

## Prices All Cut to Pieces

A Footwear Sale that has and is causing a sensation. Our Sales are always a success because when we hold one we offer genuine bargains. People come from all sections of the country and buy greedily. During this sale we take all broken lots, samples, and lines we are not buying again—**Overshoes, Larrigans, Felt Boots and Felt Slippers** and cut the prices so low that one cannot resist buying.

**Sale at our Three Stores.**  
No sale goods on approval.

## Waterbury & Rising, Ltd

King Street Union Street Mill Street

### A Family Need

The FOUNTAIN SYRINGE has saved many a life, and should be in every home. Is there one in yours? We have a full line of Reliable Fountain Syringes. Call and see them.

S. H. HAWKER'S DRUG STORE - Cor. Mill St. and Paradise Row

### G. B. CHOCOLATES

Nicely Assorted in 1-2, 3, 4 and 5 lb. Boxes containing many new pieces of delicious flavor. The coating is very smooth and pleasing to the taste. These goods are attractively packed in the latest style boxes. All Orders Filled Promptly.

EMERY BROS. Phone Main 1122, 82 Germain St. WHOLESALE CONFECTIONERS

Employers Liability Assurance Company, London, England.  
Accident and Sickness Insurance Covering Every Accident  
And Every Sickness

LOCKHART & RITCHIE, 114 Prince Wm. St., ST. JOHN, N. B.  
Phone 114 General Agents  
Live Agents Wanted

## EQUITY WATCHES

MADE BY THE WALTHAM WATCH COMPANY  
have proved their worth, and every wearer has become a boomer for this watch. We have just opened a new lot.

The Equity is a neat size and is a gentleman's watch in a nuckle case, 7 jewels, for \$5.50; same movement, in gold filled case, 7 jewels, for \$9.50 and in 15 jewels, for \$12.50. These watches are without a doubt the biggest watch values ever put upon the market.

## FERGUSON & PAGE

DIAMOND IMPORTERS AND JEWELERS - 41 KING ST.

### GOING "TOURIST"

Is a Popular Way to Travel.

Tourist Sleepers—light and airy, with big comfortable berths, accommodating two adults, if desired—are carried from Montreal on Fast Transcontinental Express Trains for points in Western Canada, British Columbia, and on the Pacific Coast. Not as luxurious as the Palace Sleeper, but they meet the requirement of a superior class of patrons just as well—and at half the cost.

ECONOMY AND COMFORT COMBINED.

W. B. Howard, D.P.A., C.P.R., ST. JOHN, N.B.

### WIRE DRAWN

## Tungsten Lamps

Strong — — Efficient

Will give a brilliant white light at a low cost. These come in many qualities. Ours are good lamps.

Also 16 and 32 c. p. carbon lamps.

**W.H. THORNE & CO. LTD.**  
MARKET SQUARE & KING ST.

## THE COST OF LIVING

Maine Women's Clubs Take Up Problem

SPEND TO ADVANTAGE

Home Economics Training Declared of Inestimable Value—Study of the Income and How it May Best Be Divided

At the meeting of the Federation of Maine Women's Clubs in Augusta this week the closest attention was given an interesting paper on The Cost of Living by Miss Cornelia Palmer, professor of home economics at the University of Maine.

"So much has been said in regard to the cost of living that we are becoming weary of the phrase and more weary with the struggle to reduce the cost within the limits of our various incomes," said Miss Palmer. It has been said that man earns and woman spends. This is largely true of the family, although there are exceptions and both contribute to the income by outside labor. Because it is a woman's function to a great degree to spend the money for the maintenance of the family it is important that she understand economic conditions and thus be enabled to spend more wisely. There is no doubt but that a woman understands the value and purchasing power of money much better if she has had an opportunity to earn money by her own labor. If she has never had this privilege then it will be necessary for her to study the problem more closely if she is to be fitted to spend to the best advantage.

"Our problem is not learning to live on the very smallest amount of money possible but learning to spend all we have to the very best advantage. This does not mean that we should not save if our income is sufficiently large to warrant it, but that we shall provide for those under our care in such a way that they shall be most efficient and best able to fill their place in the world. Economy is not spending as little as possible but is spending thoughtfully and wisely. One person may wish to spend less on clothes in order to have more with which to buy books. Another may wish to live more simply in the home in order to travel. What is economy for one may not necessarily be for another. We must choose and decide what things are going to give us the best and most of life and what things we can afford to do without.

Training of Value

"This is where home economics training is of inestimable value. It teaches us how to live the big, free, useful, happy life. No matter what we do, happiness is our chief aim. We earn money that we may have it to spend in ways that will give us pleasure. Life and service is our chief end. And the better we are fitted for living—the greater service can we render and the larger our share of happiness will be.

"We have thought sometimes that ignorance is bliss, but no longer does that appeal to emancipated woman and even the men who have feared our intelligence are beginning to realize that a woman who works with a well intentioned plan and understands the problems with which she has to deal, who is beginning to realize ourselves that 'Knowledge is power' and if we are wise we shall regenerate society, and if we are foolish, hasty and undisciplined, we shall lose more than we gain.

"A study of the income and how it can best be divided to serve the best purpose helps very materially in deciding how best to spend the means available. 'Estimates have been made (material having been gathered from various places) showing how various incomes have had to be divided in order to care for the families under investigation. The amount spent for food cannot vary to such a large extent as expenditures in other lines if the proper nourishment is secured.

"A few figures will bring the problem before us: According to Ellen H. Richards the ideal division of the income should be food 25 per cent.; rent, 20 per cent.; operating expenses, 15 per cent.; clothing 15 per cent.; higher life, etc., 25 per cent. However as the income becomes less the percentage for food becomes higher and less remains for other things.

Division of Income  
"For a family of two adults and two or three children (equal to four adults) the division of an income of \$4,000 would be according to Mrs. Richards, as follows:  
"Food, 25 per cent. equals \$1,000, equals 25 cents per cent. per cent. 20 per cent. equals \$800, \$60.00 per month; operating expenses, 15 per cent. equals \$600; clothes, 20 per cent. equals \$800; higher life, 20 per cent. equals \$800.  
"The division of an income of \$500 would show quite a change in percentage: Food, 60 per cent. equals \$300; 7 cents per cent. equals \$35; 86.25 per cent. equals \$437.50; operating expenses, 15 per cent. equals \$75; clothes, 10 per cent. equals \$50; higher life, 10 per cent. equals \$50.  
"The medium income of \$1,000 would show the following: Food, 30 per cent. equals \$300; rent, 20 per cent. equals \$200; operating expenses, 10 per cent. equals \$100; clothing, 15 per cent. equals \$150.

## BRASS BEDS

All Finished in Damard Lacquer

One 2 inch post, 1 1/2 inch top rail, seven 3-4 inch fillers, bright finish. Regular \$25.00, for... \$21.00  
One 2 inch post, 1 1/2 inch top rail, seven 1 inch fillers, satin finish. Regular \$27.50, for... \$23.50  
One continuous 2 inch post, five 1 inch fillers, a massive bed, satin finish. Regular \$28.50, for... \$22.50  
One 2 inch post, 1 1/2 inch top rail, nine 1 inch fillers, bright finish. Regular \$30.00, for... \$25.50  
One 2 inch post, 1 1/2 square tube top rail, fifteen 1 inch fillers, bright finish. Regular \$42.50, for... \$35.00  
One continuous 2 inch post, twelve bright finish. Regular \$45.00, for... \$37.50  
One square tubing brass bed, 2 inch posts, 1 1/2 and 3-4 inch top rail, seven 3-4 inch fillers, satin finish. Regular \$55.00, for... \$44.00  
Only 7 brass beds, all 4 feet 6 beds; best patterns, recent arrivals. Same beds will be ordered again. Beds are pure linen and a wonderfully low price.

## W. J. NAGLE

BEDS, FURNITURE, ETC.

207 Charlotte Street (Corner Duke) Opposite Old Stand

\$150; higher life, 25 per cent. equals \$250.

"We can easily see that if the ideal division were applied to the \$500 income and 25 per cent. were spent for food we should have for the year only \$125 or a little less than three cents per meal, which would be inadequate for any kind of efficiency.

"Statistics tell us that about 75 per cent. of the male adults in our country are earning less than \$600 per year. Therefore we must consider their problem as well as our own.

"At the University of Maine and other places where home economics is taught, the students learn the value of foods, prepare menus which shall come within a certain definite limit. This can be done in any school or home, with very little thought and planning. Our girls need this kind of training if they are to be efficient citizens.

"The time will come when there will be a sequence of home training from the kindergarten to the university. The women's clubs will be a large factor in bringing this about. They have done much already—there is vastly more to do. Let us get a vision of this opportunity which is before us and help to lay the foundation of better and happier homes. Let us lay aside the traditions that have bound us to petty things and use the great power which we have in preparing menus through the home. We do not need the ballot in order to do this, but we do need honest, earnest, pure, devoted women who can see beyond the needle and the frying pan, the real meaning of home economics and who will use their knowledge and influence to secure the kind of training for our girls which will best fit them for the most efficient lives."

## CONDON SAYS HE IS ON RIGHT SIDE OF STREET

Further Emphasizes the Causes of Speed in Getting Ready For His New Tooke Line

"I am on the right side of the street," said J. P. Condon, when somebody advised him that a store with such high-class goods should be on the other side of the street.

"A man who is looking for something really good will wear a path to your door, no matter what side of the street one may be on. I grant that more people pass along the north side of King street, but they get a better view of my store—and I repeat that the average man is not timid about passing cars and vehicles. He comes right across.

"My business this year shows a substantial increase over last year. I am optimistic and have reason to be. 'The opening-up of a new men's furnishing store—the installation of new features for it—requires more room than I have at present, and this is the sole reason for my half price sale this season. 'Never before in the history of Semi-Ready Tailoring have prices been cut square in half. And mind you, these are actual label prices—not just pencil or pen marks made by the usual juggling methods.

"I am including all my garments—even the dress suits and serges, for I don't want to disappear after a single season. I want to make new friends for my men's furnishing store when it opens in April."

## A CURE FOR DRUNKENNESS WITHIN THE REACH OF ALL

That Alcoholism is a disease is now recognized by Science. No man in his senses brings disgrace and ruin on himself and family through choice. Alcohol stores the craving for drink, builds up the system, steadies the nerves. It is guaranteed to cure or benefit or make the cure of a fair trial. Alcure No. 1 can be given secretly by any wife or mother wanting to restore a dear one to health and usefulness. Alcure No. 2 is the voluntary treatment. Can be had at our store only \$1.00 per box. Ask for our Free Booklet about Alcure.

E. C. Brown, druggist, St. John, N. B.

### Lord Salisbury and the Jingo

"The little military flutter caused by the suggestion—strangled at its birth—of an expedition to Somaliland, says a London writer, recalls the letter written to Lord Cromer by Lord Salisbury thirty years ago on the question of the chance to Tolar. 'I would not be too much impressed,' he wrote, 'by what soldiers say as to the strategic importance of places. If they were allowed full scope they would insist on the importance of garrisoning the Moon in order to protect us from Mars.'

\$500,000 From Scottish Treas.

Mr. Munro-Ferguson, M. P., speaking at Inverness, recently, said that the Duke of Sutherland's offer to the government should be by the way of establishing crofters on the land, but for silviculture.

He himself on his 40,000 acres at No. 10, the largest net price of over £100,000 in the last thirty years.

## Ayer's Sarsaparilla

Tonic and alterative. Increases strength. Restores healthy functions. No alcohol. Sold for 60 years.

Ask Your Doctor.

## STORES CLOSE SATURDAY AT 6 P. M.

### Come Saturday to The Carpet Sale

Tapestry Carpets have now been added at Sale prices, from 35c. to 60c. a yard. Also bargains in Brussels, Axminster and Wilton Carpets. Carpet Department—Germain Street.

### Free Hemming Sale in The Linen Room

## Sale of Men's Waterproof Coats

FOR SATURDAY ONLY

Every man has need for a waterproof coat, and here is a chance to get a good one at a saving, but you must come at once for it, as the sale is for Saturday only.

**MEN'S WATERPROOF COATS**—In the celebrated Currie and other high-class makes. The coats all have close-fitting Prussian collars, buttoned to the neck, tab adjustment on sleeves, ample skirt room. Paramatta cloths in olive, drab and coffee shades, fancy tweeds in fawns, greys and bronze; some coats have fancy check linings, others lined with plain silica or paramatta, and all are thoroughly waterproof.

Sale prices.....\$7.45, \$9.00, \$9.90, \$10.80, \$11.70, \$12.60, \$13.50, \$14.40

**CURRIE'S SPECIAL STORM COATS**—With double waterproof and wind-proof fronts, wind shield sleeves and waterproof pockets, close-fitting Prussian collars and extra full skirts. The ideal motoring and driving coat, affording perfect protection from wind or storm. Made in olive and drab paramatta.

Sale prices.....\$11.70, \$12.15, \$12.60, \$14.40, \$15.75

MEN'S CLOTHING DEPARTMENT.

### Continued For Saturday In The Whitewear Department

The Great Clearance Sale of Knitted Underwear and Flannelette Wear For Ladies and Children

## New House Dresses

**LADIES' NEW HOUSE DRESSES**—In wash cotton, some with Dutch neck, others with high collar. These dresses are well made, neat and stylish in effect, and offered in blue and white and grey and white stripes and checks. Some of the dresses have dust caps to match—34, 36, 38, 40 and 42 bust measurement. Each.....\$1.15, \$1.25, \$1.45

COSTUME SECTION—SECOND FLOOR.

## The Criterion of Fashion

New Style Magazine

This issue consists of 40 illustrated pages of delightfully interesting style information. Price only 5c.

PATTERN DEPT.—ANNEX

## Manchester Robertson Allison, Limited

F. W. DANIEL & CO., LIMITED

LONDON HOUSE

## Saturday Last Day

January Clearance Sale—each department gets lines cleared up by further reductions.

### ON SATURDAY JANUARY SALE, LAST DAY REDUCTIONS

#### Bargains in Gloves 59c Pair

About 100 pairs Kid Shopping Gloves, in good shades of tans—Gloves that were imported to sell at 89c. pair; all sizes.

Saturday, 59c. per pair

#### Lace Collars 27c Each

A late shipment Lace Collars, in the most popular shapes—broad shoulder or Sunshine styles—collars that would sell up to 50c. each, five patterns to choose from.

Saturday, 27c. each

#### Marabou Stoles \$3.85

Excellent black or natural Marabou Stoles, extra long and five or seven strand.

Saturday for \$3.85 each

#### Veils 12c Each

Great bargains for those who take the trouble to look through these Veil lengths, from some of the best lines to clear. You get your choice of Veils from 80c. to 75c. each—white, black and all colors.

Saturday 12c. each

#### Ladies' Silk Mufflers 49c

Silk Fibre Mufflers, 6 1/4 inches wide—bright, silky finish; all colors. Regular 85c. To Clear, 49c. each.

Also lot of "Phoenix" style of Coat Mufflers—all shades and white. Regular 65c. To Clear 39c. each

### Special—Real Irish Linen Handkerchiefs

Ladies' All-linen H. S. Handkerchiefs, with 1/4 inch hem. Remember, they are pure linen and a wonderfully low price.

45c. per half dozen

### Coats (Ladies'), \$5.00 Each

Tomorrow we will place a number of Ladies' Winter Coats on a rack for sale at the small sum of \$5.00 each. There are diagonals, plain cloths and tweeds in the lot; ladies' or misses' sizes.

Choice, \$5.00 each

### Silk Blouses

An importation of English Silk Blouses that were overlooked in marking. They come in pretty blue and white, black and white or brown and white, narrow stripes, trimmed with plain silk and piping. Regular \$2.39.

Saturday, \$1.98

### For Skating

Winter Sporting Garments Reduced "Angora" finish Sweater Coats, in grey, navy, tan or white. Value \$4.25.

Sale \$2.47

Knitted Coats—tailored style—in double stitch, military red, navy, marking. They come in pretty blue grey or black. Value \$3.00.

Sale \$3.39

### Ladies' \$14.50 Stylish Fine Serge Dresses

On Sale Saturday \$7.95

The quality of the serge is exceptional. The style is new and by one of the very best makers. In fact these dresses were made to sell at \$14.50 each. They come in pretty brown, navy, grey or black, with an oriental velvet collar and crushed satin girdle; 4 inches wide.

Sale Saturday, \$7.95.

**F. W. Daniel & Co. Ltd.**  
LONDON HOUSE—COR. KING ST. — ST. JOHN, N.B.