

Great January Clearance Sale.

For the remainder of this month we offer without reservation our entire stock of

Ladies' Winter Hats and Mantles,

At a Discount of 25 per cent., for Cash.

This stock comprises all the LATEST STYLES and Materials and is indeed worthy of your inspection.

as early as possible and inspect this wonderful stock of Ladies' apparel. First Come First Served.

No Appropriation.

Marshall Bros

How Much Should We Save?

By RUTH CAMERON.



RUTH CAMERON

What proportion of his income should a man save? We fell to discussing that the other day and, of course, ran up against the inevitable and wholly unsatisfying answer—"That depends on circumstances."

Of course, one might make the answer—"All you possibly can," but I do not think that is either satisfactory, or true, as people would translate it so differently.

How Some People Would Translate It.

There would be the people who, after they had paid for all the things that they owed to their standing in life—the right kind of an apartment, the proper schools for their children, the kind of a car that wouldn't compromise the husband's reputation of successful business man, a thousand dollar dentist to straighten Dostie's teeth, and a little bungalow (with two baths) at a respectable summer place,—couldn't possibly save at all.

And, on the other hand, there would be the people who would translate "all you possibly can" to mean the act of squeezing their lives dry of all pleasures and comforts and all education advantages.

Those Abnormal People Who Never Save At All.

Every normal person sees the need of saving. Once in a while one meets people living on a salary without making the slightest effort to save a cent; but that is not normal. We all mean to save, and most of us do save, more or less. The question is—are we doing too much or too little for our circumstances? I think it would be very interesting to know what some of our reader friends do, and I wish we might have some of their budgets.

We had a symposium once before on how much the different readers found themselves able to give away. Let us have something on the subject of saving. Tell us the total income, number in family, and how much you save. Probably you will prefer not to sign your name. That will prevent a personal acknowledgment, but will give you a more comfortable anonymity.

Tell Us How To Save.

Tell me, too, in what way you save.

I am a great believer, myself, in such enforced savings as co-operative shares and endowment insurance. It takes more will power to put a sum in the bank that you have merely promised yourself to save, than to pay an insurance which you have also promised the company to pay.

If you know any way to help bolster up that which is so weak in most of us—the will to save; and the patience to prefer some deferred enjoyment—for goodness' sake, pass it on!

Reconstruction & Labor

Speaking before the Canadian Club in London, Ont., Canada, Sir John Wilson, regarding problems incident to the return of peace:

"I hope the soldiers who have come back and those who are returning will display in civil life the same splendid qualities which they displayed at the front, and that during the reconstruction period they will lend their fullest co-operation, as we need all their wisdom to devise plans for their well-being and that of Canada. As yet these plans have not been completed. Provisions for those going on the land have been made, consisting of 260 acres and a grant of \$2,500 awarded under certain conditions to those engaging in agriculture. A case which had to be dealt with in one of the cities of the Canadian West a few weeks ago serves to show the extensive provision that must be made to rehabilitate the men in civil life. Two young men had returned from the soldiers' settlement board. One of these who before enlisting had been a farmer on being informed that he was entitled to a piece of land and money, was well satisfied. The other, a harness-maker, who had given up his business to go to war, came back to nothing, and in appearance before the board found there was no assistance for him. This is only one of the many cases showing the absolute necessity of devising a system of cash credit for men whose businesses have gone to pieces by their absence at the war, just to the same extent as provision is made for those who go on the land. There will be many such who will come back to nothing. At whatever cost, it is essential that everything be done for these men."

Capital and Labor.

"I want to speak particularly about the relation between labor and capital. During the next few weeks or months, between 300,000 and 350,000

Eggs!

READY FOR DELIVERY TO-DAY:

70 Cases Fresh Eggs

'Phone 480 at Once for Quantity Required.

Soper & Moore Wholesale Importers and Jobbers.

soldiers will be returning. In all there are one million two hundred thousand people who have been working on munitions and other war contracts, including soldiers who will have to be provided with employment and re-established in civil life. This is the supreme problem, but if we display the same courage, faith and confidence as we did during the four years of war, we need have no apprehension for the future. It is essential during the reconstruction period that the best relations exist between capital and labor, employers and employees.

"Labor in the future will demand recognition. The old antagonism between employer and employee must go. Labor disputes arise not so much from the matter of wages, but rather the uncertainty of employment. One of the saddest things is for a man with a wife and family to support, who is deprived of a job to earn his daily bread. Continuity of employment is the great thing to assure him that he will not be thrown on the street, whether conditions are good or bad.

Joint Control of Industry.

"This difficulty can be solved only by appointing for every industry joint committees representing those of labor and those who direct it. Lord Milner, at a recent dinner of the National Association of Employers and Employees, said: 'The spirit of fellowship between men of different classes is more important than any machinery in the world.' In Great Britain already 30 joint industrial committees have been formed. By this system all strikes and differences are prevented. If we can create that spirit in Canada we will not only have an end to strikes and lockouts, but contentment and better social conditions."

"Another vital matter for consideration is the housing problem in Canada. The housing is inadequate, in view of the 350,000 soldiers who are returning, the wives and families of whom in many cases having doubled up in their absence. It is the immediate duty of the governments to devise a scheme of housing. The Ontario government has made provision for cheap money to take care of this situation, and, I believe, ten millions is being provided by the Dominion government. This matter, however, should be taken up by the municipalities.

ties. It is the duty of London and all other Canadian cities to take immediate action with their governments."—Monetary Times.

Milady's Boudoir.

TIGHT COLLARS RUINOUS. Quite apart from consideration of health, tight neckbands and collars should be avoided from babyhood. But they seldom are so that many a girl of eighteen possesses a neck devoid of even the almost inevitable beauty of youth.

While tight collars are ruinous to the contour and usually to the poise of the head, high ones destroy the texture and color of the skin and accomplish this all the more rapidly if the collar is tight as well as high.

The muscles of the neck become shrunken and the skin flabby and dark, often spotted in color. If one finds it necessary to wear high collars, to business, the collar should be loose, and not over two inches in height.

Before retiring the neck and throat should be thoroughly bathed, and if the skin sags, another treatment is required. This consists of a bandage of cotton gauze applied after an astringent bath of alcohol or lavender cologne.

The bandage is fast at the top of the head and absorbs the string lotion. If worn all night a skin food must be patting into the neck first and allowed to absorb, but when the string bath, with or without the bandage is applied in the morning, the skin food comes last and is used to plump the neck.

All wrinkles, brown, unsightly necks one sees exposed at the opera or theatre every evening might have been avoided had their owners worn comfortable Dutch cut blouses during the day.

T. J. EDENS.

CAL. NAVAL ORANGES.

CAL. LEMONS.

25 BXS. TABLE APPLES.

GRAPE FRUIT.

CRANBERRIES.

P. E. I. POTATOES.

CARROTS.

PARSNIPS.

BEEF.

KIPPERED HERRING.

FRESH FROZEN CAPLIN.

FRESH FROZEN CODFISH.

20 BXS. CANADIAN CHEESE.

10 BXS. CREAMERY BUTTER.

2 lb. Prints.

By S. S. Adolph.

25 Cases C. D. S. Marmalade, 1 lb. Glass.

25 Cases Sliced Pineapple, 2 1/2 lb. Tin.

10 Cases Tomato Catsups.

3 Cases Honey.

Baker's Chocolate.

White Icing Sugar.

50 Cases Cal. Currants, 1 lb. Cartons.

20 Boxes Lux.

20 Boxes Sunlight.

100 Pairs Rabbits.
10 Cases Eggs.

T. J. EDENS.

Duckworth St. and Rawlin's Cross.

Change of Business

On and after the 1st day of January, STAFFORD'S PHARMACY, Duckworth Street, will be closed for all RETAIL BUSINESS, and in future be used as a WHOLESALE MANUFACTURING DEPARTMENT for all kinds of DRUGS, CHEMICALS, PATENT MEDICINES, SUNDRIES, etc. All Prescriptions for STAFFORD'S PHARMACY, Duckworth Street, may be repeated if necessary at Theatre Hill. jan2,19

Every Saturday evening after 7 o'clock, Choice Ends of Beef, Mutton, Lamb, Pork will be sold at cost. ELLIS & CO., LTD., 203 Water Street.—nov29.

Takes Nothing for Granted.

(From the Manufacturers' Record.)

Hasn't Editor Edmunds, of the Manufacturers' Record, heard that the war is over?—Tampa Tribune.

No, the Manufacturers' Record has not yet heard that the war is over, nor has any one else who knows the situation. A temporary armistice has been signed, but within the last few days a dispatch has come from Germany in the course of which it is said:

"There is a certain feeling here that peace is not yet assured and that Germany may be forced to renew the fight. Such feeling can be removed only by preliminary peace. Until it shall be removed it will be impossible to change the munition factories back to normal uses."

Commander Foch does not think that the war is yet over, because, so reports say, he has given Germany an ultimatum in regard to the possibility of further invasion unless the terms of the armistice are complied with, and the United States Government announces that it proposes to keep 1,250,000 veteran American soldiers in Europe.

The war is not yet over, because the propaganda of the present German Government is being carried on as vigorously and in some respects more viciously than even before we went into the war. If the secret service would reveal the facts in regard to the wireless messages which it is now catching in which Germany is fomenting discord in this country, planning for riots and seeking to create disturbances with other countries, this nation would be amazed and startled. We regret that the secret service does not feel justified in making all the facts known.

The war is not yet over, because the difficulties between Peru and Chile, which might involve other countries in South America, are being fomented by Germany for the express purpose of embarrassing the United States.

The war is not yet over, because the German propaganda in Mexico is vigorous and aggressive in seeking to create hostility to this country.

The war is not yet over, because the present German Government is merely a camouflage to hide the real intention of the German people: for the men who have controlled Germany have not as yet the slightest thought of losing that control. Temporarily Germany has lost but a man of intelligence who has the opportunity of knowing the inside of the situation can look forward to nothing but serious dangers throughout the world as a result of the persistent, continuous German propaganda, which is aggressive, vicious, devilish and almost as universal in its scope as the activities of the Devil himself.

Your Feet Will Never Behave



And you really can't expect them to, when you listen to Columbia's Dance Records—one-steps, two-steps, waltzes and fox-trots.

Come in and listen to these Columbia Records—as many as you would like to hear. And you will hear them at their very best, played on the Columbia Grafonola.

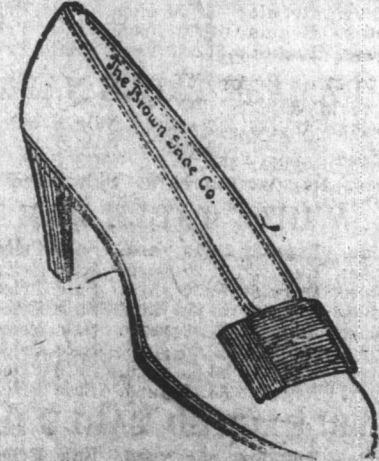
Columbia Grafonolas and Records



We have many other Columbia Records that will please and thrill you—the newest popular and patriotic songs, instrumental and vocal selections by world-famous artists, a splendid variety of band and orchestral music.

U. S. Picture and Portrait Co.,
Grafonola Dept.

INVEST YOUR MONEY IN SMALLWOOD'S BIG SHOE SALE!



LAST CALL TO OUR SATIN AND POPLIN FOOTWEAR SALE.

Ladies' Pumps, all shades, price \$1.50.

Ladies' Blk. Satin Butt. Boots, price \$2.50.

P. S.—This Shoe Sale will not in any way interfere with our regular Shoe Trade or our Ladies' Showroom, where the fitting of fine shoes is being done, but will be conducted in the outside Shoe Store, where these goods will be displayed.

F. Smallwood,

THE HOME OF GOOD SHOES.

Shirriff's Jelly Powders, assorted,

\$20.00 Gross; \$1.70 Dozen.

White Laundry Starch.
Lux, Small and Large.
50 Cs. Eddy Safety Matches.
150 Boxes Sun Paste.
Campbell's Soups, viz.:
Tomato.
Ox Tail.
Mock Turtle.
Vegetable, etc.
FRESH EGGS.
FRESH RABBITS.

California Oranges.
California Lemons.
Table Apples.
Grape Fruit.
Finest E.E.L. Cheese.
"Salada" Tea, Brown Label, 70c. lb.
"Salada" Tea, Blue Label, 80c. lb.
"Salada" Tea, Red Label, 90c. lb.
"Salada" Tea, Gold Label, \$1.00 lb.
FRESH SALMON.
FRESH CODFISH.

C. P. Eagan

Duckworth Street and Queen's Road.