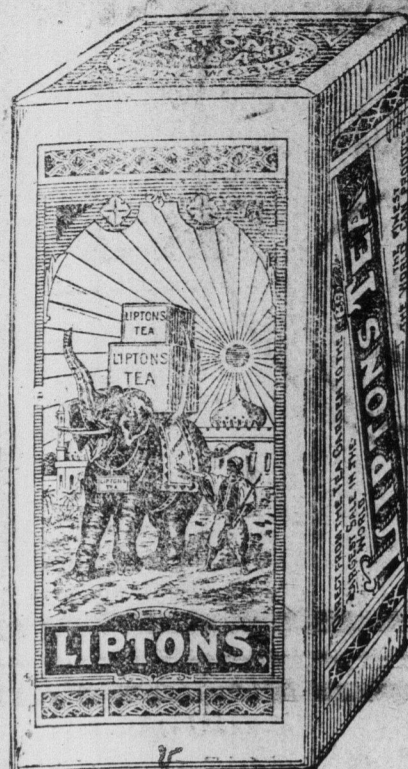


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in 1/4, 1/2 and 1 lb. double air-tight bags, and in 5 lb. patent air-tight decorated tins.

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HENRY BLAIR

Sole Agent in Newfoundland for Lipton, Ltd., Tea, Coffee and Cocoa Planters.

The Bigness of Little Things.

By MATH CAMERON.



The bigness of little things of one kind or another is a fact that continually impresses me.

Some weeks ago I wrote you about the big effect of little things in influencing our feelings toward our friends. Today I am impressed by the bigness of little things of a more material kind.

In the restaurant this noon, I sat opposite a girl who would have appeared charmingly dressed but for one little thing. She had on a stylish suit and a becoming hat. Her well-her hand-bag and all the other accessories were trim and smart, but—

and what a big little word that is, by the way—she wore a linen collar which was about two sizes too large. Within that, her neck, naturally small, looked thin and gawky. It was the first thing one noticed about her and spoiled the rest. Such a little thing! And so big!

The dining-room of a small boarding-house where I once took my meals was most unattractive and unappealing. (How I hate that word, boarding-house. I wish there were some more euphonious term for it, like the French "pension." Or does "pension" sound as unattractive to the French as boarding-house does to us. I wonder?)

One day a new hostess took charge

of the house and in a week that room was transformed. And yet she had made but two changes; she had the hideous figured paper replaced by soft, plain brown—not one whit more expensive, mind you—and she had shades put on the electric lights so that the light was pleasantly concentrated on the table, instead of glaring all over the room and revealing its defects. Later she made other changes but just these two worked a miracle. You see, they were as big as they were little.

The bigness of little things in house construction is just beginning to be glimpsed. A woman who has recently had new set tubs and sink put into her kitchen showed them to me with great pride. "They are six inches higher than the old ones," she said. "That may not sound much to you but it means the difference between backache and no backache. To think that the want of six little inches has been trying me out all these years!"

Do you know that it makes a house just twenty-five per cent easier to heat if the kitchen—of course that means a kitchen with a coal range in it—is on the cold, windy side of the house? Just think of it, twenty-five per cent taken of your coal bill by a little intelligence in construction!

"There are many little things," someone has said, and when one thinks of the big results that may come from what we carelessly call "little things," one is inclined to agree.

Math Cameron

How Italy Capitalises Character.

Democracy Financing Itself and Enabling Men and Women to Become Their Own Employers—How to Eliminate the Strike.

"Wherever one travels through the north of Italy," writes John L. Matthews, in Harper's Magazine, "he sees large groups of working men, skilled or unskilled, with no padrone to drive them, making roads, carting the gravel from beds of torrents, constructing steam railways for the Government, erecting big apartment houses for the working people to live in, extending their operations to every sort of trade by organizing themselves into co-operative societies to undertake big contracts.

Their Own Employers. "Binding themselves together to work for themselves and for one another, paying their own wages, carrying the responsibility of properly fulfilling their contract, and depositing a fund to guarantee its completion, they eliminate the intervening contractors entirely, saving the middleman's profit to divide among themselves in proportion to the amount of work which each man has contributed and to the existing wage scale for his trade. Having now become their own employers, they have in their own work eliminated the strike.

900 Co-operative Banks. "The labor co-operative society is the latest and farthest advance of collectivism to-day, and some forms of it in Italy are unique. Ask these laborers about their work, how they are holding together, how they secured the contract and the necessary guarantee to obtain it, how they have been able to purchase all the machinery required to carry it out, and they will tell you that, there is a co-operative bank in the neighboring city to which they belong, with which their contract is deposited, and which advances them from month to month

the necessary funds, for equipment supplies and wages.

"Based on assets which had previously been of negligible value to the laborer in the securing of credit

—namely, character, thrift, the ambition of every man to get on, his normal impulse to produce the greatest within him, mere numbers which, joined together with their small mites of money, are no more to be despised than a Rothschild singly—there have arisen in Italy a host of Banks of the People—*Banche Popolari*—a veritable army of co-operative savings and loan societies which have given to individual members a credit service previously inaccessible if not impossible, and which now are extending their operations to reliable co-operative groups of workmen. Owned and operated by the people themselves on the most democratic lines, the power is diffused by the single vote which each member wields, irrespective of the number of shares he holds.

"Nine hundred such banks to-day are giving to persons or groups of every calling—day laborers, clerks, mechanics, tradesmen, manufacturers, farmers, merchants, and professional men—an enormous convenience in loans and discounts with so small a percentage of loss as to seem incredible.

The Founder of the Banks. "The founder of this system, Luigi Luzzatti, went as a young man to Germany to study the work of Schulze-Delitzsch, and became a great believer in the possibility of the application of personal surety to the needs of the average poor city dweller. The crying need of some new system of credit was unmistakable. Luzzatti began his work about 1862.

"Luzzatti was happy in emphasizing a point which Schulze-Delitzsch willfully ignored—the primary essential of having members of 'moral worth.' Co-operative banking, even with limited liability, is a species of financial weaving whose strength lies in responsibility. The thread, which is human character, must be scrutinized unremittingly, for the durability of the cloth depends on the selection of good strands. Acceptance of each proposed new candidate is, therefore, only given upon investigation which brings reasonable assurance of his honesty and thrift.

One of Italy's Strong Men. "Throughout the whole system Luzzatti's ideas and opinions have been held high, and his personality has been of incredible value in binding the banks to one general set of practices. Full-brained, warm-hearted, humorous, imaginative, with wonderful magnetism and a trick of inducing other people with enthusiasm, he has the power, not to be undervalued, of charming the Government

Salmon!

JUST ARRIVED,
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Fresh Salmon

57 1/2 lbs.—on retail.

Also,
Fresh Shipment of
RABBITS,
Eggs, Table Butter.

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If not to concurrence, to compromise with his beliefs. Until 1883, when the first co-operative statute was passed, the banks had to masquerade as limited liability corporations with limited shares. In that year, in accordance with the plan he proposed, the present satisfactory co-operative law was passed. Luzzatti has always been at Rome, on guard against unwise state interference or favour. It is noteworthy that he has never been out of public life in fifty years; that he has been Premier, and today, still a Cabinet Minister, is one of the strong and honoured men of Italy.

Some Cases of Borrowers.

"In the light of the varied purposes which the banks constantly serve, the humbleness of the accounts is striking. Maria Pedraglio, a housewife, borrowed eighty dollars, her husband and one surety signing her note for three months. The signora owned three shares in the bank. With the money she set up a pastry shop. She had a good stand, her Neapolitan cream cakes were famous, she was thrifty, and her success brought back the money to the bank and a new current account in addition.

"The name of a broom-maker turning up in the *caselleto* file, brought out the story of a man borrowing

ties. Neither of them was known to the bank, and the information about them was scanty. The granting of the loan hung fire until a member of the Consiglio, seeing the application, said that he knew the man and would vouch for him. The note was annotated "Dr. Ferrugia if required." The broom-maker having obtained the money at five per cent, immediately invested it in new machinery to double his output, as he knew he could sell more brooms if he could produce them.

"A doctor borrowed to buy an equipment for X-ray treatment, there being no other in town. More picturesque was the old potter who made characteristic Italian faience, and, borrowing enough money to buy a larger and modern kiln, bettered his ware, enlarged his output, and consequently increased his income.

On Note of Hand.

"All these loans were given on simple notes of hand, secured only by one or two signatures. Many of the borrowers have nothing to pledge which could be called security in the ordinary sense. They do not own land or bonds or valuables. But they appreciate their loan, and repay promptly. There is little trouble from the source of repayment, because in a co-operative institution the stigma attaching to the failure to meet obligations is peculiarly effective. Social ostracism is invited; publicity governs such affairs. If members surfeit their moral coats or shrink their contracts, they are forced to resign.

"It is certainly the best educated poor and the middle class people who have found in the *Banche Popolari* a powerful lever with which to lift themselves.

No Strikes.

"When forty thousand iron workers were out in sympathy for a small union demanding recognition and union wages, leaving Milan practically strikebound, the Co-operative Craftsmen, having no one but themselves to strike against, went calmly on with their work.

"Democracy financing itself is a matter of financial moment not alone for its first service but for the possibility it affords to collective industrial undertakings. In co-operative banking lies a source of enrichment, not only of material wealth, but of character and the education of the common man to the management and investment of a common trust."

Starting here will be worn to match the new dress materials.

Provincial and Municipal Debentures to yield from 5 to 5 1/2 per cent.

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

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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.

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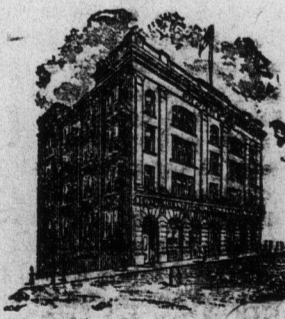
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NOTE.—See our Special Brand of Cotton Tweed and Denim Overalls and Jackets. Give us a call.

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The Grace, The Dash, The Swing, The Indefinite Something



in our clothes for men appeals to the particular dresser, and the unusually good quality of the fabrics interested the economically inclined.

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FASHIONS FOR ALL—3 Paper Patterns, Velvet Dress, Winter Coat, Child's Costume, 12c. post paid.
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WELDON'S LADIES' JOURNAL—4 Paper Patterns, Lady's Tweed Coat, Lady's Tweed Skirt, Dressing Gown, Matron's Winter Skirt, 12c. post paid.
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WELDON'S ILLUSTRATED DRESSMAKER—2 Paper Patterns, Nightdress, Knickerbockers, 5c. post paid.
WELDON'S CHILDREN FASHIONS—3 Paper Patterns, Girls' Dress, Sleeping Suit, Child's Dressing Gown, 5c. post paid.
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