Provincial and Municipal Debentures to yield from 5 to 5½ pr ct.

Town of Amherst,
Town of Pictou,
Municipality of Shelbourne,
Province of Nova Scotia,
Town of Sydney,
City of Halifax.
Prices on application.

F. B. McCURDY & CO.,
Bankers and Brokers.

C. A. C. BRUCE, Manager,
St. John's, Nfld.

The Surplus Earned.

In 1912 the Canadian Life earned surplus of $1,530,667, exceeding by over $237,000 the earnings of 1911, and by a much larger amount the earnings of any previous year. This is of importance to policyholders, for their Dividends must come from this account.

CANADA LIFE ASSURANCE CO.

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

Belvedere Orphanage Collection.

The Rev. Mother Superior, St. Michael's Convent, Belvedere, gratefully acknowledges receipt of $2,035.-96, an increase of about three hundred dollars over last year's amount. A special word of thanks is due to the kind friends of the Institute, who acted as collectors on Sunday.

Cathedral, St. Joseph's and Logy Bay.

$20.—Mrs. D. J. Greene.

$10 each—Rt. Rev. Mgr. Roche, V.G.; Rev. D. J. O'Callaghan, Very Rev. Fr. Wilson, P.P. Marystown; Very Rev. J. J. McGrath, P.P., Bell Island; Hon. J. D. Ryan, Hon. J. Harris, Mayor Ellis, J. J. Tobin, Esq., T. J. Ryans, Esq., J. J. Murphy, Esq., Jas. J. W. McNeilly.

$5 each—Rt. Hon. Sir E. P. Morris, Hon. Judge Emerson, Hon. M. P. Cashin, Hon. M. P. Gibbs, Insp. Gen. Sullivan, Mrs. Sullivan, Messrs. John Cormack, Jas. Cormack, Jas. Boggan, Pat Fortune, Wm. King, Chas. O'N. Conroy, Rd. Clancey, Chas. Hutton, R. Callahan, John Coughlan, Mr. Kelly (The Nickely), M. Myrick, Jas. Haw, N. Walsh, W. J. Ryan, James Parker, John Henley, Thos. McGrath, J. J. McGrath, Thos. Smith, sr., Thos. Smith, jr., Councillor Mullaly, Geo. Shea, Dr. Keegan, F. J. Connors, W. R. Howley, John Tobin, W. J. Higgins, Walter O'D. Kelly, F. J. Morris (Beaconsfield), Robt. Walsh, F. Bradshaw, H. E. Bradshaw, P. C. O'Driscoll, M. Connolly, John Henderson, H. Bartlett, Phil. F. Moore, Michael Murphy, Miss K. Duff, Miss A. Walsh, Miss Shea, Miss Gladney (The Cove), Pat. Kennedy, Martin Furlong, J. Dwyer (Oak Farm), Hy. Donnelly, J. J. St. John, J. Fenelon, Hugh Doherty, Thos. Kavanagh, Wm. Halley, Ed. Kennedy, J. V. O'Dea, Jas. Spratt, Mrs. V. P. Burke, Stephen McDonald, E. McDonald, N. J. Murphy, Mr. Rice, A Rev. Friend, J. Morey, J. Norris (Three Arms), P. Smith (Witless Bay), G. Penney (Ramea), J. Donnes.

$1 each—Dr. Hy. Shea, Mr. Sam Jey, Dr. O'Connell.

$2.50—A Rev. Friend, Stan Walsh.

$2 each—Messrs. J. P. Scott, M. Melvin, John Meehan, John Curtin, Jas. Pidgeon, Jas. King, J. P. Cash, Mrs. T. Mitchell, Chas. Ellis, A Friend, P. J. O'Rielly, Dr. Major Shea, Chas. F. Meehan, A Friend, P. O'Neill, Mrs. McGrath, J. Byrne, R. Kelly, M. O'Mara, Mr. Devereaux, Jos. Carroll, Friend, M. O'Regan, J. Perez, Thos. Bates, J. Connolly, P. J. Kerrivan, F. J. Doyle, J. F. Meehan, Jas. Maher, T. McManus, Miss Mary Harris, P. Laracy, Mrs. Mitchell, Miss Roche, Dr. Scully, P. Hickey, L. E. Emerson, Jas. Meehan, S. J. Ryall, M. Hartery, E. Hughes, G. M. Gaden, George O'Rielly, W. Donnelly, M. A. Devine, P. J. Hanley, J. J. Mulcahey, Miss J. W. Foran, Wm. Shortall, Mrs. Bailey (Tremont), Alan Doyle, Mrs. Ryall, (Col. Begs), L. Furlong (Smithville), W. Duder, Sam Ryan, T. J. Malone, W. J. Carroll, M. G. Summers, C. P. Eagan, E. J. Rawlins, Wm. Dyer, Mrs. Nugent, W. J. S. Donnelly, Capt. Bonia, Dr. M. Power, P. F. Collins, F. Fitzpatrick, Mrs. Walsh, Mrs. Wm. King, M. Power, H. Brophy (St. Joseph's), W. J. Savin (St. Joseph's), Ferge Donnelly, Miss Carberry, Jas. McKenzie, John Trelligan, C. W. Ryan, Peter O'Mara, F. Callahan, Dr. H. A. Smith, Frank Ryan (Baccalieu.)

$1.50 each—Messrs. R. J. Coleman, D. Brien, Pat Kavanagh, Miss Maud Ryan, A. G. Joy, M. Dyer, A Friend, Mrs. W. Drayton, Mrs. Burke, Capt. Gosse, P. Burke, W. Skanes, Pat Burke.

$1 each—Messrs. P. M. Walsh, D. J. Clatenay, E. F. Carter, Mrs. E. F. Carter, P. J. Roche, John King, Miss Cuddihy, Mrs. Larney, John Davis, A Friend, Jas. O'Toole, Const. O'Keefe, Ml. Power, Miss Bambrick, J. Merner, Mr. Leary, Mrs. John Rice, Mat. Kelly, Hugh Quinn, Wm. Irvine, Mrs. W. Trelegan, B. J. Hagerty, Mrs. J. Murphy, John Coady, Miss Barter, Mr. Trelegan, Jas. Hackett, John Ryan, D. Tobin, Lady Friend, Ml. Mahoney, Jas. Whalen, Dan Kent, John Breen, N. J. Vinnicombe, Thos. Ebbs, Mrs. D. Dunn, Jas. Reid, George McGuire, J. Broderick, John Fitzgerald, P. Wallace, Jas. Bowland, Thos. Coady, sr., Jas. Daley, John Baird, J. J. Nash, E. Furlong, C. Renouf, Mrs. McRae, Jno. Ryan, Mr. Codner, A. McNamara, F. McNamara, Mr. Rossiter, James Morrissey, Geo. Coughlan, David Dempsey, P. Wall, A. Brennan, Dan Eagan, Mrs. Sinnott, Friend, Wm. Graham, John Murray, Thos. Thistle, P. C. O'Driscoll, jr., Mr. Cummins, B. Jackson, L. Griffin, Peter Power, J. Freeman, Mrs. P. Maher, W. S. Dunphy, Pat. English, Mr. Fitzgerald, John Higgins, Jas. Warren, Geo. T. Carty, L. Kennedy, John Curtin, Mrs. McGrath, Mr. O'Brien, John Sage, T. Fitzpatrick, Miss Coughlan, Mrs. Trelegan, Mrs. F. Nangle, Chas. Spurrell, Mrs. J. Hearn, J. L. Slattery, Mr. Cowan, Wm. Kelly, Miss Sutton, Mrs. Kitchen, Mr. McDermott, Mrs. J. D. Ryan, Friend, Miss K. Corbett, Pat. Merner, D. Merner, Fred Bradshaw, Thos. Croke, P. J. Kent, E. Murphy, John Kean, Ml. Fogarty, W. Harris, W. Power, W. J. Ryall, Mrs. P. Hayes A. Squires, Mrs. Capt. Joy, Peter Morrissey, Jas. Cooper, Capt. Dunn, Mrs. Wm. Cotter, Ml. Aylward, D. Summers, Pat. McCaffrey, Jas. Furlong, Sergt. Collins, Miss M. O'Mara, Mrs. Palfrey, Wm. O'Farrell, John Day, R. English, Mr. Malone, Miss Lundrigan, C. J. Cox, Tim. Aylward, Pat. Summers, Mrs. Rolls, Miss Howley, J. P. Grace, J. M. Devine, Capt. Pumphrey, Capt. Christopher, M. Malone, Mrs. A. Hiscock, Rob. Cole, Jno. Dooley, Rob. Handon, Mrs. Jardine, Miss M. Keating, Thos. Kelly, Mrs. Connors, Jer. Hartery, Thos. Trainor, Sergt. Oliphant, Thos. Lawlor, Miss Meehan ($1.10.), Master Cotter, Rob. Power, Miss Dwyer, Mr. Keating, Frank Power, J. C. Pippy, Phil. Cleary, T. Neary, D. Kinsella, Jas. Crotty, Miss Crotty, Mrs. Finn, Mrs. Sergt. Sparrow, Miss Delaney, John Evans, Dr. Perkins, J. Hearn, Mrs. J. Hearn, Wm. O'Brien, J. Ryan, C. H. Bulley, Jas. Lynch, J. Brophy, J. Byrne, Thos. Redmond, Capt. Eagan, Thos. Kelly, Ed. Brophy, John Kelly, Thos. O'Brien, J. Vinnicombe, J. Harris, A. Murphy, Thos. Caine, J. J. Lacey, J. H. Farrell, C. Cahill, John Bailey, W. Murphy, Mrs. W. Tobin, Jas. Lahey, Ed. Malone, Thos. Burfitt, John Murray, Mrs. Callahan, P. Warren, J. Channing, J. M. Codner, Arch. Furlong, Thos. Barrett, J. Pittman, John Callahan, Mrs. McRae, W. Trelegan, A Friend, F. Lee, John Warren, S. Knight, J Ml. Donnelly, Mrs. Donnelly, Geo. Baughan, Mrs. A. Connor, John Moore, M. McLoughlan, Scanlan, Ed. White, D. Williams, Chas. Beachy, Dr. Campbell, Pat. McCrudden, Jas. Cox, Lady Friend (Philadelphia), John Lahey (Bell Island), J. P. Mahoney (Clarke's Beach), Mr. Coran, John Carew (Cape Broyle), (St. Joseph's)—T. Miller, Mrs. P. Deniel, J. G. Clooney, A Friend, John Hayes, Mrs. Bush, Mrs. M. J. Greene, John Fitzpatrick, Arch Carroll, Mrs. W. McKay, W. E. Brophy, Ml. Quigley.

(To be Continued.)

Minard's Liniment Cures Diphtheria.

MINARD'S LINIMENT CURES DANDRUFF.

The Illogical Funeral.

By RUTH CAMERON.

The latest scandal brought to me by the neighborhood is this: Mr. M.'s mother had just died. She—the neighborhood gossip—went to the funeral; and, what do you think, "Mr. M. and his wife were there, of course, but they might just as well have stayed at home for all the respect they showed the dead. Why, he had on a light grey suit, and she wore old blue and had a light blue feather in her hat. They didn't even have the decency to wear black gloves. And they looked so cheerful! She was such a lovely woman, I should think they might show a little grief for her."

Now, Mrs. M. senior, was one of the sweetest old ladies I ever knew. She died at the age of eighty-two after a beautiful life that could leave no doubt in a believer's mind of her immediate translation to a happy world. Moreover, in the last few months she had suffered a good deal and had become nearly blind. She left pain for peace, weakness for strength, and blindness for a fuller vision than she had ever known. She left behind a scant half dozen of her nearest and dearest but more than a score of those whom she had loved long since and lost awhile—father, mother, husband, sisters and brothers, sons and daughters, were waiting for her on the shining shore.

Nor can you see any reason for grief?

I certainly can not.

Of course, her children would naturally feel some selfish pain for their own loss, but if they truly loved her, that would surely be swallowed up in the knowledge of her happiness.

As I have said again and again, if we really believe in the immortality of the soul, and if we believe that the soul of our beloved was fit for Heaven, we have no possible reason for a parade of grief. Some selfish suffering we must of course feel, but isn't it our duty to conceal rather than parade it?

Someone with whom I was talking on this subject called my ideas modern. Are they modern? Take up your Shakespeare and read the dialogue between the wise fool and the foolish lady in Twelfth Night:

"Good madonna," says the Fool when he finds Oliva grieving over her brother, "give me leave to prove you a fool."

"Can you do it?" says Oliva.

"Dexterously, good madonna."

"Make your proof."

"Good madonna, why mournest thou?"

"Good fool, for my brother's death."

"I think his soul is in Hell, madonna."

"I know his soul is in Heaven, fool."

"The more fool, madonna, to mourn for your brother's soul being in Heaven. Take away the fool, gentleman."

Or better still, turn to Christ's own words to the disciples when they mourned his approaching translation:

"If ye mourned me, ye would be glad when I said I go unto my Father."

Do you think Christ would have approved of our conventional funeral?

Never in the world.

Ruth Cameron

Home-made Bread

THE kind that comes from the oven a symphony in golden brown, a study in tantalizing fragrance.

And when the light, fluffy, flaky slices are piled high on the plate—

What a sight to tempt the appetite!

What a wholesome tastiness to appease it!

"Her bread's a treat."

Isn't that enough to stir a housewife's heart?

It's a tribute not only to her skill in mixing and baking, but also to her discernment in the selection of her flour. And the housewife who knows selects Rainbow Flour—

Because Rainbow Flour is *good* flour. She can *depend* on it. It helps her to get the very best results, always.

You try Rainbow Flour for your next baking and see for yourself how good it is.

RAINBOW FLOUR

MAKES GOOD BREAD

Your grocer has it in 7-lb., 14-lb., 24-lb., 49-lb. and 98-lb. bags and in barrels.

QUALITY QUALITY

Canadian Cereal and Flour Mills Limited, Toronto, Canada
Makers of Tillson's Oats—Rainbow Flour—Star Flour

Fashions and Fads.

Fichus will be much in fashion.

Nearly all the neckwear will be cut low.

Very much in favour is the Medici collar.

Jeweled pins will be worn on the evening coiffure.

Fashion promises to use a great deal of fur trimming.

Oval buttons are decidely effective and fashionable.

Some of the new hats have bows of sheerest white linen.

The smartest gowns are characterized by bright colors.

With costumes of white serge, apple green vests are worn.

The neckwear this season will be more important than ever.

Some of the most dressy frills are sparkling with rhinestones.

A single rose of brilliant color is used as a clasp to a scarf sash.

French lingerie is lessening in fullness, but it is finer than ever.

Canary-colored vests of linen or silk are worn with suits of blue cloth.

The new silhouette has the effect of easy suppleness, but not ill-fitting.

Attractive for the fall costume are foulards and dark plaid silks.

Taffeta is in vogue in plain colors, changeable or figured patterns.

Many zibelines and velours will be used in the making of fall costumes.

Skirts are narrow at the bottom, not more than 1¼ or 1⅜ yards in width.

The high collar will be the exception, and then only of sheer material.

An arangement of the hair which is much in vogue is the side pleating.

The new afternoon and evening wraps follow closely the lines of the Japanese.

Silver buttons, the size and shape of a penny, trim some of the new suits.

Very extensive is the use of tartan plaids with other materials or untrimmed.

Some of the new hats are made of flowered taffeta, with a binding of black chiffon.

Petticoats are still narrower, trimmed with deep flounces of lace or embroidery.

With the simple white frock is worn a sash of black, knotted carelessly at the back.

The frock of white mousseline de soie will be worn for the house during the coming season.

On the finer undergarments, laces of cobwebby texture and the finest Valenciennes are used.

The linings of the fall wraps repeat the color of the outer material, but are of a different fabric.

Heavy white tussore, elaborately embroidered, is a popular material for evening and afternoon wraps.

Tones of brown, ranging through tan, orange, bronze, russet or dull green, are rapidly coming into favour.

The extremely low-cut slippers worn by the ladies of 1830, with their straps of velvet or ribbon, are in fashion.

The fastening of your outer wrap should be the most brilliant, unusual, daring button or clasp that you wish.

Flowered frocks in dainty Dresden colorings of blossoms are to be very much worn for autumn evenings or dances.

Ruchings of black net form an attractive trimming for lingerie frocks and also to outline the edges of flounces.

Your Duty.

Nothing to do with the Custom House, good friend. Its only reference just now is to yourself. Let us suppose that you are a man of family with sufficient of the world's goods to keep them in comfort. Very well, You did not reach this satisfactory state of affairs without care and labour—few men do. Suppose you are awakened some night with shouts of alarm ringing in your ears. Too late then to talk of prudence; too late then to say: "If I had only, etc., etc." That "If" means too much to many forgetful people. Is it not always the duty of a self-respecting citizen to protect his home and thus provide for those within it. Is it any more then his duty to those depending on him to protect them as far as possible? Can you call your property your own when it is not insured? The answer to this argument is to carry insurance with Percie Johnson's agency, the most popular office in Newfoundland and the least expensive

Don't forget to attend the Benefit Concert in the British Hall, Friday evening. Doors open at 7.15. Performance starting 8.30.—sep11,2i

IF YOU WOULD KNOW HOW GOOD THE BEST BRANDY CAN BE, BUY

HINE'S Three Star BRANDY

Guaranteed Twenty Years Old

T. Hine & Co. are the holders of the oldest vintage brandies in Cognac

D. O. ROBLIN, of Toronto, Sole Canadian Agent

JOHN J ACKSON, RESIDENT AGENT.

Arrived To-Day.

PEARS

Half-barrels, Barrels, Boxes.

P. E. I. Potatoes,

90 lb. sacks.
Dry as meal.

Soper & Moore.

Baldness.

Baldness is a melancholy affliction which never attacks anybody but the male sex. It is caused by the brain becoming too active and throwing off sparks which consume the roots of the hair. The feminine brain is not troubled with anything of this kind, as it has an outlet through the vocal chords which man cannot use on account of his reticent and self-effacing nature.

Thus we have presented to us the solemn truth that baldness is a sure sign of intellect. Nobody ever went bald without first thinking long and deeply upon some abstruse subject, such as dandruff cures and patent hair renovators. Nobody ever saw a bald-headed man whose dome was not inlaid with wrinkles caused by the effort of his intellect to escape from its environment and be at rest. Once in a while the intellect escapes and leaves a reverberating vacuum without being missed by the owner or anybody else.

The first efforts of a man to go bald are seldom appreciated by his wife, who would prefer less intellect and more hair. She immediately institutes a course of home treatment, including such playful remedies as rubbing vaseline into the scalp at the most available point of contact with a new $5 hat, shampooing twice a week with a rich quality of cistern water and singeing the hair with a wax taper which is just as liable to land on the left ear of the victim as anywhere else. It is a pitiful sight to see a full-grown husband in the hands of a determined woman who rubs soapsuds into his eyes with one hand and jams a towel down his neck with the other, but the world is full of such painful scenery.

Baldness is more painful in the summer than in the winter, owing to the stealthy approach of the predatory fly, which comes up on tip-toe and fits from bump to bump with stinger extended. On this account, a great many men wear the pleasing garment known as a skull cap, which gives them a repousse and languid appearance.

ORDERS NOW TAKEN for our New Pack Island Brand BONELESS CODFISH.

JOHN CLOUSTON,
2 & 4 Water St. East,
St. John's, Nfld.
Telephone 406. aug11,m,w,f,tf

Placentia Pointers.

The cute man is looking wiser and cuter than ever and critics infer that something unsavory will be unearthed later.

It is said that if the Tories are returned this time a law will be enacted whereby the people of the North or South East arms will not be permitted even to look at a salmon jumping in the waters of either of these arms, only the few sports who get the warders permission can do so.

How strange, not even concoctions made under the shadow of Dickens can escape the argus eye of Nemesis. The big man and the little man (physically of course) should not arrogate to themselves the knowledge of the universe. There are others on this planet of ours who might be possessed of a little also.

A curious question was asked here the other day by a visitor who seemed serious enough too and it was this. Do game Wardens play games? Foolish looking question wasn't it.

Minimise The Loss.

Practically farmers may easily minimise the loss, due to a backward and cold season, by the judicious use of Sulphate of Ammonia as a fertilizer.

Sulphate of Ammonia contains over 20 per cent of nitrogen, as against 15 per cent in Nitrate of Soda, and is therefore more than 25 per cent better than nitrate of soda as a means of quickening and increasing the growth of crops.

The use of Sulphate of Ammonia has increased enormously of late years and it is recognized to be the most valuable fertilizer obtainable. By its judicious use the production of root crops per acre may be doubled, and the growth of late crops stimulated.

We invite the attention of Farmers to our special pamphlet on the best methods of using Sulphate, copies of which will be forwarded free to any address on application.

The price of Sulphate is moderate, and our terms are accommodating.

ST. JOHN'S GAS LIGHT COMPANY.
Board of Trade Building, St. John's.
july8,tf

Stafford's Liniment.

Question No. 1.—Why is it that **Stafford's Liniment** has obtained such a large sale?

Answer No. 1.—Because every person who has used it say it is one of the best Liniments that they ever used, and they tell their friends about it, and the consequence is that the demand is obtained.

Question No. 2.—Why is it that **Stafford's Liniment** is recommended and guaranteed by the people who handle it.

Answer No. 2.—Because the people who handle it know by facts and statements that they can thoroughly recommend and guarantee it to the utmost. Several persons have such confidence in it that they tell their customers, that after using it, they didn't find it as good or even better than some other kind they used, they would give them their money back. If this isn't confidence enough what is it?

Question No. 3.—Why is it that **Stafford's Liniment** cures Rheumatism, Lumbago, Neuralgia, and all kinds of Aches and Pains?

Answer No. 3.—Because when you are suffering from Rheumatism, Lumbago, Neuralgia, or any kind of an ache or pain, you bathe affected parts in very warm water (nearly hot) for about five minutes. Dry well and apply **Stafford's Liniment** freely, you will find instant relief. Now there is no doubt about it but **Stafford's Liniment** has obtained a large sale, and the orders being received nearly every day would convince you. You can see them if you wish by calling at our Drug Store, Theatre Hill. Isn't this plain enough for you. We publish nothing but straightforward facts, and challenge any person or persons to contradict them.

The Liniment is prepared only by Dr F. Stafford & Son, St. John's, Nfld.

Manufacturers of the 3 specialties:
Stafford's Liniment.
Stafford's Prescription "A."
Stafford's Phoratone Cough Mixture
sept9,tf

Message From the Ill-Fated Titanic.

Editor Evening Telegram.

Dear Sir,—A bottle enclosing a letter was picked up on the beach half way between Cow Head and St. Paul's by Geo. E. Hewlin, on Saturday, 6th inst. The letter ran as follows:—

S.S. Titanic, April, 1912.

To Mrs. Brown,
82 High St., Kensington,
London, W.

My last loving wish is to you, look after my wife Annie and poor little Georgie; boat sinking fast.

Yours sincerely,
GEORGE DOBSON.

It is evident that the bottle had been in the water for a long time, as the bottom was covered with moss. The letter was written with lead pencil and can be read distinctly. The paper which was of a blue color is now faded almost white. The bottle had drifted ashore on the preceding night and when it was thrown on the beach the neck was smashed off. Mr. Hewlin is mailing letter to whom it is addressed.

Yours truly,
R. T. SKANES.
Cow Head, Sept. 8, 1913.

Electric Restorer for Men

Phosphonol restores every nerve in the body to its proper tension, restores vim and vitality. Premature decay and all sexual weakness averted at once. Phosphonol will make you a new man. Price $3 a box, or two for $5. Mailed to any address. The Scobell Drug Co., St. Catharines, Ont.