

**All New Lines**

**"Smartly Styled" Blue Suits**

Tip-Top Values

We have just opened new lines of Blue Suits of exceptional merit.

**The \$15 and \$18 Lines**

are made especially for us by tailors who certainly know their business.

Choice carefully selected fabrics are used. The values are really exceptional.

**The \$20 and \$26.50 Lines**

are made by the famous 20th Century shops. The \$20 line represents most unusual value, as is evidenced by the frequent reorders of our customers—one of our patrons having ordered no less than five of these suits in succession in preference to all other lines.

The 20th Century Blue Suits have the coats made in "athletic" style—long models, smart shoulders

**GILMOUR'S, 68 KING ST.**

## The Merchants' Bank of Canada

HEAD OFFICE MONTREAL

St. John Branch; 58 Prince William St.

Capital and Reserve - \$10,900,000

Total Assets, over - \$73,000,000

ABSOLUTE SECURITY TO DEPOSITORS.

## Dominion Trust Co. Stock

Is a good investment for your money; it gives a good return with every prospect of an increase in capital value. The Company is doing a very large business and making excellent profits, a good proportion of which are annually transferred to Reserve thereby building up the strength of the concern. If you have not already investigated, write for particulars.

**J. M. Robinson & Sons**

BANKERS

St. John and Montreal

MEMBERS MONTREAL STOCK EXCHANGE

## UNLISTED SECURITIES

In addition to our facilities for executing orders in listed securities, we are in a position to handle to advantage orders for the purchase or sale of unlisted and local stocks and bonds.

Our offices at the important centres in the Maritime Provinces and in Montreal, provide a wide market for placing investment securities, and enable us to purchase in blocks at favorable rates, and permit us to give our clients advantage of finest market rates in purchasing.

A broad and active market is also available for disposing of present holdings or exchanging for others more suitable to their requirements.

## J. C. MACKINTOSH & CO.

Established 1873.

Members Montreal Stock Exchange.

ST. JOHN, FREDERICTON, HALIFAX, NEW GLASGOW, MONTREAL.

## LATE SHIPPING

### PORT OF ST. JOHN

Cleared today.

S.S. Rossano, 2306, Bailey, Sydney.

Schr. Shamrock, 33, Benjamin, Walton, NS.

Sailed today.

S.S. Calvin Austin, Boston via Maine ports.

W. G. Lee, under pass.

**BURIED TODAY**

The funeral of Mrs. Rodney took place this morning from the Union depot. The body arrived on the Halifax express this morning accompanied by R. R. Emerson. Funeral services were conducted by Rev. G. A. Kubring, and interment was in Fernhill.

**BUSINESS CHANGE**

S. Allan Thomas, who has been associated with J. M. Robinson & Sons for several years and who has more recently been a member of the firm has severed his connection with the business and is now with the Atlantic Bond Company of the city.

## PENSION SCHEME IN MONTREAL

City Plans Provision for Faithful Grown Old in Its Service

### BUILT ON BROAD BASIS

Highest Pension Will be Half Pay on Retirement of Employee Serving Thirty Years—Details of City Project

(Montreal Gazette.)

It was learned yesterday that the new pension project now being drafted for the consideration of the city council will include not only the city hall staff, but firemen, policemen and all general employees, except day laborers.

While there are many details of the project, its main outlines are that any employee who, on reaching the age of sixty-five years, and who has served thirty years or more in the service of the city, may be retired on half pay, which is the maximum pension. This is graded down according to the length of service. If, for example, a man had served fifteen years and had also reached the age of sixty-five years, he would be entitled to fifty-fifths of the maximum salary he had received during the previous seven years. Or, in other words, such an employee, supposing his salary were \$1,000 all that time, would be retired on a pension of \$300 a year, and if he had served the full thirty years and had reached the age of sixty-five, his pension would be \$500 a year, which is the maximum pension for any employee who has served thirty years or more.

Again if an employee had served but ten years, and had reached the age limit of sixty-five his pension would be ten-fifths of his present salary for the first five years, or \$200 on an income of \$1,000.

Each employee, if the project is finally accepted by the city council, will be entitled to one per cent. of his salary up to the time he is entitled to draw his pension. It is further provided in the scheme that those who have served a broken number of years and who wish to retire before they have reached the age of sixty-five, they will be reimbursed the one per cent. with interest, or, in other words, all they have paid in interest on the pension fund, plus interest, for example, who had entered the service of the city at twenty and wanted to retire at thirty, would get back the one per cent. he had paid, with interest. It is further provided that no employee shall be entitled to a pension charge for pension. It will, in fact, provide a general fund for the pension.

The new project is one of the broadest which has been drafted for the benefit of the municipal staff, as it includes all the departments except day laborers. That is to say the City Hall staff, the members of the police force, the fire brigade, the employees of the markets, health, water and other departments, excepting only the day laborers, are all eligible to enter the fund.

It is expected that both the police and firemen's special benevolent funds will be merged in the new pension fund, if it is finally adopted.

It is not expected, for obvious reasons, that the one per cent. contribution to be paid by employees will cover the annual charge for pension. It will, in fact, provide but a fraction of what is required.

The project, as it stands at present, requires that the city shall appropriate in the annual budget the yearly amount needed for the carrying on of the pension scheme, and the collection of the one per cent. will be paid into the city treasury like any other revenue. This, it is contended, is the only practical way to conduct the fund. For example, if the amount for pensions for a year were \$200,000 and the fees but \$3,000, the balance would have to be borne by the city, as, in fact, the city already pays special pensions, and the creation of a general fund would imply that the city desired to contribute a fixed amount to it for the purpose of caring for retiring trustees employees.

It is understood, however, the actual yearly cost of carrying on the pension fund has not yet been worked out.

None of the individual pensions recently approved by the council will be interfered with by the new project.

## PERSONALS

J. U. Thomas went to Fredericton last evening.

James Robinson, of Miramichi, is registered at the Royal.

Fredrick O'Leary—James D. Seely, of St. John, is registered at the Barker House.

Chatham Gazette.—Mrs. A. I. Freeman of St. John is visiting her daughter, Mrs. Geo. Wood, at St. Andrew's manse.

W. McDonald, of St. John, is in town.

Woodstock Press.—Frank Ogger, of St. John, is spending a few days with relatives in town.

Dr. J. G. Leonard returned this morning after a pleasant trip to New York.

**BAPTIST CHURCH CONCERT**

The Leinster Street Baptist choir, under direction of F. L. Belyea, will give a concert in the church on Thursday, Dec. 14th. The programme is as follows:

Solo—Mr. McEachern.

Bass solo—J. D. Wood.

Reading—Miss Knox.

Comedy musical sketch—Bond brothers and Mr. Devereaux.

Selection—Orion male quartette.

Solo—L. H. Potter.

Piano solo—Miss MacKay.

Selection—Angels' Quartette.

Solo—S. J. Holder.

Violin selections—Fred Holder and Miss MacKay.

Solo—Miss MacKay.

Comedy sketch—Messrs. Bailey and Eddy.

Pipe Selections—Mr. Campbell.

Solo—Miss Frodham.

Reading—Mr. McDonald.

Solo—Miss J. Dunham.

Reading—A. W. Baird.

Solo—Mr. Kirby.

Accompanied—Miss Price and Guy Burnham.

## AMERICAN SINGERS CONTESTING WITH BEST IN THE WORLD

Rapidly Becoming Recognized as Among the Foremost—News of Music World

(Times Special Correspondence)

New York, Dec. 10.—Hats off to the American singer. He has taken his place among the foremost in the world and in the next decade, if he progresses as surely as he has in the last five years, there will be none to contest for first place. Those who have been following the progress of the American singer in opera must realize that to overcome managerial and public prejudice has been a hard task.

For years opinion has prevailed that nothing in the singing line could be accepted that did not carry the foreign label. Now that our singers have won with Europe's music patrons and have been given leading positions with the Metropolitan, the Boston and the Philadelphia-Chicago opera companies this feeling is disappearing.

Eliminating the conquests of Emma Eames, Lillian Nordica, Louise Homer and one or two others who have been accepted for some time, it is remarkable to observe the list of present successful singers born in this country who have risen to first positions in the opera. The triumphs of Orville Harold and Felice Lyne at Oscar Hammerstein's London opera house require no further comment at this moment. These Americans have done much for Mr. Hammerstein.

Ricardo Montal, Jean Oubon Hannah, Alice Nielsen, Florence Wickham, Eleanor de Caceres, Marie Rappold, Rita Fornia, Clarence Whitehill, Allen Grimley, Henry Scott, Service de Pasquell and Elison Van Hoese are some of the Americans now singing with the three first opera companies of this country. In Europe there are dozens of American singers singing principal roles in the first opera houses in Germany, Italy, France and England.

The latest American to score in this country has been Putnam Griswold, a California basso cantante, whose voice, style and dramatic excellence have caused newspaper critics to place him at the top of the list of basses now in opera. At the Metropolitan Opera house in this city, Griswold has succeeded in spite of the fact that he is an American.

In the next five years operatic managers must give the principal positions to Americans for the simple reason that they are proving that they have the best voices, not only because they are artists and men and women with personalities. Never has the opportunity for the American singer seemed one cent. brighter than it is now.

This must not be taken, however, to mean that anyone with a good natural voice is sure to succeed. It is a trying profession with hardships galore, and those who succeed go through trials and hardships no musician to be casually mentioned. Before deciding to study for the operatic stage no singer should fail to secure the favorable report of at least three competent judges.

Then the study should be begun at home and no thought of sailing for Europe be entertained until the languages have been mastered, at least ten roles learned and the voice properly shaped.

## LOCAL NEWS

Have supper at Bond's tonight.

Aples from P. Nae & Sons, Ltd., 60c per bushel, corner Main and Bridge, 12-10.

Umbrellas personally selected by the umbrella man, and on sale at the umbrella shop, 17 Waterloo street, 35c, 40c, 45c.

Grand concert at St. Phillip's A. M. E. church on Thursday evening at eight p. m., December 14, 1911.

We are still making citations for delivery. Call and see our special work. Elby's Photo Studio, Charlotte street, 12-10.

Only a few more days, if you wish to have photos for Christmas. See our special work. Elby's Photo Studio, Charlotte street, 12-10.

**SINGER ARRIVED.**

Among the arrivals in the city this morning was Miss Helen Ardit, of Boston, who will open an engagement at the Gen. Theatre today in a popular song. She has successfully sung in some of the large picture houses in Boston.

Don't delay. It costs nothing to pay to wait. The great danger of waiting is that you will not wait for the best. The value of the town. Never wait for the value of at Pidgeon's. See clearance sale at 1000 Main and Bridge street, North End.

**He has wanted for a long time now a pair of our Patent Leather Boots**

just for dress-up occasions. He thinks he cannot afford them, but that is your opportunity. They are just for evenings and the like. Make him glad with a pair for Christmas morning. Others are expressing their good wishes this way, why not you?

**\$5.00 a pair**

No others just like these.

**PERCY J. STEEL**

Better Footwear.

519 Main Street.

## Fine Christmas Stationery

Stationery is something that is always acceptable and in good taste. We have a nice variety of excellent kinds for Christmas giving which we should be glad to have you see. Initialed Stationery stamped with a handsome blue in any letter you wish. This is a fine quality of linen in dainty box, for 35 cents

Victoria Fabric, choice, 60 sheets and 50 envelopes, for 50 cents

Symphony Lawn, perfection in writing paper, for 50 cents

Cascade Linen, splendid value, 48 sheets, 48 envelopes, for 25 cents

Baltimore Linen, a fine quality heavy paper in bulk, pound 35 cents

FOUNTAIN PENS, many gold and silver mounted, some are self filling.

Prices from \$1.00 to \$7.00

## WASSON'S 100 KING STREET

## MONTREAL WOMAN PUT BULLET IN HEAD

Husband Dead, Her Health Poor, She Wanted to End Her Life

Montreal, Dec. 13.—With a bullet in her head near the right temple, Mrs. Ellen Gibson, forty-four years of age, was brought to the Royal Victoria Hospital yesterday afternoon from her home in de Gaspe street. The woman was conscious when brought to the hospital, and it was again conscious last night following an unsuccessful operation for the removal of the bullet, but her condition was such that it is hoped she will hold out for her recovery.

Mrs. Gibson, who resided with her young daughter, her husband having died a year ago last July, had been in poor health for some months, and that is the reason she gave today for sending the bullet into her head to end her life.

## THE STREET RAILWAY FATALITY

A jury is to be sworn today by Coroner W. F. Roberts to investigate the death of James Ryder, of Sheriff street, to which reference is made elsewhere in the Times. The body is still in the undertaker's establishment of Messrs. Chamberlain, Mill street, and this evening, after the jury has viewed it, the evidence of a witness who saw the accident, will be taken. The members of the jury are being selected today. The condition of Captain Tuttle is not regarded as serious, although one of his legs is broken. Amputation will not be necessary. Mrs. Ryder is expected to reach the city from Boston this evening.

The condition of the accident was ordinary scene and on a demonstration being made in strong the it was found that the brakes and other appliances on the car were working satisfactorily.

The motorman and conductor were relieved of their duties for the remainder of the evening and the car was continued on route with F. Campbell as motorman.

## TRAVELERS' GUIDE

Leave Union Depot, St. John.

6.45 a. m.—Express, Boston.

7.00 a. m.—Express, Campbellton, Pt. du Chene, Truro.

12.15 p. m.—Suburban, Hampton (excepting Saturday and Sunday).

2.40 p. m.—Express, Moncton, Halifax, Sydney, P. E. I.

1.15 p. m.—Suburban, Hampton, (Saturday only).

5.05 p. m.—Suburban, Fredericton.

5.15 p. m.—Express, Sussex.

5.30 p. m.—Express, Montreal.

6.10 p. m.—Suburban, Hampton.

6.30 p. m.—Express, Moncton, Montreal, P. E. I., Chene.

6.40 p. m.—Express, Boston.

11.00 p. m.—Suburban, Hampton.

11.30 p. m.—Express, Halifax, Pictou, the Sydney.

Arrive Union Depot, St. John.

6.15 a. m.—Express from Halifax.

7.20 a. m.—Suburban from Hampton.

8.35 a. m.—Express from Fredericton.

9.00 a. m.—Express from Sussex.

11.40 a. m.—Express from Montreal.

12.00 noon—Express from Montreal.

2.00 p. m.—Express from Montreal.

2.40 p. m.—Suburban from Hampton, (daily except Saturday and Sunday).

5.25 p. m.—Suburban from Hampton, Halifax, Campbellton.

8.20 p. m.—Suburban from Hampton.

9.30 p. m.—Express from Truro.

11.15 p. m.—Express from Boston.

Leave West St. John.

7.45 a. m.—Express for St. Stephen.

Arrive West St. John.

7.00 p. m.—Express from St. Stephen.

## D. A.R.

S. S. Yarmouth leaves St. John for Digby at 7.45 a. m.; returning from Digby, arrives about 5 p. m.

## Eastern S. S. Company.

ST. JOHN AND BOSTON.

Leaves St. John Wednesday, 9 a. m., via ports, for Boston; and Saturdays at 7 p. m. for Boston direct.

Leaves Boston, via ports, for St. John, Mondays at 9 a. m. and Fridays at 9 a. m.

## MORE BECOMING

A Glasgow minister tells the following incident:—Having observed that one of his congregation was in the habit of gazing about the church during the prayers, he told him one day that he considered it would be more becoming in a worshipper to keep his eyes decently closed. "Doesn't the Scripture bid us watch as well as pray?" replied the man. "And how can a body watch 'til their own necks? Na, na! I'll just stan' and glow about as I hae saye do."

Are you there when it comes to making the best of the worst of it?

There may be people who are beneath flattery, but did you ever see anyone who was above it?

## MILL ENDS OF FACTORY COTTON

JUST OPENED A SPLENDID LOT OF—Mill-End Remnants of Grey Cotton, 5 to 10 Yard Ends at our Usual Low Prices.

CARLETON'S, Cor. Waterloo and Brussels Sts.

## YOU ARE INVITED

to come in and inspect our latest arrival of Bissell's Carpet Sweepers.

The name of Bissell's Sweepers is known in every home in America. They have all the 1913 improvements.

Bissell's Carpet Sweepers will make useful Xmas gifts.

Bissell's Carpet Sweepers at \$2.50, 2.75, 3.00, 3.50, 4.00 and 4.25.

## AMLAND BROS. LTD.

19 Waterloo Street

## Dr. Farris S. Sawaya

Dentist

57 Charlotte St., Corner of South Market St. St. John, N. B.

Phone 901 31 King Dental Parlors

## Foley's Fire Clay Stove Linings Last!

Linings Put in and Grates Supplied For All Stoves. Make Appointment by Mail or Telephone: Main 1835-21.

FENWICK D. FOLEY.

"Don't Let The Fire Burn Thru To The Oven"

## OUR XMAS CANDIES HAVE ARRIVED

STRICTLY FRESH NEW GOODS.

Good Mixed Candies 10c. to 25c. per pound. Chocolates from 20c. to 50c. per pound.

Our 50c. Chocolates cost 60c. elsewhere.

Fancy Boxes from all the leading makers, including Mair's, Gagnon's, Lowrey's, Webb's and others at lowest prices in town.

Fancy Candy for Xmas Tree Decorations. Fruits and Nuts of all kinds.

BOSTON C NFECTIONERY - 33 Charlotte St.

## CONDENSED ADVERTISEMENTS

Two late for classification

**GIRLS WANTED**—For work in factory Apply T. S. Simms & Co., Union street. 1688-11.

**BOY WANTED**—To work around store and drive team. Apply T. J. Phillips, 219 Union street. 1688-12-15.

**WANTED**—Ironers, also flannel washer at The American Laundry, Charlotte street. 1685-12-16.

**SALVATION ARMY WOOD**—Yak-dry kindling wood, 8 barrels for \$1.20, delivered. Phone Main 1661. 1661-1-13.

**DOA WANTED**—Apply Patterson & Sons, Printers, 107 Germain street. 1687-12-14.

**WANTED**—A Saleslady, with experience in handling dry goods. Apply F. A. Dylman & Co. 1653-12-15.

**WANTED**—A furnished flat or house, six rooms or more. Armstrong & Bruce, Ritchie Bldg. Tel. Main 746. 1684-12-14.

**LOST**—A Pearl Stick Pin in Keith's Assembly Rooms, Tuesday evening, Dec. 12th. Finder please leave at Times Office. 22-11.

**FOR SALE**—Lot of second-hand lumber, deals, doors, and sills; also iron columns. Apply South Side King Square, R. M. Tobias, Contractor. 1687-12-20.

**FOR SALE**—Choice Rhode Island Red, Barred Plymouth Rock and White Leghorn Cockerels. 122 Douglas Ave., A. D. G. Vanwart. 1658-12-20.

**WANTED**—Two Separate well furnished Rooms with board. Must be central. Private family preferred. Give particulars and amounts to "N. X." Times Office. 1653-12-14.

**FOR SALE**—Fifty ash puns, two pony sleighs, eight speed sleighs and twenty express wagons. For sale at prices slightly in advance of cost. Send for prices and catalogue. Apply to A. G. Edgcombe, 183 City Road. 1662-12-19.

**WANTED**—Capable woman wants situation as housekeeper or seamstress; either for widower, private family or hotel. Would go out of town if necessary. Address W. E. M., care Times Office. 1658-12-20.

**TO LET**—Store 47 Brussels street, completely fitted with 2 Barbers' Chairs, Mirrors, etc. Good chance for any one wishing to start in barber business. Also store at 233 Union street. Apply E. Ashkins, 221 Union street. 1658-12-19.

**Go to Sam Kandler's** (2 stores), 189 Union 14 Dock street. The largest selection of Post Cards in St. John. Xmas, New Year, Sentimental, Comic and View Cards. The largest variety to choose from. The lowest prices.

## For Your Christmas Post Cards