

Telegram
Fashion Plates.

The Home Dressmaker should have this catalogue Scrap Book of our Fashion Plates. These will be found useful to refer to from time to time.

PRACTICAL COVER-ALL APRON.



1881—Gingham, lawn, percale, albatross, drill, linen and saten are all used for this style. The model is made to slip over the head and is closed in front with lacing through eyelets. This design could serve as a morning dress, for it has ample fullness and is most comfortable. The Pattern is cut in 3 sizes: Small, Medium and Large. It requires 5 1/2 yards of 36-inch material for a Medium size. A pattern of this illustration mailed on receipt of 10 cents in silver or stamps.

171 — A SIMPLE SERVICEABLE MODEL.



1471—What Housekeeper or Home Worker does not appreciate a "cover-me" apron of this kind. It is a simple style, good for gingham, lawn, percale, cambric, denim, cretonne or muslin. The fullness may be held over the back by the belt, that may be slipped under the front or may hold the front on the outside. The Pattern is cut in 3 sizes: Small, Medium and Large. It requires 5 1/2 yards of 36-inch material for the Medium size. A pattern of this illustration mailed to any address on receipt of 10c in silver or stamps.

No.

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CHICKEN.
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511 WATER STREET.

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Life Insurance A Privilege

WE are fortunate, living as we do in the age of the telephone, the wireless, the steam railway and, above all, in the age of life insurance.

Life insurance is a comparatively modern invention, and has not been known for more than a few generations.

In the old days, if a man lost his life prematurely, his widow and children were in most cases left destitute: the only remedy thought of was the poor-house.

By means of life insurance the modern man can make provision for the maintenance of his family in the event of his death.

The Mutual Life of Canada will pay the beneficiary a fixed income if desired and this will continue at least twenty years, payments monthly or yearly.

Is this not a vast improvement on a system which entailed a life of labor, dependence or of charity?

Life insurance is a great privilege, and fortunate is the man who is in good health so that he can secure its protection for those whom he loves.

Life, Limited Life and Endowment Policies.

The Mutual Life of Canada

WATERLOO ONTARIO

L. S. RENDELL, Gen. Agent. W. J. PIKE, Spec. Agent
St. John's, Newfoundland

Christmas Day Services

ST. THOMAS'S CHURCH.

4th Sunday in Advent—Xmas Eve. Holy Communion at 8. Morning Prayer and Litany at 11. Preacher, Rev. C. A. Moulton. Children's Service, 3.30. Evensong at 6.30. Preacher, the Rector. Subject: "The Cradles of a Nation." At 10 o'clock the Carol Service will be held when the following will be sung by the full choir: "The Babe Immanuel," Facer; "The Shepherd's Story," Smith; "When Christ Was Born," Terry; "The Angel Gabriel," Terry; "Whence Those Harmonious Sounds," Bartle; "The Songs of the Ages," Gebel. Copies of the words will be provided and a cordial welcome is extended to all. Silver collection in aid of the choir fund.

Christmas Day.

Holy Communion at 6.30 and 8. Matins and Choral Communion at 11. Preacher, the Rector. The following music will be sung: Processional hymn 92; Venite—Smart; Te Deum—Simper in G; Jubilate—Dupre; Communion Office—Smart in E flat. Anthem, "O Zion that bringest good tidings," Stainer. Hymns 84 and 88. Evensong at 5 o'clock.

FARISH OF ST. MARY THE VIRGIN.

Christmas Eve.

Children's Service at 2 p.m., when the children's offerings for the Church of England Orphanage will be received. Evensong, 6.30. Carols and preparation for Christmas Communion.

Christmas Day.

Holy Communion at 6.30 a.m., 8 a.m. and also at noon. Matins at 11 a.m.

XMAS MUSIC AT ST. PATRICK'S.

At the Midnight Mass the choir will sing: Kyrie—Angel; Gloria—Kall; Credo—Angel; Adeste Fideles—Novello; Sanctus—Cherion; Agnus Dei—Gounod. At the 10.30 Mass on Xmas morning the same programme will be rendered.

GOWER STREET.

The pastor preaches in the morning and the Rev. N. M. Guy at night. The special music will include the carol "I Sing the Birth," Sullivan, and the anthem "Be Peace on Earth," Croft, and "Gloria to God in the Highest," Bayley. At the evening service the soloist will be Miss Alice Pike. The usual service will be held at eleven o'clock Christmas Day, when the Christmas music will be repeated.

GEORGE STREET.

The pastor will occupy the pulpit at tomorrow morning's service, and would like to see a full attendance of Sunday School scholars. At the evening service the Rev. D. B. Hemmeon will preach and deliver a Christmas message. On Monday morning at 11 o'clock a Christmas service will be held. The pastor's sermon will be appropriate to the day. An offering for the poor will be taken. During the service the following Christmas music will be rendered:—Anthems,

(1) "And the Glory of the Lord" (Messiah), Handel; (2) Break Forth into Joy," Dr. Vincent; Solo, "Oh, Holy Night," Mr. H. T. Courtenay; Carols: (1) "Holy Night! Peaceful Night"; (2) "Carol for Christmas Day," Baraby.

COCHRANE STREET CHURCH.

The dedication of the new organ is postponed owing to the illness of the organist. The Rev. Dr. Bond will preach at both services to-morrow. Subject for the morning, "A Prime Minister in Difficulties"; in the evening, "No Room in the Inn." The Sunday School will hold its "White Gift" Service in the afternoon, to commence at 2.45. Choice programme. Everybody welcome.

Here and There.

Fresh Irish Hams and Bacon at ELLIS'.

Bunches of tiny ostrich tips perch cunningly on the very edge of the wide-brimmed hats.

DR. H. A. SMITH, Specialist.

—Surgery will be closed until Jan. 9th, 1917.—dec23,2i

WESLEY CHURCH.

In the basement of Wesley Church at 9.30 a.m. Sunday all the society classes will unite with Mr. Mark Pike's class in a Christmas service when Mr. Robert Joyce and Mr. F. Chislett will preside. Appropriate music and a solo will be rendered by young ladies of the congregation. Members of the church, visitors and outport friends will receive a hearty welcome.

The service on Sunday morning will be devoted entirely to young people. The subject of the sermon, "The Christmas Rose," is specially suited to S. S. scholars. The pastor wishes to see all the Sunday School force in attendance. Subject at night: "The Pre-eminence of Jesus." All will be made welcome at these services. On Christmas morning the subject will be: "The Holy Child." A collection will be taken up for the poor. Come and help. The choir at each of these services will render special Christmas music; in fact the special music will be the feature of the services. The stranger need not stay away.

Sunday Services

CHURCH OF ENGLAND.

Church of England Cathedral, Christmas Eve (Sunday). The choir will sing a selection of carols from "The Cowley Carol Book," after Evensong.

ST. THOMAS'S, Sunday Services—

Holy Communion, 8 a.m.; Morning Prayer and Sermon, 11 a.m.; Preacher, Rev. C. A. Moulton; Children's Service, 3.30 p.m.; Evensong and Sermon, 6.30 p.m.; Preacher, The Rector; Subject, "The Cradles of the Nation"; Carol Service, 10 p.m.

Christ Church, Quidi Vidi—Mid-

night Celebration of Holy Communion. Service begins at 11.15 p.m.

St. Mary the Virgin, St. John's West—

Christmas Eve: Children's Service, 3.30 p.m.; Preacher, The Rector; Subject, "The Cradles of the Nation"; Carol Service, 10 p.m.

Gower Street—11. Rev. Dr. Bond

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St. Andrew's (Presbyterian) — 11

and 6.30. Rev. Gordon Dickie. Congregational—11 and 6.30. Rev. W. H. Thomas. Salvation Army (No. 1 Citadel, New Gower St.)—7 a.m., 8.30 a.m.; 11.30 a.m., 7 p.m., Praise Meeting; 7 p.m., Great Salvation Meeting.

portunity of hearing some good singing, also selections on the organ by the organist. The Kirk choir has always been foremost in keeping up the old custom, and no doubt their efforts will be received by a large congregation. Printed forms will be found in the pews so that the Carols may be followed. The soloists will be Mrs. F. J. King, Miss Trapnell, Messrs. Ruggles, Smith, Macintosh and Williams.

CONGREGATIONAL.

The Sunday School will hold its open Christmas service to-morrow afternoon at 2.45. The programme will consist of recitations, songs, etc., by the children, and an address which Mr. W. White has consented to give. Parents and friends are cordially invited to attend.

SALVATION ARMY HALL.

East End. 7 a.m., Prayer Meeting; 11 a.m., Holiness Meeting; 3 p.m., Praise Meeting; 7 p.m., Salvation Meeting. Col. and Mrs. Otway will be present at the evening's meeting.

ADVENTIST.

The subject upon which Evangelist R. A. Hubley will preach Sunday night at the Cooktown Road Church will be: "The Christ." All are welcome.

CHRISTMAS DAY.

Church of England Cathedral. 6.30 and 8. Holy Communion; 10. Matins; 11. Holy Communion. In-terpret, "Behold, I bring you good tidings." Goss. Service, Merbecke. Preacher, The Rector.

St. Thomas's.

Holy Communion, 6.30, 8 and at Noon. Morning Prayer and Sermon, 11 a.m.; Preacher, The Rector. Subject, "Christmas Gifts and Types of Christmas." Evensong, 5 p.m.

St. Mary's.

Holy Communion at 6.30 a.m., 8 a.m. and also at noon. Matins at 11 a.m.

R. C. Cathedral.

The following music will be rendered at Midnight Mass: Kyrie, Gloria, Credo, Sanctus, Benedictus, Agnus Dei, from Mass of the Sacred Heart by Gounod. Offertory: Adeste Fideles, Novello arrangement. Afterpiece: Mozart's 12 Gloria. C. C. C. Band.

St. Patrick's.

Midnight Mass will be celebrated, with special music.

Congregational.

A service will be held at 11 a.m. Christmas Day. The Carols "The Song of the Angels" and "Ye Christian Men and Women" will be rendered by a quartette, and the Anthems "There were Shepherds" (C. Vincent) and "Gloria to God in the Highest" (from Schubert) by the choir.

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THE British Soldier is used to having the best. His whole equipment, from his service cap down to his boots, is the best which the British Government can procure. So, too, when he buys soap, he buys the best—SUNLIGHT SOAP. He knows that it is the speediest and most effective in action. He knows that he could not obtain the same results with cheaper soaps, just as he could not obtain the same results with a cheaper rifle, a cheaper bayonet, or a cheaper pair of boots.

£1,000 GUARANTEE OF PURITY ON EVERY BAR.

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Presenting Lillian Drew and Harry Dunkinson in
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A 2 reel Essanay photo play.

J. C. Shumway and Celia Billington in "THE DIAMOND THIEVES"—A Lubin drama.
Helen Gibson in "THE SPEED SWITCH"—An episode of the "Hazards of Helen" railroad series.
Davy Don in "TRILBY TRILLED"—A comedy burlesque.

PROFESSOR McARTHUR playing the newest and best music—Drums and Effects.
Send the Children to the Great Big Saturday Matinee—Extra Pictures.

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DRESS GOODS in Serges, Poplins, Tweeds, Meltons, Plaids, etc. EMBROIDERIES, SATENS, LININGS, FLANNELLETTES, MUSLINS, TOWELS, TOWELING, HOSIERY. POUND PERCALES, MISPRINTS, WHITE FLANNELLETTES, SATENS.

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Wholesale Distributors for Newfoundland.

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On the Spot:

2000 barrels VICTOR FLOUR.

GEO. NEAL

Fads and Fashions.

Persian designs are applied on the flat petals of metal flowers for millinery uses.

Rather heavy silver laces are much

wanted for the draperies of evening gowns.

Some new skirts have a long tunic opening at the sides showing a different material.

Minard's Liniment Cures Diphtheria,