## MEN'S SIXTEEN DOLLAR **OVERCOATS** FOR TEN.

We mean our Ten Dollar Overcoat can only be equalled at your tailor's when you pay him sixteen. We can fit you to perfection, and in this line we have blue and black English Beaver, blue Melton and grey Frieze. Double lap seamed silk velvet collar and best Italian body lining.

We have a very nice Grey Frieze Overcoat, full silk faced, at \$6.50.

MEN'S FRIEZE REEFERS, With Storm Collar, \$3.00.

54 & 56 Dock St.

LIVERY STABLES

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OARING, HACK AND LIVERY STABLES 45 and 47 Waterloo St., St. John, N. B. ge buck-board wagon, seats fifteen to people, to let, with or without horses.

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#### PHOTOS! ETCHINGS ! ENGRAVINGS

### ST. JOHN STAR.

wholesale and the retail trade of the maritime provinces. It is the question of fire insurance as it relates to the property and stock of retail merchants. The Merchant, with a desire to awaken an interest in the subject, has interviewed a number of merchants and also discusses the matter in its editorial columns.

indisputable authority that very few of the merchants in the small towns and villages have their stock fully inof the merchants in the small towns and viliages have their stock fully insured, while many have no insurance at all. In cases where a wholesaler sells a very large bill of goods on credit he feels justified in asking if the buyer insures, but ordinarily the question is a somewhat delicate one to ask, especially of persons who are sensitive in matters relating to what they consider their private affairs. The keenness of competition is possibly another deterrent influence that operates on the mind of the wholesaler. But, as a matter of fact, the cost of insurance is a legitimate charge on business, and should be so regarded. The retailer who purchases a valuable lot of goods on credit and does not insure them is really placing another man's property in jeopardy. For if he had the money he would pay cash for the goods and take the discount; if not, and he should be burned out, he would probably have to compromise, and thus the wholesaler would not be paid in full. If the stock were fully insured the wholesaler would have the satisfaction of knowing that he had met his obligations. The feeling which a retailer might have that if he did not insure he would have so much more profit at the end of the year cannot be considered a justification for taking so great a risk. The question is one, as already observed, that is of great importance. One wholesale firm say that at least a third of their bad debts last year were caused by losses due to fire, where debtors had to compromise. The suggestion of the Mexchant that the St. John and Halifax boards of trade should take the matter up and "circulate literature on the desirability of fire insurance from the standpoint of business prosperity" is worthy of serious consideration.

Involved in any general movement for more general insurance would no doubt be better provision for fire protection, which is equally desirable and necessary to the prosperity of provincial towns.

aged by the inaction of the governmen at the time of the Yukon scandals to believe that freebooters on a somewhat larger scale would be permitted to fly their trade with as little trouble from the authorities as the claim hucksters and contract jobbers of the Sifton and Tarte regime in that region.

It is the duty of parents to see tha evidence is on the side of vaccination as the best preventative of smallpor smallpox exists in a section of this city there is always the possibility of an outbreak, and therefore the precau-tion of vaccination should not be ne-

if it be true that Mr. Lynch, elected to represent Galway in the British parliament, was actually in the field with the Boers, he should be summar fly ejected from the house if he dares to go there, and should be tried on the charge of treason. In no other coun-try than Great Britain would the nom-

HAD A BUSY DAY,

Mr. Blair Had Many Caller

MARINE MATTERS.

MARINE MATTERS.

Bark Austria, 1106 tons, built at St. John, N. B., in 1881, has been sold for Italian account on private terms.

Str. Elia, Capt. Lund, which was reported lost, arrived yesterday at St. Johns, Nfid., from Montreal.

Bark Auriga, Capt. Johns, from Cardiff Nov. 18 for Table Bay, has returned with loss of anchors and chains. Bark Lancefield, at Pensacola from Waterford, will load timber for Buenos Ayres at \$12.59.

The Battle liner Eretria, from Savannah with cottom, reached Liverpool yesterday.

vannah with cottom, reached. Liverpool yesterday.

Bark Birnam Wosd reached Mobile yesterday from Rio Janeiro, and will re-class there.

Capt. Atkinson, late mate of the sch. J. B. VanDusen, has been appointed to take command of the sch. Annie E. Rickerson.

Sch. Lizzie D. Small, before reported left: Vineyard Haven on the 20th, in tow of tug Gladiator, for Bridgeport, her destination.

The Norwegian str. Aif, which rangenum near Quebec, is new in the graving dock at that port for repairs, it is estimated that repairs will cost in the vicinity of \$15,000.

The steamers which will come here in December for hag for South Africa, are the Mantines, Cheronea, Eretria and Pydna of the Battle line, and the Kentigern and Usher.

WANTED.—A case of Headache

WANTED.—A case of Headache that KUMFORT Powders will not cure in from ten to twenty minutes.

OTTAWA.

OTTAWA. Nov. 22.

The department of militia is daily receiving offers to serve with the third contingent. These come from all parts of Canada and even from the United States. Today an American doctor tendered his services, and a request for a commission was also received from a young man residing at Lowell, Mass., an American subject, but Canadian by birth, anxious to serve with his countrymen in South Africa.

Hon. Mr. Borden tonight, said the logical outcome of the recent correspondence with the home authorities, would be that Canada's offer would be accepted. In that event the force would consist of 600 men, commanded by a Canadian officer, whose name had, been submitted already to the war office, the contingent being essentially. OTTAWA.

A MILITARY RUMOR

Big Bargains in Crockery and Glassware, Damaged by Smoke and Water.

Tea, Dinner and Toilet Sets, China Cups and Saucers, Plates, Berry Sets, Vases, Figures, Silver-Plated Ware, Glass Table Sets, etc., etc.,

At Less Than One Half Usual Prices.

CHINA TEA SETS, former price \$4.50 per Set, Sale Price - - - \$2.27 to 2.46 TOBLET SETS, former price \$2.75, Sale

Now is the time to buy your Christmas Presents

The LINTON & SINGLAIR CO., Ltd., 37 & 39 Dock Street.

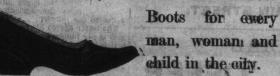
# Rubbers

You want RUBBERS. We have them.

We want you to have them.

It ought to be easy for us to agree.

We have the largest and best assorted stocks of Rubber Footwear in St. John today. Our prices are convincingly low for Rubbers, Overshoes and Rubber



SAVAGE.

Corner King and Charlotte Streets.

is refused, but the financial control of the company will remain here. About \$120,980 of stock has already, then taken without canvassing, and without the issue of a prospectus. Now that the question of the engagement of a manager is settled; and the industry may be called a going concern, there is little doubt that the additional capital required will be easily found.

Everywhere great satisfaction is expressed over the amountement that

Buying 1/4 or 3/8 of a yard of velveteen and cutting it up yourself results in a very unsatisfactory skirt binding.

S. H. & M. bias velveteens are made from rich silk-finished velveteen, woven specially for skirt bindings, cut on a true bias by special machinery of our own invention, neatly and evenly joined, ready to put on the skirt. They save you all the bother of cutting up and sewing, thus avoiding any waste.

S. H. & M. "Belle" is 13/ inches wide, and makes a rich, durable facing. It's one of the S. H. & M. make. If you do not find the letters S. H. & M. on the back of bias velveteen or brush edge skirt bindings, they are not the best.

Sold by all first-class mercha THE S. H. & M. CO.

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rk, one with some office experience p red, but applications from others will asidered. Apply at once to Box 350 P; th full particulars. ENERAL, AGENTS WANTED in n for special, accident, sickness, indi-tion policies and general insurance to a. Liberal terms to reliable men. W

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