

\$147 for \$28

A well known Government official who never knew a day's disability, paid \$28.00 for his policy, and within the year, he suffered 10 weeks of neuritis, for which this company promptly paid him \$147.00 without red tape or undue delay. This man's disability was lightened by the fact that a \$37,000.000 company was behind him and the small cost involved, is very little, compared with the big protection afforded.

U.S. FIDELITY & GUARANTY COY.
J. J. LACEY, Nfld. GENERAL AGENT.

COAL!

To those who did not buy their ANTHRACITE from us last year.
The Best Anthracite COAL in the World is WELSH.

No clinker—it all burns.
Order Half a Ton for a Trial. Why pay more than **\$12.50 for Coal.** We will deliver the Best Scotch without slack. Some say because it is cheap it cannot be any good—try it and be convinced.

NORTH SYDNEY SCREENED now delivering ex vessel—\$12.50.
A. H. MURRAY & CO., Limited,
Coal Office Phone 1867. Beck's Cove.

Steamer on the rocks, all hands lost; motor car accident, man killed; gun exploded, man seriously injured.
You read the above every day in the papers, it might be you to-morrow, protect your family by taking out one of our Accident and Health Policies, with one of the largest and best Companies in the world.

ALL KINDS OF INSURANCE.
THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION
LIMITED,
OF LONDON, ENGLAND.
J. B. URQUHART, Agent.
Phone 242. St. John's, Nfld. P.O. Box 928. nov10,1m

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

The St. John's (Nfld.) Directory Co.
THE FIRST LOCAL DIRECTORY COMPANY.
G. H. ANDREWS E. A. SMITH
MR. ADVERTISER:
Patronize The Original Local Directory Company and Keep Your Money in Newfoundland.
Advertising Rates:—
\$20.00 a Page. \$10.00 a Half Page.
Special Price for Sides, Tops and Bottoms.
The St. John's (Nfld.) Directory Co.
"TIMES" PRINTING OFFICE DUCKWORTH ST.
oct13,2m,ead PHONE: 1009.

ARE YOU PREPARED FOR THE LONG, DARK NIGHTS AHEAD?
Sewing, Reading or Studying by artificial light causes eye strain.
If objects blur or run together, it is a sure sign of eye trouble, which properly fitted Glass will correct.
Years of experience, combined with our large stock of Optical material, enables us to give you
THE BEST OPTICAL SERVICE.
R. H. TRAPNELL, Ltd.
JEWELLERS & OPTICIANS 197 WATER ST.

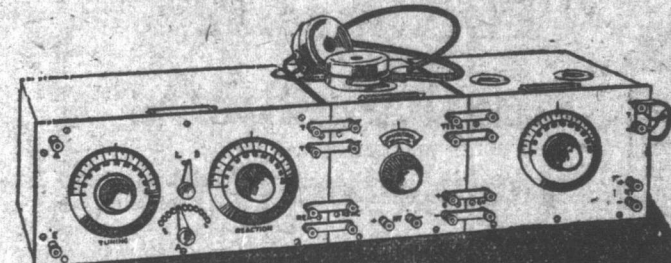
Forty-Four Years in the Service of the Public—The Evening Telegram.

Beef and Pork

In stock.
Fat Back Pork
Special Family Beef
Special Plate Beef
Bright Red Spare Ribs
Bologna Sausage

GEORGE NEAL,
Limited.

MARCONI APPARATUS.



MARCONI THREE VALVE RECEIVER
Marconi Model "C" regenerative three valve receiver, complete with valves, serial and earth equipment, batteries and telephones... \$150.00
Arcon Junior single valve receiver complete with valve, serial and earth equipment, batteries and telephones... \$85.00

Both the above receivers picked up in St. John's the broadcasting stations at LONDON, BOURNEMOUTH, CARDIFF and GLASGOW, during the trans-atlantic tests now being made between the British Isles and America.

Twenty years' radio experience and two hundred odd exclusive patents, are behind every Marconi product.
Marconi Wireless Telegraph Company of Canada, Limited.
240 WATER STREET, ST. JOHN'S.
nov29,5l

WANTED—RAW FURS.
We are in the market again this season for the purchase of all kinds of Raw Furs, and advise Trappers to write or see us before disposing of their goods, as we will pay highest cash prices for same.
Satisfactory returns mailed for all shipments within twenty four hours after receipt of same.
GORDON BUTLER,
Bon Marche Building. Opp. Bowring Bros., Ltd.
nov10,9l,s,w,m

"Leads in every District"

VICTOR FLOUR

KINGS, WAGNERS and HULBERTS.
- APPLES -
1'S—2'S—DOMESTICS—3.
CALIFORNIA ORANGES
Counts 176's—216.
BURT & LAWRENCE

Christmas
PERSONAL GREETING CARDS in DISTINCTIVE DESIGNS.
DICKS AND CO. LTD.

MONEY TO LOAN ON MORTGAGE ON GOOD CITY PROPERTY SECURITY.

Amounts of \$100.00 and up at current rates of interest. Before arranging a mortgage elsewhere, consult us.

FRED J. ROIL & CO.
REAL ESTATE & INSURANCE AGENTS,
Smallwood Building, Duckworth Street.

Have You These New Banner Records All 65c.

- 1225—Hi Lee Hi Lo. Cut Yourself a Piece of Cake.
 - 1208—Maggie Yes Ma'am. Oh Harold (Sung.)
 - 1206—Barney Google. Bang! On Your Tambourine.
 - 1213—Carolina Mammy. I Love Me.
- Etc., Etc.

CHARLES HUTTON,
HOME OF MUSIC.

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.
1718,ead,tt



What would you have when you enter our Store. Shall it be things for the kitchen such as beautiful

ALUMINUMWARE
or New Pots, Saucepans, Kettles, etc. New Shipment
ENAMELWARE
just received.

John Clouston
140-142 DUCKWORTH ST. Opposite Custom House.

Nfld. Government Railway.

FREIGHT NOTICE

NOTRE DAME BAY STEAMSHIP SERVICE
The day of acceptance of freight for Notre Dame Bay (Monday's run), has been changed from Wednesday to Friday until further notice.

SOUTH COAST STEAMSHIP SERVICE
The date of acceptance of freight for the above route has been changed from Friday November 30 to Monday, December 3rd.

S.S. SAGONA!

HUMBERMOUTH-BATTLE HR. STEAMSHIP SERVICE.
Passengers leaving St. John's on express Tuesday, December 4th, will connect with S.S. SAGONA at Humbermouth for usual ports of call en route to Battle Harbor.

Nfld. Government Railway.

Canadian National Railway

TRAVEL ACROSS CANADA "NATIONAL WAY."
"THE CONTINENTAL LIMITED"
Leaves Montreal 10.00 p.m. daily for Winnipeg, Edmonton, Vancouver.
Superior all-steel equipment, consisting of Coaches, Standard and Tourist Sleeping Cars, Dining Cars and Drawing-Rooms, and Observation Cars.
FROM ALL MARITIME PROVINCE PORTS the best connections are via "OCEAN LIMITED" "MARITIME EXPRESS."
For further information, Fares, Reservations, etc. Apply to
R. H. WEBSTER, Acting General Agent

RED CROSS LINE

NEW YORK HALIFAX ST. JOHN'S

SCHEDULE OF SAILINGS FOR NOVEMBER
From New York December 5th ROSALIND
December 12th SILVIA
From St. John's December 11th ROSALIND
December 18th SILVIA
THROUGH RATES QUOTED TO ALL PORTS.
ROUND TRIP TICKETS ISSUED AT SPECIAL RATES WITH SIX MONTHS' STOP-OVER PRIVILEGE.

Winter Passenger Rates Now Effective

BOWRING & COMPANY, 17 Battery Place, New York
General Agents.
G. S. CAMPBELL & CO., HARVEY & CO., LTD.
Agents, HALIFAX, N.S. Agents, ST. JOHN'S, Nfld.
jan5,m,w,tt

MAKING WONDERFUL HEADWAY!

The "BON MARCHE" will endeavour to stay right with the Buying Public through The Lower Price System we have.
OUR GREAT MOTTO: S. P. Q. R.
Small Profits—Quick Returns.
Our assortment of Handkerchiefs this year surpasses anything we attempted before.
WHITE HEMSTITCHED HANDEKERCHES, Special 3c, each.
COLD BORDER and PICTURE HIRFS, Special 1c, each.
SPECIAL CHILDREN'S XMAS BOXES, containing 2 H.S. or Picture or Border... 20c, each Box.
A very Special Ladies' Xmas Gift—**FANCY EMBROIDERED H.S. HANDEKERCHES** in beautiful fancy Box... 50c.
BON MARCHE CASH STORE.
286 WATER STREET, ST. JOHN'S.
OPEN AT NIGHT FOR YOUR CONVENIENCE.

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).
1717,tt

Forty-Four Years in the Service of the Public—The Evening Telegram.