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and prices, 85c. to

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"One of the Best"

ONE of the most distinguished actuaries in America has pronounced The Mutual Life of Canada to be one of the best managed companies on the continent.

The result of good management is good dividends—this is the final test of the life company. It is not high interest alone, but high interest combined with low expense, that creates dividends.

Mutual Life dividends are paid in any one of three ways—in cash, by a reduction of the amount of the premiums, or by an increase in the amount of insurance, all these being of the same actual cash value.

It follows that one of the best investments a man can make is to secure an endowment policy in the Mutual payable to the assured on maturity. Under these policies it frequently turns out that splendid interest is realized in addition to the protection.

Not only does the Mutual excel in profits, but the terms of its policies are most liberal and include every modern feature; a Mutual Life policy is one of the finest securities a man can hold.

The Mutual Life of Canada WATERLOO ONTARIO

A. S. RENDELL, Gen. Agent. W. J. PICK, Spec. Agent
St. John's, Newfoundland

THE THOUGHTS OF THEOBALD.

INCOME TAX.

I see that several prominent members of the Government have intimated that an income tax is being considered. Whether Sir Edward will risk the loss of a general election by inaugurating it next session, is doubtful. If he does it is not likely that this tax will replace our present method of indirect taxation, but will be added thereto. In this case I can only think that it will be applied to large incomes, though extra taxation is resented by rich as well as poor. Perhaps it will be a partial concession to the Opposition, who advocated the taxation of war profits last session. In itself there is no fairer tax on a people and it is much superior to our way of taxing the imports. Under our present system a man who is struggling to bring up a family, feed them and clothe them decently, pays as much into the Treasury and feels it more than his next door neighbor who gets double his salary and has only a double family. It is true in an absolute sense that our surpluses are drawn from the people who can least afford to pay the excessive taxation that is added to every article they purchase. The man with a six hundred dollar income has to buy food, and clothing. The man with a two thousand dollar income buys the same. The latter may buy better food and clothing than the former, but generally speaking, each pays practically the same amount into the Revenue. It is manifestly unfair and unjust. I do not, however, imagine that the Government will disturb the tariff in any way next session, with the election impending next fall. The Family Herald (which always seems to know of our financial affairs before we do) announces a surplus for Newfoundland of \$468,000.00 to June 30th, 1916. With the added duties and the surtax and the usual increase in prices of goods, I am surprised that the surplus is not more. It is a bubble prosperity, however, and may be pricked at any moment. This accounts in a good measure for the high prices ruling for the past years. The original cost of articles has increased wonderfully, and this in turn brings in larger duties to the Revenue, and the merchants in their turn increase their profits, so that the consumer's price is a long way from the original cost of an article. Between duty and profit I question if we are not paying over 60 per cent. taxes on most articles. That

is, for every dollar we spend, sixty cents of it is divided between the Customs and the merchant. That is one reason why the Tariff needs adjustment that will level up the little man's contribution to the same proportion as the poor man pays now.

WHO PAYS?

It will need courage to do this. We are only commencing to dream now of the true Imperial spirit of each for all and all for each. We are fighting to down German militarism and to protect small States. But now that we are in it, we are also fighting for our own country, its property, its riches, its resources. Do we all realize this? Are there Rich Glaciers? We have borrowed five million dollars from Americans, of whom some speak with contempt because of their elastic neutrality. Have we not five millions of money here? Shall we not lend it to our State to help her in this time of trouble. And without a red cent of interest? The interest on this loan from Americans will be paid by whom? It will be added to the burdens that already bear too heavily on the common people, the ordinary salaried man. And after the war those who kept the Germans from coming in to take all our property and money, will have to work hard to pay interest and Capital and even be refused an eight hour day, while the rich profiteer and slacker sits back and thanks Providence that his property is safe? Is this cricket? Will that all clergymen would speak as Rev. Mr. Guy, who would refuse profiteers police protection, while there are mothers whose food consists of tea and bread without butter.

The whole world is up in arms against unholly war-profits. England, Canada, Australia, Scotland, all are legislating and trying to tackle the problem—but here we let such things run until it is too late to catch up with them. I cannot understand why the Government does not act.

I do not think I protest too much on this matter. I have read the Editor's timely leader on Economy with interest, but it does not go far enough. It is not enough for us to know that there is plenty of flour in the market and therefore we should not grumble at any profit the merchants exact for it. Keeping pace with the market abroad, when it means a profit of \$4.00 a barrel, is an action of inflexible disgrace to any firm, especially in these war times. I would also, that the

The Best of Health and Spirits

Who could ask for greater blessings! And yet almost everyone may enjoy both if they take the precaution to observe the ordinary rules of health.

Keep the bowels regular—never allow Constipation to become a habit. Many people are miserable in mind and body because of chronic Constipation. They are really poisoning themselves—because the waste matter which remains so long in the body, poisons the stomach, the kidneys and the blood.

A teaspoonful of Abbey's Effervescent Salt in a tumbler of warm water, daily, corrects Constipation—regulates the bowels—keeps the kidneys

active, the blood pure, stomach clean and the skin fresh and clear. For over a quarter of a century it has been a household remedy throughout Canada.

Made in the laboratories of the Abbey Effervescent Salt Co., Montreal.

A Medical Officer of Health, of London, Eng., says: "I take it every morning and it keeps me in the best of health and spirits."

To overcome excessive Nervousness, take Abbey's Vita Tablets, 50c a box.

Abbey's Effervescent Salt

All Druggists and Dealers.

Editor, appreciated the fact that most of those who grumble at the price of flour are not those who can afford to fritter away twice as much in unnecessary. Forced economy in grocers' and butchers' bills has already taken place in the great army of workers getting from \$400.00 to \$500 a year. Of course there are those of both sexes who can be extravagant, but the times have pretty well steadied them.

RISE IN WAGES.

I am glad for the Longshoremen's sake that the Employers' Protective Association has given them an advance in wages. I hope that other employers, though not up against a Union of their employees, will follow suit and that the clerks, office hands, and all labourers will receive a like increase in wages. They all need it and need it badly.

DOGS.

The latest association for dogs is causing a long smile to many people. Dogs are splendid animals, especially the big Newfoundland and others who have proved their worth in times of need. They should be cared for by their owners and treated kindly as all dumb animals. But surely in these days of so many struggling Associations is there any need of this one? I know that in many places in the Island it would be better if sheep were allowed to live instead of dogs, and if we considered the advantage of the poor man more, goats would take the place of dogs in the city. Many a family that now economizes its milk would have more of that necessary and nourishing food if goats were permitted, under certain conditions.

Dog Association! Why not a Children's Association? Try and send more children to school. Try and lift them out of bad surroundings. Give them a chance. I saw a young lad the other day who had a little dog on a chain. And the poor little beast had a coat on! Not fur, but cloth! Perhaps Nature had made a mistake in his case, and forgotten to provide him with a winter coat as most dogs have! And I dare say many a child had to stay home that day because there was no warm coat to wear.



Don't Neglect

Your Cough.

A little cold may not seem a dangerous thing—you may feel inclined to let it go on hoping that to-morrow it will be better—but can you afford to take chances? Just as the little insignificant acorn grows if let alone, to the mighty giant oak, that cough if not stopped may grow to a very serious illness. When a Cough starts there's no telling where it will end. You know no doubt, of cases right among people you have known, where serious complications and fatal illnesses have had their start from a neglected cough or cold. "Don't neglect your cough," Stafford's Phoronese Cough and Cold Cure is what you should take. For sale at Stafford's Drug Store, Theatre Hill, and Stafford's Pharmacy, Duckworth Street. Price 50c., postage 5c. extra.

No trouble to take this cough remedy. Prepared only by DR. P. STAFFORD & SON, St. John's, Nfld. Manufacturers of 3 Specialties—STAFFORD'S LINIMENT, STAFFORD'S PRESCRIPTION A, STAFFORD'S PHORATONE.

"Walking the Plank"

THE COVE WHARF.

Editor Evening Telegram. Dear Mr. Editor,—In last Monday's issue of your paper I read in the Reporter's "Here and There" notes a short paragraph re the Cove wharf, but it is neither here nor there as regards the real state of things. It looks, Mr. Editor, as if public opinion had gone to the winds in this portion of the District of St. John's East. It is more than a year ago since the outside portion of this Public Wharf was carried away by a heavy sea, and nothing has since been done to repair the damage. The consequence is, that now at low tide the mail and passenger boat cannot get near the wharf, and it is no uncommon sight to see ladies having "to walk the plank." I wonder, Mr. Editor, would the People's Government supply a gangway? It would be cheaper than a magisterial enquiry when a drowning occurs one of those rough days. Too much praise cannot be given to the Captain and crew of the steamer, as well as to the Cove cabmen for their kindness to travellers.

Yours truly,
ONE OF THE GANG.
St. John's East, 15/11/16.

The clever woman can fashion for herself a beautiful bag. The material may be velvet, rich silk or a bit of the material of her suit.

RUBBERS

For Everybody.

50,000

Pairs Men's, Women's & Children's Rubber Boots, Rubber Shoes and Gaiters, all Reliable Canadian Brands.



MEN'S STORM RUBBERS.

MEN'S STORM RUBBERS at 80c., \$1.00, \$1.20, \$1.60 to \$2.00
With Red Soles and Heels.

MEN'S LOW CUT RUBBERS 95c. to \$1.10
MEN'S MUD RUBBERS at \$1.10



MEN'S LOW CUT RUBBERS.



WOMEN'S MUD RUBBERS.

WOMEN'S STORM RUBBERS 60c., 70c., 80c., 85c. and \$1.00
High and Low Heels.

WOMEN'S LOW RUBBERS 65c., 80c., 85c., 90c.
High and Low Heels.

WOMEN'S SANDAL RUBBERS, Black and Tan 60c.
WOMEN'S MUD RUBBERS 85c.



WOMEN'S LOW RUBBERS.

WOMEN'S STORM RUBBERS.

Women's Gaiters.



MEN'S 1 BUCKLE GAITERS.

WOMEN'S BUTTONED GAITERS \$1.60, \$2.40 to \$2.50
CHILD'S & MISSES' BUTTONED GAITERS \$1.20 to \$1.60
According to size.

CHILD'S & MISSES' BUCKLE GAITERS \$1.20 to \$2.00
According to size.

MEN'S 1 BUCKLE GAITERS \$1.50 a pair
MEN'S 2 BUCKLE GAITERS \$2.60 to \$3.00



MEN'S 4 BUCKLE GAITERS.



WOMEN'S GAITERS.

A full line of CHILD'S & MISSES' RUBBERS at Lowest Prices.

A complete stock of MEN'S, WOMEN'S and CHILDREN'S RUBBER BOOTS on hand.



MEN'S, WOMEN'S and CHILDREN'S RUBBER BOOTS.

PARKER & MONROE, Limited,
The Shoe Men.

Women's Patriotic Association.

THE HON. TREASURER'S REPORT.

As Treasurer of the Women's Patriotic Association of Newfoundland, I submit the report of the Finance Committee for the year ending August 15th, 1916.

I append a balance sheet to the report showing total receipts and expenditures. It will be seen from this that we began the year on September 1st, 1915, with a balance in Bank of \$2,370.91. In addition to this we received in subscriptions from all sources \$32,588.66, giving us in all \$34,959.57 for expenditure.

Of these receipts, sales, concerts, teas, dances, lectures and other public performances accounted for \$12,564.85, Money Boxes \$408.02, direct subscriptions from St. John's and Outports \$19,624.71. Of this latter amount \$4,000.00 was donated in four subscriptions of \$1,000.00 each, \$4,300.00 in subscriptions of \$100.00 and over, \$2,000.00 in donations of \$50.00 and over and \$1,000.00 in amounts of \$25.00 and over. Thus \$11,900.00 was donated by 123 subscribers, leaving only \$3,147.71 to be subscribed by the rest of the public.

Of the total amount subscribed \$6,879.43 was earmarked for the Red Cross Branch.

The total expenditures was \$27,237.13. The analysis of the account in the balance sheet shows sufficiently clearly how the money was spent. The result of the year's work leaves us a balance to go forward to next year of \$7,722.44.

It is to be hoped that the Association will receive the support, which has been hitherto accorded to it, and that the coming year will see a hearty response to the mute appeal of our soldiers and sailors at the front.

It would be invidious to select any from out of the number of individuals and institutions to whom we are indebted for the continued kindness and help. But we are especially grateful to Messrs. G. N. Read, Son & Watson who during their busiest period found time to audit our accounts and the balance sheet certified by them is laid on the table for your approval.

On behalf of the Finance Committee (Signed) KATHERINE EMERSON, Honorary Treasurer.

The Patriotic Association of the Women of Newfoundland, Treasurer's Cash Account, From Sept. 1915, to 15th August, 1916.

RECEIPTS.

1915. Sept. 1.—To Balance brought forward \$ 2,370.91

1916. Aug. 12.—To subscriptions and donations from all sources 32,588.66

Aug. 12.—To Balance at Bank of Montreal 7,722.44

(Copy.) KATHERINE EMERSON, Honorary Treasurer.

PAYMENTS.

1915. Aug. 12.—By materials, including freight and insurance \$26,202.59

By Badges 605.67

By cartage, postages and telegrams 119.30

By printing and stationery 102.61

By sundries 112.89

By advertising 60.45

By Lady Smith Dorian Hospital Bag Fund 23.12

By Miss Macdonald for Trinity Branch 5.00

By Laundry 4.50

By Balance at Bank of Montreal, brought forward 7,722.44

\$34,959.57

We have audited the above statement with the Books and Vouchers, and certify it to be correct.

We have verified the balance at the Bank.

(Sgd.) G. N. READ SON & WATSON, Chartered Accountants, Honorary Auditors.

St. John's, Oct. 5th, 1916.

Sunday Services

CHURCH OF ENGLAND.

Church of England Cathedral.—Holy Communion at 8 a.m.; also on the first Sunday of the month at 7 and 11 (Choral). Other services at 11 a.m. and 3.30 p.m.

St. Michael's Mission Church (Casey Street).—Holy Communion at 8 and 11 on the 3rd Sunday of the month; and at 8 on other Sundays. Other services, 11 a.m. and 6.30 p.m.

St. Thomas's.—Holy Communion, 7.30 and 8 a.m.; Morning Prayer and Sermon, 11. Preacher, Rev. C. A. Moulton; Sunday School, 2.45 p.m.; Evensong and Sermon, 6.30 p.m.; Preacher, Rev. H. Uphill.

Christ Church, Quidi Vidi.—Holy Communion 2nd Sunday at 8 a.m.; Evening Prayer, 3rd Sunday in each month at 7 p.m. Every other Sunday at 3.30 p.m.

Virginia School Chapel.—Evening Prayer every Sunday at 8.30 p.m. St. Thomas's.—Holy Communion 8 a.m.; Morning Prayer, 10 a.m.; Intercession Service and Sermon, 11 a.m.; Preacher, The Rector, Subject: "The Ministry of Dark Days." Sunday Schools, 2.45 p.m.; C.L.B. Annual Service, 3 p.m.; Preacher, Rev. H. Uphill; Evensong and Sermon, 6.30 p.m.; Preacher, Rev. C. A. Moulton.

METHODIST. Gower St.—11. Rev. N. M. Guy; 6.30. Rev. D. B. Hemmion.

George St.—11. Rev. H. Royle; 6.30. Rev. N. M. Guy.

Cochrane St.—11. Rev. D. B. Hemmion; 6.30. Rev. Dr. Bond.

Wesley—11. Rev. Dr. Bond; 6.30. Rev. H. Royle.

Presbyterian.—11 a.m., Mr. W. F. McKay. Congregational.—11. Rev. W. H. Thomas; 6.30. Rev. Hugh J. A. MacDermott.

Salvation Army (No. 1 Citadel, New Gower St.)—7 a.m., Kneddrill; 11. Holiness Meeting; 3 p.m., Praise Meeting; 7 p.m., Great Salvation Meeting. Adj. Sheard will sing.