

## Items of Interest.

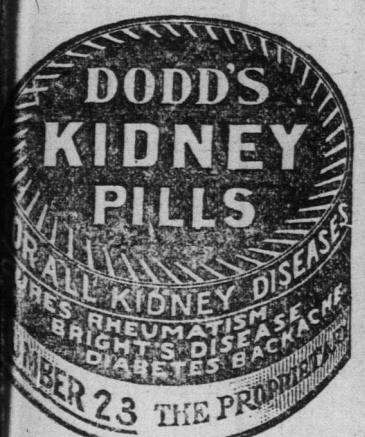
Business Zonia, of Montenegro, wife of the Queen of Italy, has entered hospital at Naples, to prepare for nursing the wounded in war.

London, June 26.—Sydney Darcey, while boxing with Jeff Smith, at Bayonne, N.J., last night on a foul, gave his share of the gate receipts, \$500 (\$2,500) to the Patriotic fund.

The Court of Appeals at Albany, N.Y., has affirmed the conviction of Charles Becker, the former New York police lieutenant, for a reargued appeal on his decision affirming sentence of death.

The general meeting of the Royal Institute of British Architects presided over by the President, Mr. Darcey, at the Royal Gold Medal for architecture, to Mr. Frank Darling, of London, N.J., last night on a foul, gave his share of the gate receipts, \$500 (\$2,500) to the Patriotic fund.

London, N.Y., June 29.—Mrs. Sarah, 57, and her son Roy, 23, were killed at their home here to-day, when a bullet from a revolver in his hand, turned on the mother, and the tragedy was the result of a suicide pact.



## Telegram

### Fashion Plates.

The Home Dressmaker should keep this Scrap Book of our Patterns. These will be found very useful to refer to from time to time.

A PRETTY DRESS FOR MOTHER'S GIRL.



This dress, with or without Yoke Trimming, and Peplum, and with Sleeve in either of Two Lengths. This attractive style is very well adapted to combinations of materials. Here shown dotted crepe, and plain silk in a pretty shade of rose and white are combined. The dress has good points, and may be made in several styles. With or without peplum, and with long or short sleeves, and also with or without the trimming. In batiste and emery this style will be nice and general wear, gingham, lawn, tulle, voile and poplin, seersucker and percale is very desirable. The pattern is cut in 4 Sizes: 6, 8, 10 and 12 years. It requires 3 1/2 yds. of 44 inch material for a 12 year size. A pattern of this illustration mailed on any address on receipt of 10c. in silver or stamps.

No. . . . .

dress in full:—

N.B.—Be sure to cut out the illustration and send with the coupon, carefully filled out. The pattern can reach you in less than 15 days. Stamp 10c. each, in cash, postal note, or stamps. Address: Telegram Pattern Department.

Turpentine is a ready remedy for moving the shine from a dark skirt. Dip the affected parts with a small piece of flannel dipped in this liquid, hang the garment in the open air, and the smell of the turpentine will be removed.

## 342nd Day of the War

## LATEST

### From the Front

10.00 A. M.

## NO SURRENDER BY AMERICA.

WASHINGTON, To-day. The formal study of the official text of Germany's Reply to the American Note on submarine warfare, as it affects neutral rights, strengthens the conviction of high officials that a most critical point in the relations between the two countries has been reached. Not only do they feel that the United States must refuse to accept the German proposals for the future conduct of American citizens on the high seas, but the failure of Germany to disavow the sinking of the Lusitania with the loss of more than 100 Americans in their view brought on a crisis, the outcome of which it is difficult at present clearly to foresee. There will be no action by the States for at least another week indicated. The official text of the German reply was made public yesterday. It differed only in a few unimportant words from the Associated Press copy which came from Berlin on Friday night. In all quarters here the reply was the single topic of conversation. What the action of the American Government will be is doubtful, largely in the sense that the means of expressing the ideas and purposes of the United States has not yet been decided. It was authoritatively indicated that obviously there would be no surrender of rights, no acceptance of the German proposal to guarantee immunity to American ships under arrangements to be agreed upon by naval authorities of the two countries, concerning the marking of neutral ships. There is no intention from indications in official quarters to force the situation, but whatever policy is followed, American endeavor will be to place the full responsibility on Germany for any subsequent rupture in friendly relations.

12.45 P. M.

WASHINGTON, To-day. Warning to look out for bombs, concealed in their holds, was flashed last night from the Naval forces at Arlington to two ships at sea, which sailed from New Orleans on July 9. Both vessels, British steamships, the *Hoche* and *Baron*, on *Napier*, cleared with cargo of mules for the British army. The sending of the warning was ordered by Secretary of the Navy, Daniels.

## MORE THREATS FOR MORGAN AND RICE.

NEW ORLEANS, To-day. A letter received by a newspaper here last night, signed Pearce, declared the writer intended to kill J. P. Morgan, Sir Cecil Sprig Rice and finish work of Eric Muntz, who committed suicide several days ago, after wounding Morgan. It warned persons who had friends or relatives aboard the British steamers *Hoche* and *Baron* *Napier* which sailed from New Orleans, July 9, to watch for reports from those vessels. The writer declared it was Muntz who warned the passengers on board the *Lusitania*, before that vessel sailed from New York that it would be dangerous to make voyages on her.

## RUSSIANS ON OFFENSIVE.

BERLIN, To-day. A despatch from Vienna indicates the fiercest struggle in progress is along the Krasnik line. The Russians have brought forward strong reinforcements, probably from the interior and are making repeated heavy attacks. Archduke Joseph Ferdinand's army has the task of holding it, if possible, the Russians. Additional great battles, says the despatch, may confidently be predicted between the Vistula and Bug Rivers.

1 P. M.

## ARCHDUKE FERDINAND REPEATED.

LONDON, To-day. White the defeat of Archduke Joseph Ferdinand undoubtedly ameliorates the situation in the Lublin theatre, says the *Times* Petrograd correspondent, a warning note is sounded in military circles against premature jubilation. It is pointed out that the enemy holds a thousand mile front, therefore his failure in a section of forty miles can be regarded only as a fact of isolated importance. The *Archduke's* defeat followed the exhaustion of his final reserves, which he threw into the fray at the Valley of Bystritsa, hoping thereby both to paralyze the Russian success at Urzow and north of Wilkopol, and to smash the Russians operating on both banks of the Bystritsa. The Austrians stubborn retention of Hill 118, south of Wilkopol, may be designed to divide the front of the Russian offensive into two parts from Wyenica in the Urzow region to Hill 118, and Hill 118 to Bychawa.

## CASES MORE DEADLY.

LONDON, To-day. The Red Cross Society learns that cases which the Germans are now employing on the Russian front are denser, deadlier and quicker in their action than heretofore, says *Reuter's* Petrograd correspondent.

## GERMAN STEAMERS LEAVE NORWEGIAN PORTS.

LONDON, To-day. A Christiania despatch to the *Daily Mail* says twenty-four German steamers which took refuge in Norwegian ports since the beginning of the war have left these ports during the past few days for an unknown destination.

## The Imperial Life.

Imperial Life Assurance Company of Canada Reports Business to be in an Enormous Condition. This Company Has Made Marked Strides in the Development of Its Business During the Past Several Years. (Editorial Staff Correspondence.)

In these days of keen competition in the life insurance business, as in other lines of human endeavor, progress is only to be made by using advanced methods in securing public patronage. As the fundamental principles of life insurance are firmly fixed so that no conservative management is able to charge less for a given amount of protection or to furnish more insurance for a given amount of money, and those less conservatively inclined are prevented from doing so by stringent laws, the solution apparently lies in the manner in which the business is gotten, rather than in the price at which the insurance is sold.

The Imperial Life Assurance Company of Canada has handled this problem very satisfactorily to itself and its patrons by the simple expedient of making it possible for other agents to sell more insurance by a national educational advertising campaign. The management inaugurated, about two years ago, a campaign of extensive proportions, the arguments contained in its "copy" being more of a general educational nature about the value of life insurance rather than why the public should buy Imperial Life policies in preference to those issued by other companies. The wisdom of this course has been apparent. The advertisements, which were very skillfully prepared, caused the Canadian public to think and the forceful, and in many cases, novel arguments which were advanced caused newspaper readers all over the Dominion to think more seriously of life insurance than they ever had in the past. These ads brought in the inquiries and the Imperial's field force did the rest, being very successful in showing why that company was entitled to the unqualified support of the people of this country. Prior to that time the various Canadian life companies had been content to make spasmodic appeals to the public through the press and as such campaigns lacked system they did not begin to approach in effectiveness the results attained by the Imperial Life. That company is reaping the reward of its far-sighted policy of consistently and continuously using printer's ink and the present condition of its business attests to that fact.

It is learned that the Imperial Life is writing as much new business now as it did a year ago. Early in the present year, when business conditions generally were seriously depressed, many lapses occurred, but these were mostly large policies. The sort of contracts taken out by people who insure heavily in times of prosperity and reduce their insurance when business is poor. The average holder of Imperial policies has shown no disposition to allow his insurance to lapse in those conditions where loans have been made interest payments are being promptly met. It may be stated that in normal times the large policies referred to above are generally regarded as the best class of business, because the most profitable, but when business conditions are not so favorable, as is the case now, the mainstay of life insurance companies is the rank and file of policyholders who are moderately insured.

The company has issued a booklet, entitled "52 Reasons for Life Insurance," being a reproduction of fifty-two of its most forceful ads, which were run since May 1st, 1913, and this little volume has already become a classic in Canadian life insurance and has been used with very beneficial results by its agents in closing business.

Of course, these advertisements in order to be forceful had to contain a great deal more than mere clever catch phrases. They had to, and they did, show that the Imperial Life had strong claims upon the consideration of the Canadian insuring public, and of the people of the American tropics where it also does a large business. Otherwise, the company would be spending good money in further educating the public upon the subject of life insurance and then probably see their insure in other companies. For instance, it was pointed out that the Imperial Life provides security of \$140 for every \$100 of liabilities to its policyholders and maintains stronger reserves than any other Canadian life company. It has paid in profits to its policyholders more than five times as much as the aggregate sums paid by all the Canadian life companies established in the past twenty years. It has been argued like this which have appealed to the public and there are others which lack of space forbids our referring to. The company's present condition is emphasized by the figures contained in its last annual report, as of December 31st last, upon which date it possessed total assets of \$10,310,392, a paid up capital stock of \$450,000 and policyholders' net divisible surplus of \$1,359,614. At that time it had business in force of nearly \$48,000,000 and the net premium income for the year amounted to \$1,590,711.

Under the able management of Managing Director J. F. Weston and his associates the Imperial Life Assurance Company of Canada has made exceptional progress during the past few years and the manner in which it has maintained its position during times of financial stress such as the present is the best indication of what it is capable of accomplishing during that prosperous period which the self-anointed prophets tell us is due to arrive in the comparatively near future.

The above clipping was taken from the "Commercial and Financial World," of New York, of June 19th, 1915. Mr. J. A. MacKenzie is the agent for Newfoundland.

ASK FOR MINARD'S AND TAKE NO OTHER.

## Iberian Eludes German Submarine.

Leyland Liner Had Thrilling Experience With German Craft Off Mouth of the Mersey.

Boston, July 5.—Members of the crew of the Leyland line steamship *Iberian*, which arrived Friday from Manchester and Liverpool, told a thrilling story of being pursued by a German submarine that lay in wait for them but a few miles off the latter port and of their escape after an hour's run when a flotilla of English torpedo boats speeded to the scene.

The steamer was only 20 minutes from the bar lightship at the mouth of the River Mersey, when the conning tower of the submarine was sighted. The German submerged a minute later, but the periscope could be seen making for the liner.

Capt. Jago, of the *Iberian*, decided to run and swung his vessel around so that only the stern was presented to the submarine. The steamer's speed was 12 knots, while all the German boat could do under water was eight. Meanwhile a wireless warning was sent out notifying other vessels in the vicinity of the presence of an enemy and asking for help from the English warships cruising somewhere in the vicinity.

The *Iberian* soon outdistanced the submarine and then Capt. Jago turned his vessel on the westward course for this port. Just about this time the Warren line steamer *Sachem*, which sailed from Boston June 9 for Liverpool, was sighted. Capt. Lowe, of the Warren boat answered that he would take due precautions, and proceeded on his way.

Within 15 minutes after passing the *Sachem* the operator on the *Iberian* picked up the wireless distress signal, followed by a message stating that the German submarine was chasing her. Fortunately for those on the *Sachem*, a torpedo boat destroyer was coming to the scene at full speed and her wireless answer frightened off the German raider.

## If America Declares War

Her Assistance Will Not be so Unimportant as Some People Imagine. The American navy is the third largest in the world.

At the present moment the American navy ranks second only to our own in armour and gun power. Enlistment in the American regular army is for five years, and only native born citizens are accepted. America possesses several negro battalions, officered largely, though not exclusively, by whites. They are fine fighters.

America was the first of the nations of the world to co-herd her army in tens of millions. At the close of the Civil War there were 4,000,000 men under arms.

America has in her arsenals at the present moment arms and ammunition for 1,800,000 men. That is to say, she is better off, so far as equipment is concerned, than we were on the outbreak of the war.

The two biggest American battle-ships, the *Pennsylvania* and the *Arizona*, which are now in the Atlantic, have each a displacement of 31,500 tons, exactly 4,000 tons more than our Queen Elizabeth.

In her corps of Red Indian mounted scouts and her eighteen companies of Philippine infantry scouts, both attached to the regular army, America possesses some of the finest material in the world for reconnaissance work.

The new 16-inch American naval gun fires a shell 2,400 lbs., as compared with the 1,400 lb. of the 14-inch weapon now in use; and whereas the latter has a powder charge behind it of about 90 lb., the 16-inch has from 140 lb. to 150 lb.

How rapidly America can create and mobilize an army out of her State Militias, Veterans' Corps, and so on, was shown in 1898 when war broke out with Spain. Within thirty days she had 375,000 men ready to take the field in addition to the regular army of 50,000 men.

America has always shown a remarkably fertile ingenuity in regard to the invention of new and deadly engines of war. To her we owe the submarine, the torpedo, and the ironclad, the revolver and the breech-loading rifle, to say nothing of the aeroplane, first perfected and flown by the brothers Wright.

With a population of over 100,000,000, America has a practically inexhaustible reservoir of men to draw upon. Expert opinion over there estimates that she could of her arm and equip 500,000 soldiers a month up to five or six million men, and this without in any way straining her resources or disorganizing her industries.

Pearsons' Weekly.

RETURNED TO HALIFAX.—Mr. Cook, of the Downing Cook Co., Ltd., of Montreal, contractors for the rebuilding of Cochrane Street Church, returned to Halifax by the S.S. *Stephano* on Saturday evening. The work of construction is going on satisfactorily under the superintendence of Messrs. Gibbs and Dunn.

# This is the Last Week

OF OUR  
June-July

## WHITE SALE

The Big Bargain Giving Event.

Liberal underselling of all kinds of White Goods.

The importations are equal in variety, quantity, quality and prices to those of previous years. The prices are as low, and in some cases, lower than ever.

Additional New Values for the Last Week.

Don't let this opportunity pass by.

We mention some of the lines involved in this sale:

Ladies' Underwear.

Ladies' Knickers.

Ladies' Chemises.

Ladies' Corset Covers.

Ladies' Nightdresses.

Ladies' Corsets.

Ladies' Blouses.

Ladies' Costumes.

Ladies' Aprons.

Ladies' &amp; Children's Coats.

Lawn &amp; Cambric Embroideries.

Lawn &amp; Cambric Insertions.

Lawn &amp; Cambric Beading.

Sideboard Cloths.

Table Centres.

Net Laces.

English Shirtings.

Horrockses Shirtings.

Flannelettes.

Cotton &amp; Wool Blankets.

Pillow Cases.

Bolster Cases.

Apron Hollands.

Fronting Linens.

Linen Table Cloths.

Linen Table Napkins.

Pillow Shams.

Bureau Cloths.

Piano Cloths.

Sheetings.

Table Linens.

Victoria Lawns.

Lace Curtains.

Turkish Towels.

# THE ROYAL STORES, LTD.



## If You are Hat Particular!

We are showing some noteworthy Straws, mostly fitted with that easy Ban Tan Ivy Band, as worn by King George V.

Prices: \$1.20 to \$2.50.

## SMYTH'S,

Estab. 1875. Smyth Building.

'Phone 726.

P. O. Box 701.

Stafford's Prescription "A" is a fine preparation to take for all Stomach Troubles. Price—trial size, 25c.; postage, 5c. extra. Large size, 50c.; postage, 10c. extra.—jly12,11

PERSONAL.—Miss May Stick will leave for England on the R. M. S. *Pomeranian*, July 18th, to purchase autumn goods. The s.s. *Stephano* is due at Halifax from here this forenoon.

DOCTOR, I'M AFRAID MY WIFE IS BECOMING MOROSE—SHE WRITES ME THAT ALL SHE'S DONE HAS BEEN TO SIT BY THE OCEAN AND WATCH THE SWELLS!



BUT THIS IS HOW SHE DID IT

