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Pianos & Organ Warerooms.

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10,000 VERY CHOICE CIGARS.
BROCK'S BIRD FOOD.
ROSE'S LIME JUICE.
SUNSHINE CUSTARD POWDER
BIRD'S CUSTARD POWDER.
BLANC MANGE POWDER.
TINNED RABBIT.
TINNED BAKEAPPLES.
When you want a cup of appetizing TEA, get
our 40c.

J. J. ST. JOHN.

"Scotia"
Six per cent Debenture
Stock,
Seasoned
Security,
Safe as regards Principal Invested.
Sure as regards Interest Return.
Secured by Assets valued at nearly
Five Times Amount Debenture
Stock Issued.
Price 98 and Interest.

F. B. McCURDY & CO.,
Members Montreal Stock Exchange.

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.

Prepare for the Jamming Season!

We are now showing an extra heavy quality of

Enamel Skillets,

From 46c. to 70c. each.

Also, Best English Metal and Brass Skillets,
Wood Spoons, etc.

MARTIN HARDWARE CO.

What a Wife Should Know.

By RUTH CAMERON.



A few years ago one of our neighbors died very suddenly. His widow had reason to expect to find herself fairly well off, as they had always lived comfortably and her husband had given her to understand that he had plenty laid by. But when she tried to put her hands on his money she found herself in great difficulty. His only will was a brief document making a few small bequests and devising the remainder of his property to her. But he did not definitely state in his will what this property was, and in his lifetime he had never told his wife just what securities he possessed or where he kept them. Consequently it was years before she was able to possess what rightfully belonged to her.

That is one instance of the unnecessary trouble which can be caused by a man who does not believe in letting his wife know anything about his business affairs. Here is another.

During a business man's absence on a long business trip his home was robbed of the family jewels and silver. His wife knew they had a burglar insurance but did not know in what company. She tried to reach her husband by letter or telegraph, but he had gone ahead of his schedule and every effort was in vain. The rules of the insurance company required the notice of the loss within a week.

She failed to give it and lost the insurance, all because her husband had not troubled to acquaint her with a detail which certainly concerned her as well as him.

There are certain things about their husband's affairs which women should know. What these things are, differs according to circumstances, but every man knows just what they are in his own particular case. The idea that a woman cannot keep a secret when it is for her interest to do so is no longer tenable, and the woman who is so light-headed that she is not capable of understanding at least the simpler matters of business scarcely exists outside of the asylum for the mentally undeveloped.

As a rule, it is not because men do not feel that they can trust their women-folks, or make them understand that they don't tell them these things. It's just because they, the husbands, are careless. Perhaps the women are indifferent too; I suppose that is possible.

But whether or not they care anything about knowing, women ought to know certain things about their husband's affairs, and any man who truly loves his wife will insist that she know what his securities are, where he keeps them, what insurance he carries, and any other facts that he would want to know in her place.

Men in business partnership do not think of keeping their partners in ignorance of affairs that concern the whole firm; why should they treat their partners in the great partnership any less squarely?

Ruth Cameron

When Ground is "Hot" and "Cold."

Striking Facts About the Soil.

How far does the heat of the full summer's sun penetrate into the ground?

Probably not one person in ten will give an answer that is even approximately correct. Their replies generally vary from one inch to many hundreds of feet. Actually, the distance is about 3 feet. Beyond this depth the temperature of the soil does not vary appreciably from hour to hour, let the midday be never so hot and the midnight never so cold. At this depth the mean temperature in the summer is about 58 deg. Fahr., and in the winter about 36 deg. Fahr.

Increased by Depth.

And the annual difference? That is to say, the depth at which there is some difference between the summer temperature and that of the winter? Well, at a depth of 60 feet, it is impossible to measure any change due to the changing seasons overhead. Go down only 40 feet, and it is minute—barely measurable. But at 25 feet to 30 feet, it is quite a definite amount.

The surface heat takes a long while to penetrate downwards. In fact, curiously enough, the change in temperature of the ground takes just over six months to reach the end of its 25 feet journey. Thus we are faced with the phenomenon of midsummer upon the surface occurring at the same time as midwinter 25 feet to 30 feet down, and vice versa.

As most people are aware, the temperature increases with the depth. At 3 feet down the average annual mean is just short of 46 deg. Fahr.; while at 25 feet it is just over a degree more, that is 47 deg. Fahr. In agricultural districts you will hear farmers in the same village talking about "cold" soils and "warm" soils. This, although it sounds improbable to those who have never

had anything to do with the land, is an actual fact.

Black Absorbs Heat.

Everybody knows, from personal experience, that black clothes are hotter to wear when a hot summer's sun is shining than white ones, hence the "flannels" for men and the white frocks for girls. The reason for this is that black and other dark colors absorb heat, while white and the lighter shades reflect it. And this applies to soils equally with cloths.

Those soils which by their ingredients are a darker color are literally warmer than their lighter neighbors. Peaty soils, some of which are nearly black, others a rich, dark brown, are the warmest. Light-colored clays and chalk the coldest. There may be as much as 18 deg. or 16 deg. Fahr. between the temperatures of two soils, lying next each other and upon the same day. On a warm summer's day the temperature of peaty soil may well be over 87 deg. Fahr., while a chalky field of similar situation in the same district will not rise above 73 deg. to 74 deg. Fahr.

Of course, the great advantage of a warm soil is that the crops upon it come to maturity so much earlier than those upon a cold one. Therefore, the man who is cultivating the former is enabled to place his produce upon the market very much sooner than his rival, and often gets an enhanced price in consequence.

Unbelievable Atrocities in Russian Prisons.

St. Petersburg, August 7.—Almost unbelievable atrocities are being revealed daily in connection with the general investigation of the Russian prison system, now being conducted by a special governmental commission.

The attention of the commission has been directed especially to Riga in the past few days. The evidence shows that the detective department there has practiced methods which rivals the atrocities perpetrated at the Spanish Inquisition. Thirty-seven workmen, arrested on suspicion of murdering an engineer, were all subjected to the most horrible forms of torture during their examination. One of them, a youth named Timofeyev, was phoned with his arms beneath his bent knees, a stick being passed through them, so he could not stir. He was then thrown to the floor, and one of the detectives belabored his naked feet with a rubber whip, afterwards using the butt end on the lad's body. When he cried out from pain, the detectives gagged him, gripped his throat until he was senseless, revived him with cold water, tore out his hair by handfuls, knocked his head against the floor, and subjected him to other unprintable indignities. A month later, all the prisoners, including Timofeyev, were released without any charge against their names. Timofeyev will be a cripple for life.

A report from the Schlussemburg

HOSE!

This week's special is
Child's, Misses' & Ladies'

Hosiery,

in Cashmere, Lisle, Silk,
Fancy Embroidery and
Gauze.

EXTRA VALUES.

Child's, all sizes, 16c. pair
Ladies' Black and Tan Cotton,
Cashmere, Rib and
Plain, 25c. pair.

Soper & Moore.

prison states that the food is vile; all hygiene has been dispensed with; there is no medical treatment; for the most trifling offenses prisoners are condemned to a month in the dreadful punishment cell, and floggings are a daily occurrence. Seven victims of this regime have recently become insane.

A letter from a prisoner at Alcatraz says: "We are making a special study of suicide. A comrade who has been able to bring poison in with him is regarded as exceptionally fortunate. Those of us who are not thus provided are practising the art of making deadly nooses which we may tighten with our own hands in case we are called to the awful punishment cell."

Fashions and Fads.

Opera bags of moire are set into oval frames.

Rainproof bonnets are now made for automobilists.

The brassieres in blouse effects are particularly liked.

Young girls' suits have a great many sashes on the coats.

Scotch plaids and checks make very practical outing coats.

Some of the sheer black hats have white crowns veiled in black.

The chief novelty color at this moment is yellow in all shades.

Serge continues to be the great staple among fall wool materials.

The peg-top shirt is shown in some of the smart mannish suits.

Vella are not quite so much worn as they were early in the season.

One of the new autumn stuffs for wraps is plush in chinchilla effect.

Jeweled bands, velvet mounted, are much used for hair bandeaux.

Coming skirts have pleats, but they are still small around the foot.

Fashion continues to favor the rough white chinchilla cloths for coats.

The most exclusive of black-and-white dresses are carried out in tulle.

There is an increased liking for colored checks among worsted fabrics.

Some of the newest hair ornaments have hinged metal tops, jewel set.

Some of the summer linen coats are lined with linen, but of different color.

For the moderately priced evening coat there is nothing like broadcloth.

The new plaid ribbons show some extreme black effects difficult to describe.

Poplins are always staple—like bread and butter. So are dimity weaves.

Clinging effects continue to be one of the chief characteristics of the present fashions.

Some of the prettiest all-white dresses are made in crepon or heavy white chiffon.

Cotton crepes are of all weights, from the sheerest qualities to actual ratine thickness.

Silk crepons promise to be revived for fall gowns. Blister crepons are their newest forms.

The slash promises to be used in the new narrow skirts, but it will not be any way striking.

The new duveline fabric is being developed in both wool and silk and wool for the winter.

A few straight-cut coats on the Chinese order, but finished with waistcoats, are being made.

Net with large lace designs on it is more successful than really heavy laces like Irish or Venise.

A feature of practically all evening wraps is the drapery. Usually it is full above and confined below the knees.

Some of the newest linens, both tea cloths and napkins, have borders printed in high colors and modern art designs.

All Newfoundlanders

who have visited London, have taken afternoon tea at FULLER'S world celebrated shops on Regent Street, and have eaten their delicious Chocolates and Candies, the finest in the world.

We have been appointed Sole Agents for Newfoundland and have just opened a shipment in 1 lb and ½ lb. boxes. You should certainly try a box.

In response to many enquiries for ABDULLA CIGARETTES of Virginian Tobacco, we have imported a quantity.

BISHOP, SONS & CO., Ltd.,

Grocery Dep't.

'Phone 679.

Distinguished Arrivals!



Your protection against shoddy footwear is assured when you wear such noted shoes as these:—
THE "BERT" SHOE FOR LADIES.
THE "WHITE HOUSE" SHOE FOR GENTLEMEN.
THE "BUSTER BROWN" SHOE FOR CHILDREN.
Modern and perfect fitting guaranteed.
N. B.—Our stock of Low Shoes, Pumps, White Goods, Tennis Shoes, and Men's Sporting Boots is most complete.

OUR REPAIR DEPARTMENT

is now in full swing. Old shoes made like new.

F. Smallwood,

AGENT.

GOING OUT OF BUSINESS.

TUMBLERS 3c. each
1 QUART GLASS JUGS 15c. each
HIGH STAND CAKE DISHES 23c. each
GLASS SUGAR & BUTTER DISHES, 10c. each
PLATES, DISHES and CUPS & SAUCERS, &c.

very cheap at

at

LARACY'S.

GOING OUT OF BUSINESS SALE.
347 Water Street, opposite the Post Office.

Children's Straw and Linen

HATS

Have all been greatly reduced in price by us in order that our customers may have a chance to fit out all in their family with a new Hat for Regatta Day.

Give us an early call and we shall be delighted to show you our stock.

GEORGE T. HUDSON,

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