

FINANCIAL and COMMERCIAL

THE RESTORATION OF BUSINESS CONFIDENCE

Too Much Hoarding of Money By the Banks and By the People--New York Merchants' Association Adopted Strong Resolutions.

(The Share Holder.) The banks in the United States, and the people of that country as well, have been hoarding their money instead of getting it into circulation where it could do some good...

LYONS THE ADVERTISER

His advertising manager from 1880 to 1907. His daily sales increased by the Lyons method of advertising...

The Empire Accident and Surety Co.

Most liberal Accident and Sickness Insurance, also Guarantees Bonds. Agents wanted.

WAR BETWEEN FARMERS AND THE ELEVATOR MEN

(Continued from page 1.) till the following harvest; that is, are in commission for only two months of the year. Manifestly the law should do its duty to ensure the prompt loading and unloading of every car employed in the service...

CHRISTMAS CARDS FOR THE KING AND QUEEN

Beautiful Souvenirs Designed Specially for Their Majesties.

The famous publishing house of Raphael Tuck and Sons, Ltd., without doubt leads the world in the production of beautiful art printing, suitable for the Christmas season.



THE KING'S CARD.



THE QUEEN'S CARD.

THE WORLD OF SHIPPING

Table with columns for ship names, destinations, and dates. Includes sections for 'MINIATURE ALMANAC' and 'VESSELS BOUND FOR ST. JOHN'.

REPORTS, DISASTERS, ETC. Halifax, Dec. 15--During the blinding snow storm today the schooner New Era, with coal from Port Hastings for Clark's Harbor, struck the rocks...

DOMINION PORTS. Yarmouth, Dec. 13--Arr. schr Golden Rule, Nickerson, New York. Halifax, N. S., Dec. 13--Arr. 14th, str. Corcoran, from Liverpool, Rappahannock, from St. John's, Nfld., from New York, and sailed for St. John's (Nfld.) Empire of Britain, from St. John's, Nfld., from New York; 16th, str. Minnie (for cable), sea.

The Greatest Assortment of Appropriate Christmas Gifts

ever assembled in Eastern Canada is to be found at The Floods Co., Ltd.

- For Gentlemen We Can Give You: SILVER SHAVING MUG, \$2.75, \$3.75 to \$4.50. GOLD OR SILVER HEADED UMBRELLAS, from \$3.50 to \$9.00. FOUNTAIN PEN, either plain or gold mounting, \$3.50 to \$4.50.

The Floods Co., Ltd.

FUR ROBES. We have an excellent line of fur robes, consisting of Black and Grey Chinese, Imitation Oub Bear and Grizzly Bear. All at reduced prices from \$5.00 upwards.

H. Horton & Son, Ltd

9-11 Market Square. Call and see our Sleigh Heaters.

Don't Forget to Tell Santa Claus

THAT ONE OF THE MOST ACCEPTABLE PRESENTS HE COULD LEAVE ON THE TREE, WOULD BE A SEASON TICKET FOR THE GLACIER RINK.

St. John's Most Up-to-Date Place of Winter Entertainment. Formerly Queen's Rink. HOCKEY AND SKATING TICKETS, \$5.00. GENTLEMEN'S SKATING TICKETS, 3.50. LADIES' SKATING TICKETS, 3.00. JUNIOR (Afternoon and Sat. Morning) TICKETS, 1.50.

MUSIC BY BAND, 62nd REGIMENT

Watch Papers for Further Announcement. (Phone 720, Evenings.)

Watch Your Piano.

A piano if a good instrument is very sensitive to heat, cold and damp. It must not be put too near a fire or the wooden parts will show ill effects.

J. S. BACHE & CO. ON THE SITUATION

NEW YORK, Dec. 14--The real reason for depression in the market, in this character of reserves, is the continued premium on currency and the sore spots revealing themselves in the country's declining trade, accompanied by occasional failures.

WHEN MONEY IS EASY.

When that time arrives with the plethora caused by the 100 millions and more of gold imported and the heavy extra issue of National bank notes, it will need withdrawal of government deposits from the banks to prevent gold from returning to Europe.

USEFUL XMAS GIFTS.

A visit to Amland Bros., Ltd., will amply repay those who are going to give their Xmas gifts, as they are now offering their beautiful stock of high-grade furniture at prices to suit everyone's taste.

SUNDAY SHOWS IN MONTREAL

They Refuse to Close--Quebec Authorities Will Try to Enforce Law. Montreal, Dec. 15--Another step in the efforts to compel the moving picture and penny arcade shows to close on Sunday was made today on the order of Premier Gouin, as attorney-general of the province.

ITEMS OF INTEREST

Try Salmon, the photographer, Douglas avenue, for Christmas photos. Satisfaction guaranteed. The delivery system in connection with Ugar's Laundry is city-wide. No matter where you live call Phone 58.

ST. PETER'S Y. M. A.

The debate held at the St. Peter's Y. M. A. hall yesterday afternoon, was more than usually interesting, and considerable improvement was shown by the debaters. The subject was, Resolved that Capital punishment should be abolished.

AT THE OPERA HOUSE

The magnificent pictures shown at the Opera House last week gave such satisfaction that extra films have been secured for this week and will afford shoppers and the multitudes that will not doubt crowd the streets an opportunity of spending half hour in recreation in a pleasant manner seeing good pictures and hearing good music.

CORSICAN DUE TONIGHT

Halifax, Dec. 15--(Special)--The Allan line steamship Corsican arrived at Halifax last evening from Liverpool. She had 632 passengers. Rough weather was experienced. She sailed tonight for St. John.

COOK STORES WILL BE OPEN EVERY EVENING

COOK STORES will be open every evening until Christmas. This will be of special advantage to the many who cannot get out during the day for Christmas shopping.

HOW BEAUTIFUL YOUR LIGHTS BURN!

How beautiful your lights burn! Why they have the Auer Light Co. repair them--they are specialists.

BEGINNING ON WEDNESDAY WATERBURY & RISING'S STORES WILL BE KEPT OPEN EVERY EVENING UNTIL CHRISTMAS.

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