

A Choice Possession!

When a man unfortunately suffers an injury or becomes ill, it is extremely gratifying to him to own a

SICKNESS AND ACCIDENT POLICY

In this company, by paying only 14 cents per day half yearly, this \$37,000,000 company guarantees you \$110 per month during your disability, whether it be a day, a month or a lifetime.

We have been paying claims for 26 years.

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

OUR MATERIALS For Fall and Winter

are now ready for your inspection. They consist of Worsteds and Woollens of the finest sort. Especially interesting values for early orders. We are offering a Genuine ENGLISH SUITING in Grey color, made to your measure, for

\$37.00 a SUIT.

Also a Genuine ENGLISH COATING in Grey color, made to your measure, for

\$40.00 a COAT.

FIT AND FINISH GUARANTEED.

W. P. SHORTALL

THE AMERICAN TAILOR
300 Water Street. P.O. Box: 445
Phone: 477.

INSURANCE SERVICE

For LIFE INSURANCE or FIRE INSURANCE

Consult
CYRIL J. CAHILL
Offices: LAW CHAMBERS, Duckworth St.,
representing

THE CROWN LIFE INSURANCE COMPANY
(Home Office: Toronto, Canada)

and
The Fidelity Underwriters Fire Insurance Co.
(of New York. Total Assets: \$86,590,974.76).
N.B.—Inquiries solicited. Absolutely no obligation.



BEST Screened Scotch Coal, 12.50

Screened Old Mine North Sydney
Now discharging from Schooner "Evelyn"

\$13.50.

ANTHRACITE COAL—all sizes.

A. H. MURRAY & CO., Limited,
Coal Office Phone 1867. Beck's Cove.

NEW ARRIVALS!

- 1000 Brls. VICTOR FLOUR.
- 200 Brls. ROLLED OATS.
- 200 Half Brls. ROLLED OATS.
- 100 Brls. CANADIAN OATMEAL.
- 50 Half Brls. CANADIAN OATMEAL.
- 500 Brls. GRANULATED SUGAR.
- 2000 Bags WHITE OATS.
- 1000 Bags CORN MEAL.
- 1000 Bags BRAN.
- 500 Bags CRACKED CORN.
- 100 Bags "DIAMOND" GLUTEN.

PRICES RIGHT. 'PHONE 264.

GEORGE NEAL, Limited.

METALS!

BAR IRON SHEET IRON, TINPLATES

For Forward Delivery

— AT —

The Latest British Prices

WM. HEAP & CO., Ltd.,

Phone 873. Board of Trade Bldg.
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GOLDEN PHEASANT TEA

Is it only the name, or is it the quality of the Tea that counts.

We are confident it is the Best Tea Value in Newfoundland.

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION

LIMITED, OF LONDON, ENGLAND.
Undertakes the following Insurances:
Personal Accident and Health, Workmen's Compensation, Employers' Liability, Public Liability, Tams, Elevators, Automobile Liability (Property Damage and Collision), Automobile Fire, Fidelity Guarantee Bonds, Contract Bonds and Plate Glass.

Dominion Government Deposit for the Protection of Canadian Policy Holders—\$1,000,000. Total Reserves over \$12,000,000.

J. B. URQUHART, Agent.
Phone 548. St. John's Bldg. P.O. Box 928.
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Gossages Magical Soap.

HARD WEARING.

Made by a Firm of World-wide Reputation for Excellence & Uniformity of Quality.

WILLIAM GOSSAGES & SONS LTD. WIDNES.

JOB'S STORES, Ltd.

Agents.

Christmas and New Year Cards

We are ready with Our Special Packets and Boxes of the latest designs.

- The Record Packet of 12 Cards10c.
- The Wonder Packet of 12 Cards15c.
- The Ideal Packet of 12 Cards20c.
- The Ruby Packet of 12 Cards25c.
- The Thoughts Packet of 12 Cards30c.
- The Messages Packet of 12 Cards40c.
- The Dainty Packet of 12 Cards50c.
- The Pearl Packet of 12 Cards70c.
- The Golden Messages Packet of 12 Cards1.00
- The Favourite Package of 25 Cards30c.
- Every Good Wish Box of 6 Cards & Envelopes20c.
- The Tower Box of 8 Cards & Envelopes25c.
- Seasonable Greetings Box of 8 Cards & Envelopes 35c.
- The Empress Box of 10 Cards & Envelopes40c.
- Forget Me Not Box of 12 Cards & Envelopes50c.
- Leaves and Berries Box of 12 Cards & Envelopes 50c.
- Moss Rose Box of 8 Cards & Envelopes60c.
- The Geisha Box of 10 Cards & Envelopes60c.
- The Balmoral Box of 10 Cards & Envelopes75c.
- The Remembrance Box of 12 Cards & Envelopes75c.
- The Golden Messages Box of 12 Cards & Envelopes 1.00

A very fine selection of Christmas and New Year Cards from 2c. to 50c. each.

Handsome Singly Boxed Cards, from 20c to 1.20 ea. Christmas Seals, Tags and Gift Dressings in great variety.

Calendars, Fancy, Blocked and Book, from 20c. to 3.00 each.

If by mail add 3c. per Packet or Box.

Special Prices to Retailers
We make a Specialty of Printing and Embossing Personal Greetings, Christmas Cards. Samples on application.

EARLY ORDERING MEANS SATISFACTION.

Dicks & Co., Ltd.,
Booksellers & Stationers.
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Use **'Matchless'** The Paint of Quality
There are cheaper and more expensive Paints on the Market, but **None as Good Value**

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).
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CHELSEA TEA!

ORANGE PEKOE BLEND.
The favorite of Tea Drinkers. Never Varies in Quality. Imported by **J. B. ORR CO., Ltd.,** St. John's.
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Nfld. Government Railway.

Freight Notice!

SOUTH COAST STEAMSHIP SERVICE

Freight for the above route per S.S. Glencoe, will be accepted at the Freight Shed, Wednesday, November 21st, from 8 a.m. to 5 p.m.

Nfld. Government Railway.

Grapes, Lemons, Onions

On the way from Liverpool and due late to-morrow or early Thursday ex S.S. Digby.

**Heavy Green Grapes, kegs
Fancy Lemons, cases 300 each
Silverpeel Onions, cases**

— ALSO —
**One Hundred (100) sacks Polish-
ed Split Peas, 100-lb. bags
Lowest Prices**

F. McNamara,
PHONE 393 - QUEEN STREET

Safety First

The Best Investment on the Market.
United Towns Electric Co., Ltd.
7 P.C. PREFERENCE SHARES.
Interest Payable Half Yearly.
For Particulars, Prospectus, etc., apply to the Company's Office.
TELEPHONE BUILDING,
Duckworth Street - St. John's.
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VIOLINS & MANDOLINS

Violins, \$3.60, \$5.25, \$6.25, \$6.75, \$8.25.
Violins, Complete Outfit, \$10.00, \$16.00, \$25.00.
Mandolins, \$5.25, \$7.25, \$8.25.
Violin Bows, 90c., \$1.10, \$1.90.
Violin Cases, \$2.40, \$3.25, \$3.75, \$4.60.
Mandolin Cases, \$4.50, \$4.75.
Mandolin Plectrums, 7c., 10c., 12c.
Violin and Mandolin Tutors.

CHARLES HUTTON,
HOME OF MUSIC.

TWELVE PA... WEATHER FOR... TORONTO (noon)... W. wide, fair to-day... not much change... PROPER & THOM... Dec. 23.
VOLUME XLV... NEW STOCK... AUCTION... Friday, Novem... at 10.30 a.m... McDougal... Ayre & Sons Co... FURNITURE... Beautiful Solid Oak... with 6 leaves... Hand Singer Machine... Singer Drop Head... White Drophead... perfect order... 5-Piece Parlor Suite... fish, tapestry cover... Round Dining Table... Other Round... with leaves... Handsome Mahogany... Marble Slab and... pieces of furniture... Leonard Refrigerator... Chests Drawers... Smoker's Chair... Table Covering... Long Hair Cloth... Ice Cream Table... Washstand... Beautiful Axminster... in condition... Anglican Organ... by Jones & Co... Easy Organ... almost new... Pinned Oak Music... Kitchen Cupboard... Conches, 1 Wash... Book-keepers Desks... Sideboards with... Oak and 1 Mah... OAK OFFICE... Flat Desk... Ledger Desk... Small Desk... Table... Swivel Chair... Other Chairs... PAPER... 1000-1 Lb. Paper... 1000-7 Lb. Paper... 5000-14 Lb. Paper... All these bags... on and will be sold... purchasers... TINWARE... Kneading Pan... Frying Pan... Kettles... Iron Bake Pan... 10-Qrt. Mixing Pa... 14-Qrt. Mixing Pa... 20-Qrt. Mixing Pa... Dozen 5 Gallon... Dozen Tea Strainers... HARDWARE... Dozen Hammocks... and Forks... Dozen Oil... Dozen Shoe... Bakepots... Lifetime, a... Kegs Spikes, 11 L... Kegs Horseshoe... Cases Forks... Tins Freeston... 5-Lb. Computer... Black Box... 11 Harpoon... DRY... Ladies' Coats... Ladies' Cost... coats... Men's Suits... Boys' Suits... Men's Shirts... Men's Pants... and Coats... Riverside Wash... Table Cloth... nettle and... Children's Dresses... Ladies' Sweater... Piece Dress... A small quantity... Bed Covers... articles... Cases Assorted... Cases Soap... Cases Gilt... Balls, heavy... Dozen Motor... Dozen Dunes... Boxes Solutio... Cases Dry... stand... ALSO AT 12... 1 Large Motor... 1 Sp. Hubbard... 1 Overland... 1 Moline-Kal... ster in good... Electric Stove... and the follow... prices... 11-H.P. 2 C... gine with... set...