

GIFTS THAT LAST

Distinctive Gifts.

NEED NOT MEAN EXPENSIVE GIFTS.

Does He Smoke?

Then there are many items of a distinctive nature that he will be just charmed to receive, and doubly so if they have been selected with a view to Quality. Why not give him a "Dunhill" Pipe—the best on earth, or a nice Silver Mounted Tobacco Pouch—a Cigarette Case in either Sterling Silver or dependable Silver Plate; a Cigar Case or a Cigarette Holder in a beautiful Silver Case that he can wear on the end of his watch chain; or an Ash Tray for the table in the den? Any of these suggestions are inexpensive and are sure to give lasting pleasure.

Does She Like Jewellery?

This is when the selecting of that Special Gift will be a real joy if you will only let us help you, for bear in mind that the Jewellery Gift—coming from DULEY'S—carries with it that inexpressible "something" that is so often lacking in other gifts. She knows and you know that they only show you the best, and something that's always different, always newer and always worthy of the occasion. Do any of these Suggestions appeal to you? A Wrist Watch with either Ribbon Strap or Flexible Bracelet; a beautifully designed Pendant and Chain or La Valliere; a Brooch set with Onyx and Pearls, Peridot, Seed Pearls or Aquamarine; a nice Solid Silver Powder Box or Vanity Case; a Photo Case in either Silver or Gold Filled; a Cameo Ring, or that Gift of Gifts, a DIAMOND, set in exquisite mountings and ranging in price from \$75.00 to \$300.00.

A Gift for the Home?

"Wallace" Flatware is pre-eminently the satisfying Gift for the practical housewife. Made to stand hard wear and guaranteed without time limit. Give her some of these odd pieces she would like so much but somehow has never managed to own. A set of half a dozen Bouillon Spoons, Berry Forks, Ice Cream Spoons, Oyster Spoons, Fish Knives and Forks, Coffee Spoons, Salad Forks, Butter Spreaders, Orange Spoons, Fruit Knives, or single pieces such as a Cream or Gravy Ladle, Berry Spoon, Cold Meat Fork, Pickle Fork, Jelly Knife, Sugar Spoon, Preserve Spoon, Salad Servers, etc. It's "Wallace" ware she'll want and you get from

T. J. DULEY, & CO.,
Limited.
The Reliable Jewellers and Opticians.

GIFTS THAT LAST

History of the Royal Nfld. Regiment, CALLED "THE FIRST FIVE HUNDRED."

This Book will quite probably not be available after Christmas. It has been on the market only 5 weeks and more than half the total publication has been sold. Many people who really want this book will want to put off getting it until some future date.

There has been only a limited number published, and at the rate these are selling there will not be a copy available by New Year's Day.

Many boys look forward to Christmas time with the hope that they may be able to add one or two good, worth-while books to their small collections. Give your boy or brother a thoroughly Newfoundland book this time that he will always prize highly.

Many people will want to send something representative of Newfoundland to friends in England, Scotland, the States, Canada, and other places. As a Christmas gift nothing that you could send would be prized as highly as a copy of this book, telling what Newfoundland's Sons did in the Great War.

Returned men will want a copy of the History that they helped to make. As years go by it will have increasing value for them and their children. This book is available now; it will not be available after New Year.

ON SALE AT AYRE & SONS, LTD., BOOK DEPT.
13, 15, 17, 19, 21, 23

No Matter How the Fire is Caused

If you're not insured you're a loser. Take time to see about your policies. We give you the best companies and reasonable rates.

PERCIE JOHNSON,
Insurance Agent.

Left With 5,000,000 Crowns.

According to all accounts, Vienna seems to exercise an uncommon force of attraction on international adventurers. The unsettled economic conditions offer excellent chances for snatching up a fortune in no time and disappearing with it at the right moment. All the adventurers need is to be well dressed and in possession of a Western passport. With a modest sum of dollars, pounds or florins at their disposal their prospects will become almost unlimited. Youth does not seem to be a hindrance.

The young Dutchman, Daniel Duim, whose frauds are the latest sensation, was only 25 when he arrived at Vienna, but still succeeded in cheating the Viennese bankers for a billion and a half crowns.

Duim, son of a wealthy diamond cutter and dealer in precious stones at Amsterdam, decided to make himself independent after a quarrel with his parents and to settle down in Vienna as a merchant. When he arrived there in November, 1920, he possessed a modest amount of Dutch florins, which has since been exaggerated into several hundred thousands, some flattering letters of introduction from a Berlin bank, which have now turned out as faked, an unbounded confidence in his good luck. As an owner of Dutch money he was received with almost princely honors and his letters of introduction and occasional hints of a large parental fortune opened him every door in the Austrian banking world.

A Modest Start.

Duim started with the import of food-stuffs, changed speedily to jewels which he bought for Austrian crowns and sold for Dutch florins, using the proceeds for new purchases in Vienna. This led him gradually to the buying and selling of foreign currencies, which he took up definitely as his profession in the greatest style. Like many other foreigners, he was misled into the belief that the recovery of the crown was only a question of months. When most other people hoarded up foreign values at any price, he sold them, hoping that he would be able to buy them back cheaper after some time.

His engagements increased rapidly, and when he found that his small fortune was no longer sufficient to cover them, he began to work with faked cover drafts and false bank guarantees. He sold uncovered drafts for cash and used his good reputation in such a clever way, referring one bank to the other for information about his person and credit, that every one of them believed him blindly and paid him any amount of crowns whenever he presented his bills.

He was admitted to the Bourse on recommendation of several big banks and became even a member of the Currency Commission. Everybody was at his service.

Of course he did not only transact big business, but also lived up to his new social standing as a "valuable" king, which is the usual denomination for a person in Vienna with plenty of dollars or other Western currencies. He occupied a splendidly finished flat in one of the best quarters of the town with adjoining offices, owned three motor cars and was married to a beautiful woman, who is one of the most widely known film actresses in that part of the world, Mrs. Minny Erfman, called the "Dutch Film Star."

Important Factor.

Everything looked all right and Duim had at last become such an important factor on the foreign exchange market that members of the Bourse inquiring after Dutch florins got into the habit of asking "How stand Duim?" when they wanted to know the rate of the florin. When a comparatively long absence of Duim had made some of his smaller creditors suspicious, it was found out that he had disappeared for good and taken with him 500,000,000 crowns.

Now the question "How stand Duim?" suddenly changed into "Where is Duim?" It has not yet been answered, although the police took up the matter very carefully and sent telegraphic warrants to all European capitals.

His trace ended at the frontier place, Passau, where he had left his motor car and chauffeur. Some say that Duim had fled to Holland to gain time and attempt an arrangement later on. These are the optimists, who hope to get back part of their money. The pessimists are inclined to believe that Duim has chosen another hiding-place and does not think of ever reappearing voluntarily under his true name again.

The sudden loss of a billion and a half crowns—some papers speak even of two and a half billion—gave the money market a heavy shock. By a piece of good luck, the fraud was discovered on a Friday, which is followed by two "Bourse" holidays, otherwise there would have been a wild panic.

Read about the Battle of the Brombeek and the famous Raid before Beaumont Hamel. All in the Veteran, on sale at all Book-stores Saturday. Price 25c.

WOOL CAPS

For Boys and Girls.
All shades; up to 80c.
Wonderful variety
at
49c each

XMAS GIFTS. Camisoles.

A big assortment, including
Pink Silk.
Prices from
55c. to \$2.30.



MEN'S ALL WOOL SOCKS.



A pair of Wool Socks, an ideal
Xmas Gift; in Navy, Black and
Heather mixtures. Regular up to
\$1.25 for

89c.

SPATS.

Ladies' White Spats; very special lot. Worth \$2.50.

Now **\$1.50.**

Large variety as worn to-day, in
colors: Brown, Castor and Taupe.
Regular \$3.30.

Now **\$2.35.**

HANDKERCHIEFS!

Handkerchiefs are
things women particularly adore. One
of our Boxes would
make a very acceptable
gift,

30c., 45c., 50c.,

70c., 90c., \$1.20

up to

\$2.00 Box.



INITIAL SILK
HANDKERCHIEFS
and
HEMSTITCHED
LAWN
HANDKERCHIEFS
for Men.
A large assortment
of
BOXED
and
PICTURE
HANDKERCHIEFS
for Kiddies.
SPECIAL!
Men's Initial Handkerchiefs25c.

NOTIONS
FOR CHRISTMAS.
LADIES' HAND BAGS.
Back Leatherette; a bargain.
49c.



PERFUMES.

Daintily boxed20c. and 30c. box
A better grade Perfume without box, with screw top45c. bottle

STATIONERY in Boxes.

Blue and White30c. box

Ribbons, Ribbons



XMAS
GIFTS.
Ribbons.

pretty Hair Ribbon
for the little girls.

Plain20c. yard
Flowered45c. and 50c. yard

MEN'S NEGLIGEE SHIRTS.

Give him a Shirt out of this lot, for such low
prices for such high quality will not be repeated;
all sizes, neat patterns and colors.

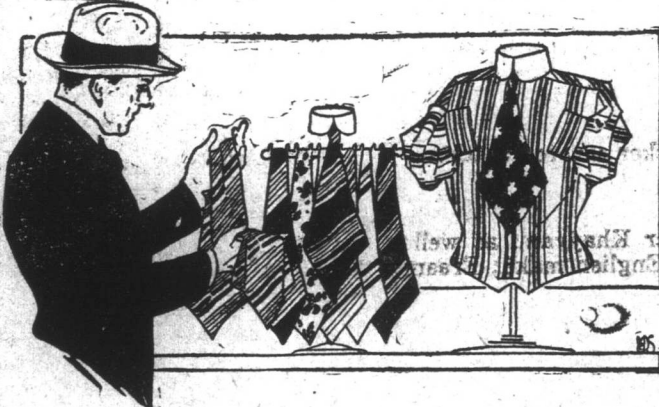
Only **\$1.80.**

FLANNELETTE NIGHTDRESSES FOR LADIES.

Large full make, with and without collars.

Flannelette in Striped \$1.50, \$1.80, \$2.00
White Flannelette \$2.00
Cream Winceyette, daintily embroidered \$4.20

FOR "HIM"



There's nothing more acceptable to a
man than

DAINTY NECKTIES.

Wonderful values for
90 cents.

MEN'S WOOL GLOVES, \$1.40 pair

MILLEY'S

GAMES

FOR THE KIDDIES

Regular 20c, 25c, 30c, 35c
and 40c. All reduced to

10c and 20c

XMAS GIFTS. Dainty Aprons.

Here are Aprons for all
occasions, for afternoon tea
or sewing. These make
lovely gifts.



25c., 90c. and \$1.10.

An Acceptable Gift--

A Dress Length from our
popular

Melton Cloth

In colors: Brown, Green, Car-
dinal, Grey and Black,

**90c
yard**

Fancy Work FOR CHRISTMAS GIFTS.

Cushion Covers,
80c. to \$1.60.

Chair Backs.

A most appropriate Gift,
80c. to \$2.00.

DAINTY LITTLE D'OYLEYS. Worth 20c. for9c.
TRAY CLOTHS, TEA CLOTHS, DUCHESS SETS,
BATTENBURG CENTRES, CHAIR BACKS,
CUSHION COVERS, TEA COSIES, all in a big variety.

Gloves, Gloves



LADIES'
WHITE
WASHABLE
GLOVES
(The Suedtex)
Reg. Price 75c.

for 49 cents

TABLE DAMASKS

AT SPECIAL PRICE FOR CHRISTMAS.

Exceptional fine quality with neat pat-
terns; good wide width, 60 inches wide.
Regular \$2.00 yard.

Now **\$1.20 yard.**

LADIES' UNDERWEAR.

Ladies' Fleece Lined Underwear, Vests
and Pants; heavy winter weight,
70c. garment.

Ladies' super-grade Velvet Fleece Un-
derwear, **\$1.50 garment.**

Fish

20c
30c
40c
50c



"EXCH"

Ma'e 'All in On

ucts.coed.tecy

hipbuilding

'at Stan

T. H. FENNER, Editor

Engaging

The third year after the

the outlook for the ship

building still far from

at year in particular has

difficult one for shipowners

and those who were

on a firm basis, have

met with disaster.

Shaded lines, especially

British lines, with

of capital and its be

management have con

ing their fleets with va

the particular trades the