after some discussion, decided to recommend to the Class to present our own boat to the Bishop and to purchase a boat with motor engine

for the harbour work. This the Class readily consented to and arrangements were made accordingly. Unfortunately we experienced a sore disappointment in this connection. His Lordship was at Bermuda for the winter and we were awaiting his return before informing him of the decision to present him with the class boat. During his absence, and unknown to us, the Bishop's agents had made arrangements to have a boat built for the ship and, upon our making the offer of the Bible Class boat, we were informed that it was too late to cancel the other contract. This was subsequently confirmed on arrival of the Bishop. Meantime we had completed arrangements for our new motor boat which was nearly finished when we first heard of the other boat being built for the Bishop. It was thought best to carry on with our new boat as decided and await developments with regard to disposing of the old boat.

The regular work of the Harbour Mission was commenced on Sunday, May 4th. The Celebration of Holy Communion was attended at the Cathedral on that date and was followed by the usual "starting" service, held at Messrs. Ayre and Sons wharf, at which the Rev. J. Brinton officiated. Owing to the non-completion of the new boat temporary arrangements were made for carrying on the work for a few Sundays.

On the completion of the new boat a special Dedication Service was held. His Lordship the Bishop very kindly performed the Dedication on Sunday, June 6th, at 8 a.m. Although the morning was very wet and stormy a number of members were present at the service. His Lordship made a brief address in which he thanked the class for offering him the old boat and said he regretted very much that the other arrangements made did not permit him to accept the offer.

The work was continued in the new boat up to the second Sunday in December. We are pleased to be able to say that the boat has given satisfaction and has enabled the crew to do the work much quicker and a great deal easier than before. The crew this year were:—Messrs. A. Crane, Captain; Geo. Martin, G. Crossman, W. Miles, L. Crane, R. Tilley and J. Billard. The total of 577 vessels were visited for the season. The members of the crew deserve the hearty thanks of the Class for their work.

The cost of the new boat and engine has been a bit heavier than was estimated. The expenditure for these will be seen by the Treasurer's Report. It has been borne by the C. M.

In Stock To-Day.

per s.s. Mongolian:

30 cases ONIONS. (fresh packed.)

20 cases ORANGES. (420 Valencias.)

20 cases ORANGES. (420 large Valencias)

800 bags POTATOES. (Island Blues.)

50 bags PARSNIPS.

10 bags BEET.

10 bags CARROTS.

SOPER & MOORE

B. C. Fund and a transfer from the Boat Endowment Fund and we also have to acknowledge donations towards the cost from several friends of the Class to whom we wish to tender our sincere thanks.

Wharf Mission.

The work of the wharf mission was also carried on during the year. Mr. George Laite attending to the work in the western section and the eastern was looked after by Messrs. W. Hall, W. Miller and Hiseock. We are greatly indebted to these members for the work done by them.

The Class Band.

Our hearty thanks are again due to the members of the Orchestra for their faithful and unremitting services during the year. Mr. Kelland, who was with us last season, has left the Colony and has been succeeded at the organ by Mr. Ralph LeMessurier. Other new members in the persons of Messrs. J. Snow, Thomas England and James Weir have joined and we gave them a hearty welcome.

Our Secretary Says "Good Bye."

In June last we had to part with another of the best working members of the class, when Mr. C. E. Whitten, our energetic Secretary, left to take

up his residence in Montreal. Mr. Whitten served for quite a few years on the Committee and as Secretary did a great deal for the success of the Class. We are indeed very sorry that he has gone, but it is a great pleasure to hear of his success in his new home which we trust will continue.

Another of our workers in the person of Mr. Weston Miller, left us last November, he also taking up residence in Canada. Mr. Miller was connected with the work of the wharf mission and he, too, has our best wishes for the future.

Re-Opening For Winter Session.

The Class re-opened for the Fall and Winter Session with a service at the Cathedral on Sunday, October 5th. There was a large gathering of members and His Lordship delivered an excellent address on "Churchmanship."

Lecturers.

Besides the Class Leader and Chairman, Rev. J. Brinton, on whom the bulk of the work has fallen, we have to thank Revs. Canon Bolt and C. H. Barton, C. E. Hunt, Esq. and D. M. Browning, Esq., K. C., for helping with addresses. We also had the pleasure of having the Rector of Heart's Content, Rev. F. Smart, at one session, who, although he did not deliver the address, spoke a few words of kindly greeting and appreciation.

Our thanks are due to Messrs. G. A. Davey, J. Harvey and R. G. Rendell for kindness in allowing the Harbour Mission Boat and gear to be kept at their premises. Also to some friends and members who helped gratuitously in getting the new boat ready for work and to the Editors of the daily papers for many notices during the year. Trusting that our works and efforts may have the blessing of Almighty God for the future and wishing to all a Happy and Prosperous New Year.

We beg to respectfully submit this on behalf of the Committee.

(Sgd.) C. B. DICKS, Lay Chairman.

(Sgd.) W. HARDMAN, Asst. Secretary.

(Sgd.) J. BRINTON, Chairman.

Synod Building, St. John's, N. F., January 11th, 1914.

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