

COPY



JANUARY SALE WHITEWEAR AND TAILORMADES.

You will find that the Bon-Ton white wear qualities and prices for January are absolutely beyond competition. Our special catalogue contains scores of beautiful articles, at prices that will astonish you. To each article is attached our positive guarantee of satisfaction or money back. We prepay the delivery charges to any part of Canada.

We are also showing advanced spring styles of suits and skirts. You will be safe in getting any of these now, for the styles will be correct and you will have the costume ready for early spring.

The models here illustrated give an idea of the wonderful values offered.



Write to-day for this free catalogue of white wear and advanced spring styles. THE BON-TON CO. 422 St. Joseph St. QUEBEC, Que.

Advertisement for Carter's Little Liver Pills, Cure Sick Head, and Ache. Includes text: 'Carter's Little Liver Pills are very small and very easy to take. One or two pills make a dose. They are strictly vegetable and do not grip or purge, but by their gentle action please all who use them.'

CHURCH ADVERTISING.

What Some Ministers Do to Draw People to Worship.

A good deal has been heard lately respecting cheap marriages and the clerical competition for fees. In several parts of London, England, more than one church has placed "matrimonial advertisements" on its walls.

At Bernonsey, some time ago, a poster was issued by a clergyman which read thus: "Are you going to be married? Then we invite you to favor our own beautiful church of St. Crispin. It is the prettiest church for a wedding. It is to your advantage to come."

It was not so very long ago when the vicar of a little Scottish church issued a poster setting forth the fact that he was willing to unite loving couples at half the usual rates. As a further inducement he stated that he was prepared to accept the fees in weekly instalments from those in straitened circumstances. It appeared that the decrease in the marriage rate was felt rather severely in the vicar's parish, which is a poor one, and he resorted to advertisement in order to cope with the situation.

A most remarkable scheme for drawing people to church was conceived and carried through by one clergyman. This gentleman had advertisements inserted in several newspapers stating that a wealthy man had handed him a large sum of money on condition that he distribute it among the people who attended morning service at the church. The result was that huge crowds gathered outside the place of worship, and a score of police had to be engaged to keep order. The people who were fortunate enough to get into building at each morning service were presented with 2 cents apiece.

It may not be generally known that the British town of Holsworthy gives awards to old maids and pretty girls who attend its church regularly. Each year the oldest unmarried lady is rewarded with the sum of 5s. for going to church every Sunday, while the prettiest girl, who also shows her piety by attending church regularly, is given the interest on a sum of money left to the town by the Rev. Thomas Meyrick many years ago.

Hunton, in Kent, Eng., was left a sum of money nearly a century and a half ago by a Bishop of London, who was formerly a rector of its church, on condition that the interest thereon should be awarded to the oldest inhabitants who were the most regular attendants at divine service. Every year several pounds are divided among the inhabitants who are eligible to benefit by the charity.

A Terrible Discovery!

An old farmer living at a remote farm in South Africa determined to have a new set of teeth put in, as his own were practically useless; in fact, he had only a few stumps left. The dentist made a very good job of the new teeth, and when fitted in they improved the appearance of the old gentleman so much, and aided him in articulation and mastication so nicely, that he felt ten years younger and began to feel as if he had a new lease of life. His wife was delighted with the improvement in her husband's appearance, and, looking round the house, thought it desirable to have the old furniture repaired. There were chairs, tables, and other articles of the woodwork that required mending. So without saying anything to her husband she got some glue and wrapped it in a piece of newspaper, and placed it on her chest of drawers when she went to bed that night.

In the morning she rose and dressed very early, before her husband was awake, and went to the chest of drawers and got a paper packet that she found there, and took it outside on to the piazza, and there she placed it on the stone flag, and with the aid of a small ironstone boulder she pounded it till it was in very small fragments. On opening it to put the glue in the glue kettle on the fire, to her horror she found that she had smashed to atoms her husband's beautiful teeth. It appears that the old gentleman had wrapped his teeth in a piece of newspaper and placed the packet on the chest of drawers. Of course, the truth had to be told, and the old lady had to break the news to her husband. The language used by the old gentleman has never transpired, but at any rate it is said that he did not appear to be addressing a Sunday-school.

King Edward and Elman.

Mischa Elman had no greater admirers in all Europe than King Edward and the Queen Mother Alexandra, they being among the first to recognize the great genius of the young Russian and command that he appear before them. Mementoes from the late King, now highly prized by young Elman, are a scarf pin, presented to him three years ago, and on an earlier occasion, when he was presented with a ring in the form of a lion's head, the eyes being diamonds. The presentation of the latter was after Elman had appeared at Buckingham Palace at a musicale given in honor of the present King of Spain, who was at the time visiting the English Metropolis. Elman's first series of recitals in London were given under royal patronage, and his audiences are the most fashionable to be seen at any artist recital. Twenty-one shillings, a little over five dollars, is the fee for the best seat to hear Elman when he gives a recital in London.

Sleepy Watchmen.

At the fire brigade conference in Melbourne, the chief officer of the Melbourne Brigade, said it sometimes happened when the alarm of fire was given the night watchmen of the burning building was asleep, and had to be rescued by the firemen.

His Revenge.

He—And so your answer is final. Yes will not be missed. She—Never! But pray don't go and blow your brains out.

FIRES AND INSURANCE

What Being Burned Out May Mean to a Business.

DAMAGE ONE CANNOT COVER.

Enormous Losses Caused by the Suspension of Operations and the Drifting Away of Trade That Are Not Appreciated by the General Public.

"I suppose you heard that Blank & Co. were burned out from the roof to the basement last night?" remarks the man in the car.

"No!" exclaims the friend who hasn't seen the morning paper. "I suppose they carried insurance?"

"Oh, yes—a hundred thousand of it!" returns the first speaker, at which his friend settles back with the comment that everything is all right then.

This is the layman's conclusion almost invariably. Some big concern burns out, but with insurance to an amount seeming to cover the loss the average man is disposed to feel that it is all right. He doesn't stop to think of the enormous risks of a business which cannot be covered by insurance and which for weeks, months or years after a fire are crippling and perhaps ruinous to the fire victim.

Take, for example, a highly organized factory plant in prosperous times which has been turning out a vast specialized product from the hands of thousands of expert workmen. This plant, fitted with costly machinery, is covered by insurance upon its visible, material assets. Fire sweeps it and lays everything in hopeless ruin. If every piece of machinery, every building and all material adjuncts of the plant have been covered to full value in such a plant, will the reader dare make a rough guess as to what the limitations of loss may be?

Only the other day I stepped into a bookbindery, unostentatious in its street signs and occupying a fifth floor in an obscure street. In the elevator shaft was that peculiar odor which marks the track of fire and firemen days and weeks after such an accident.

"Most of the fire was next door," explained the proprietor, "but I guess the smoke and the water were about as bad for us. Sometimes it is almost better to have the fire yourself than be next door to it."

Which seemed to be especially true of book material. Where smoke and soot had failed to blot and ruin the stock, water from the engines in the street had flooded it until ruin alone was descriptive. Everything had been closed down, workers in the plant were idle, and the proprietor was awaiting the adjustment of the insurance which had been carrying. But in the extent of this insurance itself was a knotty situation.

Ordinarily the house had carried policies which would have left it the minimum of risk on its machinery, stock and materials. Ordinarily a still further blanket policy was carried for the purpose of covering the normal amount of book material on hand owned by others and contracted for rebinding. But only a few days before the fire the house had received a consignment of \$5,000 worth of law-books to be bound. These volumes, aside from intrinsic value, were worth so much of other value as to make the risk abnormal for almost any season. And these books were bound.

Before receiving these books the binder had asked the owner to put a policy for themselves on them against such fire as was covered. It had not done so, not wishing the damage done the depositors. The owner was to hold the books for a number of one of the binder's blankets.

On this one disputed point, taking it into court, will some one make a guess as to what the result will be? The fire may eat the books up so to all purposes was "burned out" after five or seven years, but the manufacturer, with its unpaid policy, machinery, its season of loss, carrying its enormous and fluctuating stock of material—if on the morning of the fire the assuring company had been full for the visible losses, how much has the company been able to pay?

Of first consideration is the enormous payroll of the workers. If most of the machinery and stock had been down by the fire, still the necessary fire on the employees on salary is a problem. The determination of the exact amount to start up anew. Tried and proved, workers must be retained while the work of rehabilitation goes on. They are paid even if they are not doing more than wait. Settlement of the kind must be made with care, who have been supplying raw materials from the hands of other workers. No matter what the causes in contracts providing for the case of fires, strikes and other confidence, every fine of business, the welfare of the manufactory has been affected.

The plant is a total loss. The factory must be rebuilt. The workers must be cleared away.

In the meantime all those workers of the manufactory who have been pressing for the filling of orders find themselves shut out of any chance for receiving them. They turn at once to other competing establishments for the work. Not only are the burned out firm lose all the profits from this work, but they are running a long chance of losing some

Large advertisement for Advocate Printing Line. Text: 'The Advocate Offers the Best DOLLARS WORTH OF READING MATTER IN NEW BRUNSWICK SEND in your Dollar and we will put you on the paid up list. OUR RATES FOR Advertising ARE VERY LOW Try us and see the good that will result. Let Us Furnish You with Letter Heads, Bill Heads, Envelopes, Statements, Note Heads, Draft Forms, Visiting Cards, Business Cards, Posters, Dodgers. OR IN FACT ANYTHING IN THE Printing Line. Send, or Bring your orders and we will do the rest. We Supply and Print ADVOCATE PUBLISHING CO., LTD.'