

Scotia's Earnings.

For the year ending December 31st, the Nova Scotia Steel and Coal Company earned in round figures \$1,256,000. After providing for the interest on the first mortgage 5 per cent. bonds outstanding and the sinking fund in connection with the same issue there remained a balance of considerably over \$900,000. As there is outstanding \$2,000,000 of debenture stock bearing 6 per cent. interest, this is equal to more than 5 times the amount necessary to pay the interest on the debenture stock.

We offer for sale in lots to suit purchasers a block of Nova Scotia Steel & Coal 6 per cent. debenture stock at 98 and interest.

F. B. McCURDY & CO.,

Members Montreal Stock Exchange. HALIFAX.
McCurdy Building.

C. A. C. BRUCE, Mgr., St. John's.

A Canada Life Actual Result!

NET CASH RETURN MORE THAN TWICE THE COST.
W. J. Robertson, Welland, 12th June, 1913.
Agent CANADA LIFE ASSURANCE CO.,
Port Hope, Ontario.

Dear Sir—
When acknowledging receipt of the Company's cheque for my matured Endowment Policy No. 24897, I desire to avail myself of the opportunity to express my satisfaction with the outcome of my investment.

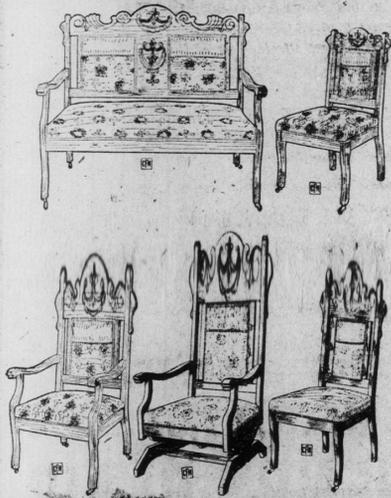
The policy was payable to me at age 60, with ten premiums of \$45.00 each. The return under it is as follows:

Sum assured	\$1,000.00
Dividends added	446.94
Total amount payable	\$1,446.94
Deduct total premiums paid	450.00
	\$ 996.94

That I should have insurance protection free for all these years and now have over twice the amount of my premiums returned to me in cash is a most satisfactory outcome and I heartily congratulate you on it.

Yours very truly,
GEO. ROSS.
A CANADA LIFE POLICY PATR.
C. A. C. BRUCE, Manager, St. John's.

FURNITURE and FURNISHINGS!



THE BEST QUALITIES.
THE BEST VALUES.
LARGEST ASSORTMENTS.
LATEST CREATIONS IN THE FURNITURE AND UPHOLSTERY ARTS
are the special advantages offered at our establishment.

U. S. PICTURE & PORTRAIT CO.



Serravallo's Tonic

Highly recommended by Leading Physicians in all Countries.

HAYWARD & Co.,
Water Street East.

Advertise in Telegram.

How TO BE WEALTHY.

By RUTH CAMERON.

"If you know how to spend less than you get, you have the philosopher's stone."—Poor Richard.



"I'd be perfectly satisfied," I heard a man say the other day. "If I could be sure of making \$5,000 a year. That's my idea of a decent income for a man with family."

"Perfectly satisfied?" As if anyone in the world ever was that, except for a space of time just long enough to give him a chance to think of something more to want, and as if any definite sum of money could ever bring satisfaction or relieve a man from money worries.

If it isn't the amount of his income that makes a man well fixed. It's the amount of the difference between his income and his needs.

Dickens expressed Poor Richard's philosophy in another form when he made one of his characters say, in effect, that the difference between poverty and wealth is that if a man earns two pounds a week and spends one pound, eighteen shillings, he is rich, but if he earns two pounds and spends two pounds six pence, he is poor.

Fads and Fashions.

Black tulle is a pretty touch on any color.

The sleeveless jacket is growing in favor.

White continues among the smart colors.

Three-piece suits of taffeta are the latest.

The suede glove is superseding the glace glove.

Ostriches and sashes are still an important item.

Spring gowns made of black silk are fashionable.

Fantasias of white moire have a black satin border.

The new skirts still preserve the peg-top silhouette.

We still have the long sleeve of transparent material.

Serges of brilliant coloring will be fashionable this spring.

Colored tulle is being combined with the corsage bouquet.

The Medici collar is among the modes that have survived.

Many taffetas are seen in low-necked, short-sleeved gowns.

The new costumes show hip puffings and draped open skirts.

The tailored suit is given to flare effects both in the coat and skirt.

Many of the fashionably draped turbans are made of white moire.

Bustle-back skirts are noticed among the suits for young women.

Flowered unites with plain skirts are noticed among the new frocks.

Most of the collars used on the spring frocks are of linen or plume.

Transparent standing collars with or without wire are distinctly favored.

Flowered ribbon makes a very effective trimming for the dancing frock.

Bodies of sheer material with skirts of cloth or silk continue in vogue.

Some tailormades are a combination of taffeta and serge or taffeta and charmeuse.

New spring hats are very small and abundantly trimmed with fruit and leather trimming.

The new bodices have delicate pink linings piled one on top of the other. The effect is charming.

The salvages of some of the new taffetas make very effective trimmings for the gown.

Twice Proven Cure for Nerves

Irritable, Hysterical, Sleepless, Dr. Chase's Nerve Food Restores Health.

There is a message in this letter for thousands of women who are suffering from broken-down nervous systems. Sleepless nights, much irritability over little things, spells of dizziness and nervous sick headaches are among the symptoms.

You may not realize the nature of your ailment until nervous prostration comes upon you. But in whatever stage you find yourself, Dr. Chase's Nerve Food is ready to help you.

Mrs. W. G. May, 88 Annetta street, Toronto, writes: "Some years ago I suffered from nervous trouble, and took Dr. Chase's Nerve Food, which completely cured me. About six months ago I received a shock which again shattered my nervous system to such an extent that I was irritable and hysterical and could not sleep nights. I began to use the Nerve Food again and was not disappointed. Improvement was apparent from the first box, and now I am entirely well."

Dr. Chase's Nerve Food, 50 cents a box, 6 for \$2.50, all dealers.

New Tomatoes.

12 baskets FRESH TOMATOES.

Table Apples.

2 bbls. CHOICE TABLE APPLES

Green Cabbage.

15 crates NEW GREEN CABBAGE.

Berries.

Few barrels PARTRIDGE BERRIES.

And Wholesale the following:
50 bbls. BALDWIN APPLES.
50 cases SWEET ORANGES.
50 cases SMALL ONIONS.

Potatoes.

SCOTCH, IRISH, P.E.I.

SOPER & MOORE

ed as curator. That honest worthy catalogued Max Muller's "Chips from a German Workshop" under the heading of Carpentry, and put Ruskin's Ethics of the Dust" in the Hygienic section.

Minard's Liniment Co., Limited.
Gentlemen—My daughter, 13 years old, was thrown from a sleigh and injured her elbow so badly it remained stiff and very painful for three years. Four bottles of MINARD'S LINIMENT completely cured her and she has not been troubled for two years.

Yours truly,
J. B. LIVESQUE.
St. Joseph P. O., 18th Aug. 1900.

The Cedars of Lebanon.

All that now remains of the Cedars of Lebanon is a little forest of some four hundred trees, which are rigidly preserved. They lie on a small fertile plateau, situated at an altitude of 5,123 feet above the sea level. The grove is reached from Besherrah by a steep and winding road.

With the exception of a few stragglers, the grove is enclosed by a neat stone wall built by a former Governor of Lebanon to protect the smaller trees from goats.

The older trees have always occupied a position of honor in the estimation of man because of their connection with the temple built by Solomon and the various allusions to them in the Bible.—Wide World Magazine.

Delay.

"Delays," said Dad, "are dangerous, and apt to work much harm." 'Twas in the days when, grangerous, we lived upon the farm. So we were always hurrying to get things done efficient and the currying the harvesting of prunes. We did our work whooping and gained the silver buck, while other farmers droopingly complained of evil luck. When storms came up a-thundering we did not care a darn; they never caught us blundering—our hay was in the barn; when rivers rose amazingly, overflowing banks and bed, we viewed the tumbled things brazenly—our wood was in the shed. The elements might clumpily spread snow throughout the land, they could not catch our family without some coal on hand. The lessons learned this youthfully have served me all my days, and I can tell you truthfully that "Up and Do It" pays. Delays are surely ruinous; let's do things on the jump, or Fate will soon be shootin' us toward the blasted dump.

One of the most amusing indexing howlers occurred in the catalogue of a suburban library which, let it be hoped, had been compiled by the young assistant librarian. Two consecutive entries read as follows: "M.H. On the Principles of Political Economy," "M.H. On the Floor."

This reminds one of the howler committed by a second-hand bookseller, who sent out a catalogue to dozens of prominent persons, with Ruskin's book, entitled "Construction of Sheep Folds," under the heading of Agriculture, and Hugh Miller's "The Old Red Sandstone" under the heading of Fiction, and Lytton's "Last of the Barons" under Politics. It is evident that he thought the last-named a treatise on the final abolition of the Upper House.

But even these cases were beaten by a catalogue prepared at an Institute in the Australian Bush, to which a retired sea-captain had been appointed.

Index Howlers.

In these days indexing is an art, and a good index adds immeasurably to the value of book of biography, history, or travel. Nevertheless, it is very easy to make howlers, even in a task of this kind. For instance, the following item occurred in the index of a book on English Law, "Best, Mr Justice, his great mind." Naturally, the searcher in the index would turn with great expectancy to the page given, hoping to discover indications of as great a legal luminary as Bacon himself, or even the mighty Blackstone. The reference, however, proved to be a mare's nest, for upon the page indicated there appeared only this: "Mr. Justice Best said he had a great mind to commit the witness for contempt of court."

ANYONE CAN DYE THEIR CLOTHES WITH DYOLA

THE DYE THAT COLORES ANY KIND OF CLOTH PERFECTLY, WITH THE SAME DYE.

No Charge of Mixing, Cans and Single. Ask your Druggist or Dealer. Send for Booklet. The Johnson-Clark Co., Limited, Montreal.

MINARD'S LINIMENT RELIEVES NEURALGIA.

Overland!

CALL AND SEE THE

1914 Model.

Without the possibility of dispute this Car is the greatest Automobile value ever offered. In this, the newest OVERLAND, increased value at a decreased price is more prominent and apparent than ever.

SOLD COMPLETELY EQUIPPED

with Gray & Davis Electric Starter and Generator.

85 horsepower
114-inch Wheelbase
Electric head, side, dash and tail lights
Timken bearings
New Splitdorf magnet
Model K Schobler carburetor
Three-quarter floating rear axle
33 x 4 inch Q. D. tires

Cowl dash
Turkish Upholstery
Genuine, hand buffed leather
Clear vision windshield
Mohair top, curtains and boot
Stewart Speedometer
Electric horn
Flush U doors with disappearing hinges

A Car that will give you absolute satisfaction and a Car that you will be proud to own. We will be pleased to show you this Car and furnish catalogues, etc.

T. A. Macnab & Co.,
Tel. 414. SELLING AGENT. Cabot Building.
Jan 2, 1914

New Cabbage, Scotch Potatoes, Onions and Oranges.

Ex S.S. Durango and Stephano

100 Crates Choice New Cabbage,
300 Bags Scotch Potatoes,
20 Cases Valencia Oranges,
40 Cases Onions.

GEO. NEAL

'Phone 264.

Unusual Attractions In Hosiery Bargains.



We have 3,600 pairs of Stockings in odd lines which we do not intend to order any more of. This means we must get these broken lots off our shelves at once, even if we have to sacrifice them. Altogether we have a good variety, and you can be sure of getting real bargains in the right thing during this sale.

Men's Black and Colored Socks, which sold formerly at 20, 25, 40 and 45 cents we now offer for 15, 25 and 30 cents a pair.

Ladies' Fine Cashmere, Wool, Cotton, in Black, Tan and White, now selling at from 15 cents a pair to 30 cents. Many of these are less than half price.

Children's, from 10c to 20c. These were considered good value at from 17c. to 45c., and are sure to please.

ROBERT TEMPLETON.

There is still COLD WEATHER

Enough ahead to enable you to give

NEW-KNIT Unshrinkable UNDERWEAR

A TRIAL.

"GO TO IT"

The Nfld. Knitting Mills, Ltd.,
Alexander Street.

Jan 19, 14