

Earnings

resting things, but when of a Company in whose investment, they put on before payment of interest...

Y & CO., SHERBROOKE, KING, ST. JOHN'S, JOHN'S OFFICE.

Earned.

earned surplus over \$237,000 the much larger previous year. Policyholders, for from this account.

RANGE CO. Manager,

resents!

as Presents, do not large and beautiful

LTIES,

ny INAWARE. ur 2c. and 10c. Bar- splendid assortment

SDON, h Street.

HY HAY

S. Digby.

ces ship's side.

reen St.

Street

an Goods ent of the Hat Pins, Satisfaction guar-

ISH, Newfoundland.

THE AGILITY and prodigious leaping powers of the KANGAROO are famed all the world over. Its agility, however, is excelled by the ease and quickness with which

Sunlight Soap

expels dirt from the clothes in the wash. SUNLIGHT SOAP enjoys well-earned and world-wide distinction as a Soap of the first quality. Its reputation is maintained by the 1,000 Guarantee of Purity given with every bar, and by the good report of millions of housewives who use it.



WHY NOT TRY IT.

Here and There.

HERRING CARGO.—The schooner Gladys Smith, left Bonne Bay yesterday for Lunenburg with 1,900 barrels of herring.

Stafford's Essence of Ginger Wine, only 10 cents a bottle. Thousands of bottles sold this year.—dec22,tf

ALLAN LINE.—The R. M. S. Carmanian is expected to get away from Philadelphia to-morrow for this port.

OXO served hot at P. J. RAYNES', 112 New Gower St.—dec13,lm

COUNCIL MEETING.—The weekly session of the Municipal Council takes place this afternoon, when some important matters will come up for discussion.

Essence of Ginger Wine only 10 cts. a bottle at STAFFORD'S Drug Store.—dec4,tf

STILL IMPROVING.—We are glad to be able to record the continued improvement of Mr. J. L. Slattery. His complete recovery is now looked upon as only a matter of time.

REMOVED TO HOSPITAL.—Mr. J. Lenz, Pressman at the Fishermen's Advocate Office, was removed to the General Hospital yesterday to undergo an operation for appendicitis.

HOCKEY.—Next week the different hockey teams will start practicing, as the first game for the season, if weather conditions allow, will be pulled off three weeks hence.

Essence of Ginger Wine is sold at Stafford's Drug Store, Theatre Hill, for only 10 cents a bottle. Open every night till 11 o'clock.—dec22,tf

POGIE FISHERS RETURN.—Twenty young men, belonging to outlying settlements of St. John's, East, who had been pogie fishing around Boston and New York, came by the Florizel yesterday to spend the festive season with their friends.

One bottle of Stafford's Essence of Ginger Wine makes 3 quarts. Sold at the two Drug Stores, Duckworth Street and Theatre Hill, for only 10 cents a bottle.—dec22,tf

STOKER FOUND DEAD.—Word was received in the city yesterday that Joseph Sargent, a fireman on the ss. Dundee, then at Port Blandford, was found dead on the steps of the engine room at 5 o'clock yesterday morning. The cause of death was supposed to be heart failure. The deceased was a native of Glasgow, Scotland, and at the time of writing no further particulars are at hand.

T. J. EDENS.

- 500 bags P. E. I. BLACK OATS. 100 bags P. E. I. WHITE OATS. 200 bags MIXED OATS. BRAN, CORN, CORN-MEAL, HOMINY MOLASSINE, CRUSHED CORN. 20 boxes PURITY BUTTER—2 lb. prints. 100 barrels 5 STAR FLOUR. 20 cases SEA-DOG MATCHES. 100 bags P. E. I. POTATOES. 25 barrels No. 1 HERRING.

T. J. EDENS.

Church Services.

ANGELICAN.

C. E. Cathedral. Large congregations attended the different services at the Cathedral yesterday. At 6:30 a.m. Holy Communion was celebrated by Rev. J. Britton, assisted by Rev. Canon White. The choir rendered "Glory to God in the Highest" and "White Shepherds Watched" and "The Shepherd" sung by the choir. The preacher was Rev. F. R. Matthews, B.A., who delivered an able and touching discourse.

ST. THOMAS'S. The customary carol service took place at this church at 7:30 p.m. on Christmas Eve when the following music was sung: "Christmas Morning, Barnaby Rudge, St. Nicholas, King, Barbury Sleep, Stainer; Bells of Heaven Ring, Roberts; It Fell Upon a Winter's Day, Sibley; Through the Night the Stars are Shining, Collins; Sweet Christmas Bells, Downie; In Excelsis Gloria.

Yesterday morning at 6:30, 8 and 12 (noon) Holy Communion was celebrated. At 11 o'clock service the choir rendered Venite, Crotch; Te Deum, Simper; In G. Jubilate, Purser; Anthem: Shine O Jerusalem, Adams; Kyrie, Potter. Evensong was conducted at 5 p.m.

ST. MICHAEL'S. Holy Communion was celebrated at 6:45, 8 and 11 o'clock yesterday morning. At 6:30 p.m. there was Choral Evensong and Procession, followed by Carols. The anthem was: "Arise, Shine For Thy Light is Comey." The Carols were splendidly rendered. Large and devout congregations attended the services. Collections were taken for the poor.

R. C. CHURCHES. The Cathedral. Pontifical High Mass was celebrated at the Cathedral Christmas Eve night a large congregation being present. The High Altar and side altars were beautifully decorated with flowers and evergreens, while numerous coloured lights and other clerical effects showed up the decorations to advantage. At midnight His Grace the Archbishop, in full Pontificals, preceded by a guard of honour from the C. C. C. and attended by the clergy and altar boys in procession, entered the Sanctuary by way of the centre aisle, while the C. C. C. Band rendered the Adagio Fideles in an excellent manner. Mass was celebrated by His Grace, with Rev. Frs. Sheehan and Coway as Deacon and Sub-Deacon, respectively. Rev. Frs. Poppe and Kelly attended. His Grace on the Throne; His Grace Monsignor Roche was High Priest, and Rev. Dr. Greene, Master of Ceremonies. The choir was the best heard for many years, and the Gloria from Mozart's 12th Mass was excellently rendered by the C. C. C. Band.

At 11 o'clock Mass yesterday, High Mass was again celebrated and the same music was repeated.

ST. PATRICK'S. Last Mass was sung by Rev. Fr. Pippy and the following music was rendered—Kyrie, Gregorian, Gloria, McCarthy; Credo, Cheroh; Adagio Fideles, Novello; Sanctus, McCarthy; Agnus Dei, F. Ikenstein. Mr. P. J. McCarthy rendered Gebel's "In Old Judea" at the conclusion of Mass.

ST. JOSEPH'S. Mass was celebrated by the pastor, Rev. Dr. Kitchin, at nine o'clock yesterday and was largely attended. The altar was artistically decorated, and the singing of the choir was excellent.

Yesterday evening Vespers was held and Benediction of the Blessed Sacrament was imparted to the large congregation present.

METHODIST CHURCH. Gower Street. Although there were no decorations because of the recent death of Rev. Dr. Rogers, yet the services at the church yesterday were as interesting and impressive as ever. The singing by the choir was exceptionally good, and the sermon by Rev. Dr. Cowperthwaite was a most instructive and seasonable sermon. A collection for the Poor Fund was taken up at the close.

COCHRANE STREET. A goodly number of worshippers attended the Christmas morning service at Cochrane St. Church, where the Rev. C. A. Whitenash was the preacher. The text chosen was, "Where is He that is born King of the Jews?" The preacher in his remarks said it was possible to have the great truth underlying Christ, expounded by various interests. The deeper meaning of Christmas was fully dealt with, which was to be found in the personal coronation and adoration of Jesus Christ our Lord and King of Kings. The Pastor at the close of the service expressed his heartfelt gratitude to the congregation for their expressions of interest and sympathy, and also on behalf of himself and the congregation thanked the choir under the leadership of Mr. Mews, for their loyalty which plays such an important and delightful part at all of the church services. The choir rendered four very pretty carols and two anthems, the solo being taken by Mr. C. Hatfield. The solo "The Night Song of Bethlehem" was beautifully rendered by Miss Herder. The offering was a liberal one and was in aid of the Poor Fund of the Church.

WESLEY. The usual Christmas services were held in this Church. At 11 a.m. the

CONGREGATIONAL.

At this Church yesterday, the services were very impressive. The choir part included "Hymn, Christians Awake, salute the Happy Morn," "Once in David's Royal City," "Anthem, Sing O Heavens, Rejoice," "Thomas was soloist and rendered an anthem "O Zion that bringeth good tidings," and hymns "O Come all ye faithful," and "As with gladness men of old." Rev. Mr. Thomas preached a learned and impressive sermon, taking his subject from St. Luke's Gospel, "Fear not, for behold I bring you good tidings." The usual collections were taken up for the poor.

ST. ANDREW'S. The carol service was held at the Kirk at 10:30 p.m. Wednesday night, the Rev. J. S. Sutherland officiating. The music was excellent and the solos by Mrs. F. J. King, and Miss Strang were beautifully rendered. At 11 a.m. yesterday morning the Gift of the Magi was conducted, and was attended by a large congregation. The music by the Sunday School Choir was very pleasing. A large number of gifts were received and were distributed during the afternoon to the children of the Orphanages and several poor families. The Christmas Party in the evening was attended by about 100 children who all received a gift from the large tree erected on the stage of the Presbyterian Hall.

Cable News. WASHINGTON, To-day. With a few strokes of his pen, the President converted into law a measure to be known as the Federal Reserve Act, re-organizing the Nation's Currency system and furnishing the needed machinery for free and adequate credits to be put at the disposal of merchants and manufacturers of this country for the first time in fifty years. Enthusiasm ran through the ceremony, not only as the President affixed his signature, but as he delivered an extemporaneous speech expressing the desire of the Administration to take common counsel with business men of the country, and the latter's efforts to meet the Government as advances to constitute peace.

BERLIN, Dec. 24. The Chinese Foreign Minister and the German Minister in China have signed in Peking an agreement for the resumption of the Chinese railways to be undertaken by German engineers who are utilizing purely German materials, the capital for which is to be provided by German financiers. The cost of the two undertakings is estimated at \$17,500,000 to \$20,000,000, but the Deutsche Gesellschaft estimates the financial requirements at a much higher figure.

MONTICELLO, N. Y., To-day. The death of Melvin H. Couch, a prominent lawyer and formerly District Attorney of Sullivan County, rendered that unknown to his family, friends and clients, a woman had died for three years in a secret room connecting with his law office. Couch was found lying on his office lounge, death due to ruptured blood vessels near the heart. In the next room crouched a frightened woman who admitted she had seen him die, but insisted she was not responsible for his death. She said she was Adelaide Brance, of Goshen, N.Y., and that the secret room had been her only home during three years. Couch was 65 years of age, the woman 40.

What a small bottle of Stafford's Essence of Ginger Wine can do. From the 10th of this month up to the 24th we sold 1,000 bottles of Essence of Ginger Wine. This is an average of 66 bottles a day. One 10 cent bottle of this Essence of Ginger Wine makes 3 quarts. Now "Just a minute," please. 3 quarts makes 1200 ounces. A wine-glassful holds 2 ounces. Therefore you obtain 60 glasses of Ginger Wine from one little 10 cent bottle of the Essence, so that by our having sold 1,000 bottles we have provided 60,000 drinks for persons, supposing that only one drink had been taken by every person. This is utterly "impossible" we mean (one drink for each person) because once a person having taken one drink nothing in this world would prevent them from having 5 or 6 more.

The reason is simple. "They know a good drink when they taste it." The sales for Stafford's Essence of Ginger Wine has exceeded all other previous years, just the same as— "Stafford's Liniment." Stafford's Prescription "Cough" and Stafford's "Phorone Cough Cure" have done.—dec26,tf

Yuletide Heroes. The parent who trundles a load of presents home at midnight, so that the children won't see him. The host who carves the turkey of all the choice parts and then looks happy while he eats what is left.

The young man who starts for a bunch of girls under the mistletoe and kisses the one who is too old to run away.

The youngster who won't ask Santa Claus for a pair of skates because his mother is afraid he will break his neck or get drowned.

The newly-married man who will pretend to like his wife's first mince-pie and ask for another piece.

The fond parent who will work all night with the axe and saw to adapt the Christmas tree to the modern flat.

The married man who wears the necktie and smokes the cigars his wife has bought for him.

The love-sick swain who pawns his overcoat to buy his girl a present.

The Canadian Bank of Commerce

STATEMENT OF THE RESULT OF THE BUSINESS OF THE BANK FOR THE YEAR ENDING 29th NOVEMBER, 1913

Table with columns for Profit and Loss, Balance at credit of Profit and Loss Account, Dividends Nos. 194, 105, 106 and 107, Bonus of one per cent. payable 1st June, etc.

GENERAL STATEMENT

29th NOVEMBER, 1913

Table with columns for LIABILITIES, ASSETS, Current Coin and Bullion, Dominion Notes, Balances due by Banks and Banking Correspondents elsewhere than in Canada, etc.

At THE NICKEL THEATRE! Friday and Saturday.

IT'S NEVER TOO LATE TO MEND. In 2 Reels—2. Produced by the Edison Co. Adapted from the famous story by the celebrated author, Charles Reade.

THE SCOOP—A Vitagraph Comedy, with Edison Company. A WHITE ROSE—A very funny Pathe Comedy. Arthur Priestman Cameron sings "Philosophy"; Professor McCarthy at the Piano.

Coming—Dion Bonicault's great play in 3 Reels, THE SHAUGRAUN; and Shakespeare's AS YOU LIKE IT, in 3 Reels. Usual Matinee for the little ones Saturday.—EXTRA PICTURES.

Never Again.

A few weeks before Christmas little Johnnie experienced a change of heart. He realized that he was often a naughty boy, and gave his parents much trouble; so he resolved to turn over a new leaf and be a model child—until after Christmas. Of course, he missed a whole lot of fun, but he played his part so well that he deceived everybody. The result was that he got nothing in his stocking but Sunday School books.

A fan who had a little sporting blood in his veins promised to give up his regular Saturday night card games. In reality he did not give them up; but he believed he did, and that proved satisfactory to both. When Christmas came, his wife figured out that he must have saved two hundred pounds by his self-denial, so she bought herself a present costing that amount, and had it charged to him.

A woman of an economic turn—so far as her husband's Christmas present was concerned—bought him a box of bargain-counter cigars. He didn't like them in the garret or give them to the dustman. His revenge was much more subtle and deadly. Whenever his wife had company, he produced the cigars and handed them around among the men guests. They all left early, and in the morning his wife had to stay home to fumigate the house.

VISITED THE CRIB.—Many devout citizens visited the "Crib at Bethlehem" yesterday. At noon and during the afternoon, the little orphans sang beautiful ymas in praise of their Creator, which could not but impress the many who were present.



Filed for a Year—At Hand in a Minute!

There are records kept in your business which are seldom referred to, but when reference to them is desired, can you locate them instantly? "Office Specialty" Filing Systems do more than provide a place to file papers. The method of filing the papers under proper indexes makes the finding of any letter, on any subject or from any firm, as easy as the filing. You don't have to tumble all the letters out of the file to find any particular one. There is only one place for each letter, and every letter is in its place. Card Records, Cheques, Stock Records, Correspondence, are all found instantly when wanted if filed by "Office Specialty" Filing Systems.

OFFICE SPECIALTY MFG. CO., Limited. n19,60d FRED. V. CHESMAN, Representative.