

This advertisement is the fourth of a series of ten, designed to effect closer co-operation between the company and its subscribers. There are three parties to a telephone call—the person calling, the person called, and the operator who connects them. The quality of service rendered is determined by the spirit in which all three work together, rather than by the individual effort of any one or two of these three persons. We shall gladly send complete sets of the series to those desiring them.

## Party-Line Consideration

A party line is a single circuit, shared in common by two or more subscribers. It is not reserved for a single user and should be used on the share-and-share-alike basis.

On a 4-party line, it is possible for all four stations to try to talk out on the same circuit at the same time. There is also the liability of all four stations being wanted at the same time to receive incoming calls.

Therefore, there are special considerations which the Telephone Company urge a party line user to keep in mind:

1. Long conversations prevent the use of the line by other subscribers; therefore, party line talks should be as brief as possible.
2. Whenever another party line subscriber requests use of the line for an emergency, courtesy should prompt the first user temporarily to give up the use of the line.
3. Whenever a party line subscriber takes the receiver from the hook and finds the line in use, the receiver should be replaced at once in a careful manner.
4. At the end of a conversation, the receiver should be replaced upon the hook immediately, otherwise the other subscriber cannot signal the central office.



The New Brunswick Telephone Company, Limited

Lord Balfour of Burleigh has been re-elected chairman of the Clackmannan parish council. Elected as chairman of the old parish council in 1916, he has thus held office continuously for forty-seven years.

Jacob Gould Schurman, president of Cornell University, "Neither President Wilson nor the present Russian government could more completely disclaim imperialism than Lloyd George does in this speech."

## REAL ESTATE

### Home Seekers Headquarters

Some of the Property for Sale by  
W. E. A. LAWTON

City Homes and Business Sites, Suburban Homes and Farms

A city home all that can be wished for, up-to-the-minute—enough said—price right.  
Desirable home, freesthold with brick residence, best residential street, two drawing-rooms, living-room, dining-room, kitchen, four bedrooms and bath.  
A desirable home property with revenue. Two-family, central, large lot, freesthold, light on four sides, in good order (barn on rear).  
Another two-family, 68 Mecklenburg street. A good buy.  
A bargain, \$1,000 cash, and I will arrange loan for balance. A cozy city home, freesthold, hot water furnace, eight rooms and bath.

#### OTHER PROPERTY FOR SALE

Two-family, King street east, freesthold, with barn.  
Self-contained, King street east.  
Self-contained, Wellington Row, central.  
Self-contained, Alexander street. A cozy home.  
Self-contained, Douglas avenue. A bargain.  
Self-contained, Duke street. A good buy. (Possession at once).  
Two-family, Douglas avenue, well located.  
Three-family, Harrison street, freesthold, large lot.  
Two-family, Millidge avenue, with city water.  
Two-family, Main street, with two shops.  
Two-family, Main street, with one shop; vacant lot in rear.  
Five two-family houses, West St. John, well located, easy terms.  
Three-family, 127 Victoria street; good investment.  
Self-contained, Richmond street.  
Two-family, Richmond street.  
Four-family, Waterloo street; shows ten per cent. A corner.  
Self-contained, Kennedy street, up-to-date, large lot, good outlook of river.  
Double house, two families in each, Padlock street, up-to-date, or will sell separate.  
Two-family on Murray street.  
Two-family, Dufferin avenue, new.  
Two-family, Lansdowne avenue, rents well.  
One-family, Paradise Row.  
Three-family, City Road.  
Three-family, Pitt street.  
Three-family, Hilyard street; two-family in rear.

#### Insurance That Insures

**BUSINESS MEN**—New Progressive Life-Indemnity, Disability Contract, Accident and Health. All benefits increase 10 p.c. each year.  
Weekly indemnity increase 10 p.c. each year.  
Policy also increase 10 p.c. each year. Until the policy gives \$0 p.c. more insurance. No increase in premium.

THE FIDELITY AND CASUALTY CO. OF NEW YORK.

W. E. A. LAWTON

93 Prince William Street

Dearborn Building Tel. 2333 ST. JOHN, N. B.

## MONTREAL TRANSACTIONS

(J. M. Robinson & Sons, Members Montreal Stock Exchange)

Montreal, Jan. 12.  
Dread—20 at 82 1/2.  
Dominion Steel—225 at 55 1/2, 125 at 55.  
Quebec—2 at 15.  
Fennan—15 at 65.  
Faint—25 at 65.  
Smelters—15 at 25.  
Steel Co—202 at 92.  
C. G. E.—75 at 101 1/2.  
Second War Loan—9,000 at 92 1/2.  
Unlisted Stocks.  
Tram Power—25 at 51, 50 at 50, 25 at 80 1/2.

## REAL ESTATE

### House Properties of Every Description

With the approach of February, many will have resolved to quit paying rent and own their own home instead. We submit herewith a list of house properties to suit the pocket of almost anyone who is in the market to buy. We should be glad to furnish further particulars on request. The list follows:

#### CITY PROPER

Two and Three-Family Houses  
Hazen St.—Two-family house, freesthold.  
Wall St.—Freesthold, two-family house, hot water heating.  
Duke St.—Leasehold, two-family house, hot water heating.  
Brussels St.—Leasehold, five houses.  
Harris St.—Freesthold, two-family house, hot water heating.  
Knox St.—Leasehold, two-family house.  
St. James St.—Freesthold, two-family house.  
Johnston and Winter St.—Leasehold, two-family house.  
Delhi St.—Freesthold, four-tenement.  
George St.—Leasehold, six tenement and store.  
Brussels St.—Leasehold, three buildings.  
Germantown St.—Leasehold, two-family house.  
St. David St.—Leasehold, three-family house.  
St. Patrick St.—Leasehold, three-family house.  
Waterloo St.—Leasehold, four-family house.  
Charles St.—Freesthold, two-family house with store and four tenement.  
St. Patrick St.—Leasehold, two-family house.  
Dorchester St.—Leasehold, two-family house.  
Hanover St.—Leasehold, two-family house.  
Church St.—Freesthold, five-family house.  
Marsh Road—Leasehold, three stores and flats overhead.

#### LOWER-PRICED PROPERTIES

Thorne Ave.—Leasehold, two-family house. Price \$2,500.  
St. James St.—Leasehold, two-family house. Price \$1,500.  
St. James St.—Leasehold, two-family house. Price \$600.  
Bellevue Ave.—Leasehold, two-family house. Price \$600.

#### ONE-FAMILY HOUSES

Wentworth St.—Freesthold, house and garage, hot water heating.  
Coburg St.—Freesthold, hot water heating.  
St. James St.—Leasehold, Mount Pleasant Ave.—Leasehold, hot water heating.  
Hazen St.—Freesthold, hot water heating.  
Paradise Row—Freesthold, four rooms in rear of shop, flat above, barn on rear of lot.  
Hazen St.—Freesthold, hot water heating.  
Hazen St.—Freesthold, hot water heating.

#### NORTH END

Two and Three-Family Houses  
Douglas Ave.—Leasehold, two-family house, hot water heating.  
McCall St.—Leasehold, three-family house.  
Adelaide St.—Freesthold, two-family house.  
Lansdowne Ave.—Freesthold, two-family house.  
Adelaide St.—Two-family house.

#### FARMS

Near the city, good house with furnace, water in house, and barn; cuts 70 to 80 tons of hay, besides other mixed crops.  
Several others—Send Point, Albert, Kings County, Aulac, Havelock and others.  
Loose hay for sale, short haul.

#### SUMMER HOMES—SOME GOOD BUYS

Vacant lots—Will build to suit you.  
Suburban year-round homes on I. C. R. near station; short run to city.  
Someone wants just such property as you have for sale or rent.  
I may have a property that will suit you to buy or rent. Let me know your requirements.

#### WEST END

Summer St.—One-family house and a two-family house, both freesthold.  
Winlow St.—Freesthold, three-family house.  
Princess St.—Freesthold, hot water and hot air heating, two-family house.

#### (KEEP THIS LIST FOR REFERENCE)

TAYLOR & SWEENEY

Real Estate Brokers

56 Prince William Street

Phone Main 2596



## Baptist Churches On Sunday

Directory of Locations, Subjects and Services.

**CENTRAL City Centre**  
(Cor. Carmarthen and Leinster Sts.)  
REV. D. J. MACPHERSON  
11 a.m.—Rev. Henry Penna will preach.  
2 p.m.—Teachers' Training Class, led by S. K. Smith.  
2:30 p.m.—Sunday School, Central Brotherhood and Chinese Classes.  
7 p.m.—Rev. J. H. Jenner will preach.

**GERMAIN ST. South End**  
(Cor. Queen and Germain Sts.)  
REV. S. S. POOLE  
11 a.m.—Rev. Hammond Johnston will preach.  
2 p.m.—Teachers' Training Class, led by W. C. Cross.  
2:30 p.m.—Sunday School and Bible Class.  
7 p.m.—Pastor's subject: "What Think Ye of Christ?"  
Soldiers Reception at close of evening service.

**VICTORIA ST. North End**  
(Cor. W. Williamson (who has been called to the pastorate of this church), will preach at 11 a.m. and 7 p.m.

**MAIN ST. North End**  
(Main St., Near Durham)  
REV. D. HUTCHINSON  
11 a.m.—Rev. J. C. B. Appell will preach.  
2:30 p.m.—Sunday School and Men's Bible Class.  
7 p.m.—Pastor's subject: "What is the New Birth and How is it Brought About?"  
Monday evening—Young People's Society.  
Wednesday evening—Weekly Prayer meeting.

**WATERLOO ST. East End**  
(Waterloo St., Opp. Golding)  
REV. F. H. WENTWORTH, Pastor  
11 a.m.—Rev. H. C. Fraser, of Knox church, will preach.  
2:30 p.m.—Sunday School in all branches.  
7 p.m.—Pastor's subject: "The Mobilization of Our Forces."

**FAIRVILLE Church Ave.**  
11 a.m.—Pastor's subject: "A Good Soldier of Jesus Christ."  
2:30 p.m.—Sunday School.  
7 p.m.—Pastor's subject: "If a man Fall, Shall He Rise Again?"

## Kenyon & Duffy

EVANGELISTIC MEETINGS

In the Brick Church, West Side, Sunday

11.00 a.m.—Subject: "Personal Work"  
3.00 p.m.—"The Sex Scourge, or Chickens Come Home to Roost" (Men Only).  
7.00 p.m.—"Is the Modern Home a Failure?"  
Meetings every day, except Monday at 3 and 7.45 p.m.

## Tabernacle Baptist Church

REV. F. PATRICK DENNISON, Pastor.

11.00 a.m.—Rev. F. E. Boothroyd, "The Christian's Stand-by"  
7.00 p.m.—Dr. Heine, "Christ Our Coming King"  
2.30 p.m.—Bible School  
Here there is a place for all. You are invited.

## Douglas Avenue Christian Church

11.00 a.m.—Rev. Neil MacLaughlin, "The Christian's Stand-by"  
2.30 p.m.—Bible School  
7.00 p.m.—"Opportunities Awaiting Us"  
A hearty welcome to all.  
Seatings Free!

## Coburg Street Christian Church

S. B. CULP, Pastor, Evangelist.

11.00 a.m.—Sunday, Jan. 13, Sermon by Rev. Geo. F. Dawson  
7.00 p.m.—"Great Character and Their Secret of Success" (Special Music).  
2.30 p.m.—Sunday School and Bible Class  
Y. P. S. C. E. Monday; Prayer Service Thursday at 8 p.m.  
A CORDIAL WELCOME TO ALL.

## You Are Invited

TO ALL SERVICES IN

## Exmouth Street Methodist Church

TOMORROW, SUNDAY

9.45 a.m.—Class Meeting for Young and Old  
11.00 a.m.—Subject: "The Way of Redemption" Rev. G. F. Dawson  
2.30 p.m.—Sunday School and Bible Classes  
The Union Services during the past week have proved very helpful, and we look for increased attendance in all our churches.

## Centenary Methodist Church

Corner Princess and Wentworth Streets

REV. H. A. GOODWIN, Pastor.  
11.00 a.m.—Rev. Thomas Marshall will preach  
7.00 p.m.—The pastor will occupy the pulpit. Subject: "The Security of Good People."  
Sunday School and Bible Classes, 2.30 p.m. Mid-week Service Wednesday 8 p.m.  
Strangers Will be Cordially Welcomed.

## Queen Square Methodist Church

REV. HAMMOND JOHNSON, Minister

Rev. S. S. Poole, of Germain St. Baptist Church, will preach at 11 a.m.  
Rev. Hammond Johnson at 7 p.m.  
Sunday School at 2.30 p.m.  
Strangers Cordially Welcomed to All Services

## Zion Methodist Church

(WALL STREET)

11.00 a.m.—Subject: "The Place of the Bible in Our Lives"—Rev. Dr. Heine  
7.00 p.m.—Subject: "A Living Sacrifice"—Rev. F. E. Boothroyd  
Annual Covenant Service and Sacrament of Lord's Supper.  
All Seats Free  
Everybody Welcome.

## The Seventh Day Adventists Services

56 Paradise Row, Wednesday and Sundays 7 p.m.

Speaker, Evangelist Wm. Wasell  
Subject Sunday, Jan. 13

"Day of The Lord"

## Presbyterian Churches

### FIRST PRESBYTERIAN CHURCH

(West St. John)  
REV. J. A. MORISON, D.D., Ph.D., Minister.  
11 a.m.—Divine Worship.  
2.30 p.m.—The Sunday School and Bible Class.  
7 p.m.—Divine Worship.  
Wednesday evening at 8 o'clock—Annual Congregational Meeting.  
Friday evening at 8 o'clock—The Pre-Communion Service.

### ST. DAVID'S King St. East

REV. J. A. MACKEIGAN, B.A., Minister.  
11 a.m.—Morning worship. Rev. F. H. Wentworth, B.A., will preach.  
2 p.m.—Sunday School and Bible Class.  
7 p.m.—Evening service. Subject: "The Determining Factor in the Making of Character." The minister will preach at this service.  
Wednesday 8 p.m.—The Annual Congregational Meeting.

### CALVIN CHURCH

Corner Carleton St. and Wellington Row  
REV. F. W. THOMPSON, B.A., Minister.  
Morning service—Preacher, Rev. Mr. Culp.  
Evening service—The minister preaching.  
Sunday School and Bible Class, 2.30 p.m.  
Wednesday evening 8 o'clock—Annual Congregational Meeting.  
Strangers cordially invited.

### KNOX City Road

REV. H. C. FRASER, M.A., Minister.  
11 a.m.—Morning worship. Rev. F. H. Wentworth, B.A., will preach.  
2 p.m.—Sunday School and Bible Class.  
7 p.m.—Evening service. Subject: "The Determining Factor in the Making of Character." The minister will preach at this service.  
Wednesday 8 p.m.—The Annual Congregational Meeting.

### ST. ANDREW'S Germain St.

REV. F. S. DOWLING, B.A., Minister.  
10 a.m.—Bible School.  
11 a.m.—Sacrament of the Lord's Supper.  
7 p.m.—Divine worship; special music.  
Wednesday 8 p.m.—Annual meeting of the congregation.  
All are welcomed to our meetings.

### ST. MATTHEW'S Douglas Ave.

(Douglas Avenue)  
11 a.m. and 7 p.m.—Divine worship.  
2.30 p.m.—Sunday School.  
Preaching at both.  
Strangers and visitors are cordially invited.

### Fairville Methodist Church

TWENTY-FIFTH ANNIVERSARY

Special music by the choir at both services.  
7 p.m.—Anniversary Service.  
Addresses by Rev. J. C. Berrie, former pastor; Rev. Thomas Marshall.  
At this service a historical sketch will be read by Recording Steward.  
Tuesday evening—Anniversary Congregational Social.

### Christian Science Society

441 Union Street  
Lesson sermon Sunday at 11 a.m. Subject: "Sacrament" Wednesday evening meeting at 8. Reading room open 8 to 9 p.m. every week-day, Saturdays and legal holidays excepted.

### SUNDAY SERVICES

St. Philip's A.M.E. Church

REV. H. W. PINKETT, Pastor

11 a.m.—Preaching.  
2.30 p.m.—Sunday School.  
7 p.m.—Christmas Song Service repeated by request.

### First Church of Christ Scientist

Services at 11 a.m. at 98 Germain street. Subject: "Sacrament" Wednesday evening meeting at 8. Reading room open daily from 3 to 5. Saturday and legal holidays excepted.

The man who compliments nine women on their looks and one on her cleverness makes only one mistake.—New York Globe.

## PRICES DROP

Some bargains "as potent as sunlight," and they shine for all the bright ones who come early.

We say now, because this is no "price slaughter of a thousand costs," but a genuine price cutting on all broken lots of ready-tailored overcoats.

Although the selective draft affected business, our overcoat sales have been larger than a year ago, so that there are many broken lines. These are marked at greatly reduced prices to clear, \$10.50, \$12.50, \$15.50, \$18.50 for overcoats that were priced \$16.50 to \$25.

## Gilmour's

68 King St.

## Save and Be Successful

See J. Hill said: "If you want to know whether you are going to be a success or a failure in life—you can easily find out. The test is simple and infallible. Are you able to save money? If not, drop out—you will lose. You may not think so, but you will lose as sure as you live. The seed of success is not in you."

Our systematic investment plan makes it easy for you to buy good bonds and dividend-paying stocks and pay for them with your monthly savings.

Send for plan.

## J. M. Robinson & Sons

Established 1880

Members Montreal Stock Exchange

## FINANCIAL

NEW YORK STOCK MARKET

Quotations furnished by private wire of J. M. Robinson & Sons, St. John, N.B.

New York, Jan. 11.

Prices Opening Closing Net

Am Car Fdry . . . . . 69 68 1/2

Am Loco . . . . . 85 84 1/2

Am Beet Sugar . . . . . 73 72 1/2

Am Can . . . . . 86 85 1/2

Am Sugar . . . . . 86 85 1/2

Am Steel Fdry . . . . . 78 77 1/2

Am Smelters . . . . . 78 77 1/2

Am Tel & Tel . . . . . 102 101 1/2

Am Woolens . . . . . 46 45 1/2

Anaconda Mining . . . . . 61 60 1/2

At T and S Fe . . . . . 86 85 1/2

Balt & Ohio . . . . . 22 21 1/2

Butte & Sup . . . . . 184 183 1/2

Beth Steel . . . . . 75 74 1/2

Chico Copper . . . . . 48 47 1/2

Chic and N West . . . . . 32 31 1/2

Col Fuel . . . . . 33 32 1/2

Can Pacific . . . . . 108 107 1/2

Cent Leather . . . . . 107 106 1/2

Crescent Steel . . . . . 107 106 1/2

Del & Hudson . . . . . 107 106 1/2

Elec. . . . . 107 106 1/2

Gen Electric . . . . . 107 106 1/2

Gen Motors . . . . . 107 106 1/2

Inspiration . . . . . 107 106 1/2

Int'l Mar Com . . . . . 28 27 1/2

Int'l Mar Pld . . . . . 85 84 1/2

Knexcott Copper . . . . . 22 21 1/2

Lehigh Valley . . . . . 65 64 1/2

Midvale Steel . . . . . 81 80 1/2

Mex Petroleum . . . . . 84 83 1/2

Miami . . . . . 81 80 1/2

North Pacific . . . . . 84 83 1/2

Nor and West . . . . . 108 107 1/2

N Y Air Brakes . . . . . 117 116 1/2

N Y Central . . . . . 70 69 1/2

Pennsylvania . . . . . 46 45 1/2

Pressed Steel Car . . . . . 61 60 1/2

Reading . . . . . 78 77 1/2

Republic I and S . . . . . 71 70 1/2

St. Paul . . . . . 45 44 1/2

South Railway . . . . . 23 22 1/2

South Pacific . . . . . 83 82 1/2

Studebaker . . . . . 60 59 1/2

Union Pacific . . . . . 118 117 1/2

U S Steel . . . . . 38 37 1/2

U S Steel Pld . . . . . 109 108 1/2

United Fruit . . . . . 119 118 1/2

Utah Copper . . . . . 80 79 1/2

Vir Car Chem . . . . . 87 86 1/2

Western Union . . . . . 89 88 1/2

Westing Electric . . . . . 89 88 1/2

Wills Overland . . . . . 17 16 1/2

Sales—Eleven o'clock, 233,100.

## The Price of Freedom

A Six Thousand Years' Story. The World Battling With Forces Little Understood.

Bible Students Hall, 162 Union Street

(Near Charlotte Street)

Sunday Afternoon 3 o'clock. All Welcome!

## St. James' Church, Broad Street

REV. H. A. CODY, M.A., Rector.

9.00 a.m.—Holy Communion

11.00 a.m.—Morning Prayer Sermon: "Mending the Nets"

7.00 a.m.—Evening Prayer. Sermon: "The Story of the Seven"