



New Gift Neckwear.

Here has arrived to-day the nicest selection of **Right Up to the Minute Neckwear.** We have ever had in stock. No matter what your taste may be, we are confident we can please you.

Prices 50c., 75c. and 95c.
AT THE YOUNG MAN'S STORE.



\$100 BONDS

The attention of investors of small amounts who wish only the safest kind of securities—bonds, is called to our offering of bonds at \$100 denominations.

- Hewson Pure Wool Textile 6's with Common stock bonus.
- Trinidad Consolidated Telephones 6's.
- Stanfield's Limited 6's.
- Nova Scotia Steel & Coal 5's.
- Nova Scotia Steel & Coal 6 p.c. Debenture Stock.
- Maritime Telegraph and Telephone 6's.

F. B. McCURDY & CO.,
Members Montreal Stock Exchange.
C. A. C. BRUCE, Manager,
St. John's.

The Canada Life.

In each of the past four years the Canada Life has earned a **LARGER SURPLUS** than ever before in its history.

Favorable mortality, and low expenses, the result of good management, have helped.

C. A. C. BRUCE, Manager,
St. John's.

In Winter Time

USE BEAVER BOARD!

If your new home is ready for walls and ceilings, or if you have some remodelling to do, don't wait for spring to plaster, but use **BEAVER BOARD** right now. **BEAVER BOARD** takes the place of lath and plaster; it may be decorated at once with paint in oil or water color and the house can be occupied at once.

BEAVER BOARD will not crack and never needs replacing. It is used for every class of building—home, store, office, &c., wherever you want durable, artistic, sanitary walls and ceilings.

We will show you how you can use **BEAVER BOARD** for your building or remodelling. Call, write or telephone.

COLIN CAMPBELL.

J. J. ST. JOHN.

- 10 cases **BAKE APPLES.**
- Very Choice **DUTCH CHEESE.**
- 3 lb. tins **BAKED BEANS, 12c.**
- BLANC MANGE POWDER.**
- LARGE KIPPERED HERRING.**
- FRESH EGGS, STUFFED OLIVES.**
- HEINZ'S INDIA RELISH. HEINZ'S MINCE MEAT.**
- BAKER'S COCOA.**
- ROYAL PALACE BAKING POWDER, 20c. lb.**
- FINEST IRISH BUTTER.**

J. J. ST. JOHN.

Tastes And Incomes.

By **RUTH CAMERON.**



A most extraordinary letter came to me the other day. A woman wrote to ask me to tell her how to spend money. She is a working woman between thirty and forty years old. She is making a little over \$20 a week. She has been self-supporting for many years, and during the first part of this time she had to save and scrimp and deny herself so stringently that now when she is earning a comfortable sum and could dress decently and have a few luxuries, she actually doesn't know how to spend her money. Her income has increased more rapidly than her tastes and she wants my advice as to how to spend money like other people. Was ever anything more exactly contrary to the ordinary condition of affairs than this? For every man or woman whose income has increased more rapidly than his or her tastes, I wonder how many there are in this country whose tastes have increased more rapidly than their incomes. Ten thousand would probably be putting it low. Isn't it, indeed, one of the greatest causes of unhappiness and envy, of extravagance and discontent, in this country, that so many of us have gotten the habit of allowing our tastes to race with our incomes and usually win out. Let me take a typical case for example. Six years ago Margaret, a young stenographer, was earning \$10 a week, and finding it as ample for her needs as we ever find any sum. At this time she thought \$20 a good price to pay for a suit. Four dollars for shoes, \$5 for a hat, one dollar or

two for a blouse to wear to work, was her ordinary outlay. Once or twice a month she indulged in the extravagance of a 25 cent manure, but she shampooed her own hair and looked upon facial massage as the exclusive property of the ladies in the society columns. One of her greatest extravagances was to pay ten cents for a cake of toilet soap and 25 cents for a good cream. In the summer she took her vacation at a small summer resort where she paid \$10 a week for board. I believe she saved \$1 a week. To-day that girl is earning \$22 and constantly crying poverty. Where does it all go to? Well, let's see. Her last winter's suit cost \$45. It was marked down from \$60. She had meant to have her last year's hat trimmed over, but the suit made it look so shabby that she bought a new one for \$15. For her shoes she pays \$5 and \$6. Her simplest blouse is a special tailored model for \$3. She has a 50 cent manure every week. She has her hair shampooed and indulges in facial massage now and then. She uses an ultra special toilet soap for which she pays 25 cents, and an imported cream for 50 cents.

When she goes away in the summer she stays at a hotel, paying \$25 a week for a tiny attic room. I don't think she saves at all. Now do you wonder that the \$22 disappears faster than the \$10 did? The class in this country that has enough and can save, is the thrifty lower-middle class in which the tastes and standards haven't yet begun to sky-rocket. Many a man earning \$22 a week, and having a family of five or six, is putting by a tidy sum. Are your tastes growing more rapidly than your income? If they are, look out. Happiness does not lie that way.

Ruth Cameron

HOW BLOOD IS MADE.

The liquids and the digested foods in the alimentary canal pass through the wall of the canal into the blood. This process is called *absorption* and takes place chiefly from the small intestine. After absorption the blood carries the food through the body, and each cell takes from the blood the food it needs. A pure glyceric extract made from bloodroot, mandrake, stone, queen's root and golden seal root, and sold by druggists for the past forty years under the name of

Doctor Pierce's Golden Medical Discovery, gives uniformly excellent results as a tonic to help in the assimilation of the food and in the absorption by the blood of the food it requires. Eradicates the poisons from the blood with this alterative extract which does not shrink the white blood corpuscles, because containing no alcohol or other injurious ingredients. Thus the body can be built up—strong to resist disease. This is a tonic taken from Nature's garden that builds up those weakened by disease. Sold by druggists everywhere. Address **World's Dispensary Medical Association, Buffalo, N. Y.**



CHAR. PARKER, JR.

Dr. C. F. PARKER, JR., of 82 Woodlawn Ave., Philadelphia, Pa., writes: "I was troubled with my stomach for almost three years. Tried several doctors and most everything anybody recommended to me, but kept getting worse and worse. At times I had no appetite, never well even though, at times, I had no pain. My symptoms were as follows: Always tired, my whole body in a throbbing of gas, pain and nervousness in the stomach, vomiting, constipation, could not tell what to eat or what would agree with me, and was melancholy. But after taking Dr. Pierce's Golden Medical Discovery with the 'Pleasant Pellets' it has made me a well man which is something to live for."

Fashions and Fads.

Quite a number of large collars are being used on children's coats.

The fancy cottons have come out in velvet stripes; that is, a cotton pile stripe, simulating velvet. Fine lace flounced satin draped skirts will be worn with short, bright colored satin dolman mantlets.

Brilliant scarf neckties are a new feature that will be seen on many of the new suits.

A point to be considered in the new costumes is the development toward belted coat and blouse effects.

In motor wraps; the forms continue loose and commodious, with

Women's Best Interests

demand that every woman should spare herself unnatural suffering by obtaining safe and proper help when physical ills and nervous depression occur. When ailments and suffering come to you remember there is one safe, effective gentle and well-tried remedy—



of special value to women. Beecham's Pills remove the cause of suffering; they clear the system and by their tonic, helpful action relieve you of headaches, back-aches, lassitude and nerve rebellion. Try a few doses and know the difference—know how Beecham's Pills will help your feelings; how they strengthen, invigorate

Preserve and Protect
Every woman should be sure to read the special directions with every box. Sold everywhere. In boxes, 25c.

Black BEAVER HATS.

Just to hand ex s.s. Carthaginian from London 24 only. **LADIES' BLK. BEAVER HATS.** Eight different styles to choose from. 3 only. **MISSES' MUSHROOM BLACK BEAVER HATS.** SPECIAL: 3 1/2 doz. Assorted Felt Hats, in all leading shades. All to clear at one price, 30c. each.

SOPER & MOORE

application they are extremely original.

Dominant points in the new fashions will be the natural figure line, the seamless cut of garments, the swathing draperies, the use of fabrics embellished in weave and printing and unusual color combinations.

Concert at Branch.

A concert was held at Branch, on New Year's Day, by the pupils of the schools. There was a very large attendance, the school building being filled to its utmost capacity. Too much praise cannot be given the performance and it reflects great credit on the teachers who were so painstaking in training the children. It would be difficult to make a choice of players as all did so well in their different roles. Master A. Roche's acting was free and natural, and was a surprise to many. Master S. Nash played the part of farmer to perfection, whilst Master Joe English starred in the difficult role of a city sport. Miss Rose Power elicited much applause as an Irish girl. Misses Lena Power and Aggie Nash did well under the titles of housekeeper and grandmother, respectively. Miss P. Power shone as Eliza, a school girl, while Miss Ellen English was a favorite as Carrie, a farmer's daughter. Miss E. Roche starred as Aunt Hannah, a spinster, whilst Misses M. Nash and K. Nash did well with minor roles. Miss L. English sang a solo in sweet voice, and the duets by Mrs. English and Miss Sadie Nash were exquisitely rendered. The little girls who were trained by Mrs. L. English delighted the audience with several action songs. "Comin' thro' the Rye" was a great success. Master Dave English in a recitation did remarkably well for one of such tender years. A boy quartette in the song "Sweet Evening Bells" made one of the greatest hits of the evening. The musical selections were rendered by Mrs. L. English and Miss E. Roche. Mr. L. English, Principal, is to be congratulated on the entire performance and in the interest which he has evinced for those under his charge. After the concert a dance and sale of refreshments were held. The proceeds go to the building fund of the new church.

Cascarets Cleanse Liver and Bowels.

The Millions of Cascaret users never have Headache, Constipation, Billiousness or Sick Stomach.

It is more necessary that you keep your Bowels, Liver and Stomach clean, pure and fresh than it is to keep the sewers and drainage of a large city free from obstruction.

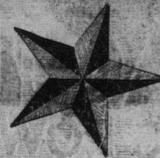
Are you keeping clean inside with Cascarets—merely forcing a passageway every few days with salts, cathartic pills or castor oil. This is important.

Cascarets immediately cleanse and regulate the stomach, remove the sour, undigested and fermenting food and foul gases; take the excess bile from the liver and carry out of the system the constipated waste matter and poison in the intestines and bowels.

No odds how badly and upset you feel, a Cascaret tonight will straighten you out by morning. They work while you sleep. A 10-cent box from your druggist will keep your head clear, stomach sweet and your liver and bowels regular for months. Don't forget the children—their little insides need a good, gentle cleansing, too.

MILNARD'S LINIMENT CURES DYPHTHERIA.

Rossley Theatre



Commencing Monday, January 13th,
Great Scotch Pantomime,

JOCK THE KING'S PIPER.

THE FUNNIEST EVER SEEN.

35-PEOPLE-35

HOCH AYE AND ALL IN NEW SCOTCH COSTUMES.

An Inspiring Sight.

Scotch Songs, Reels, Flings and Fun by the ton. Hoot mon ye will aye have to be in time for a seat and there's no rise in the price either.

TO-DAY, SPECIAL MATINEE, 5c.

THE CLASS SLIPPER.

We are preparing for a Great Bargain Sale of

Handkerchiefs!

Dainty Linen Embroidered, Hemstitched, Lace and Insertion Trimmed. The Newest in Handkerchiefs, "The Lissue." Initial Silk Handkerchiefs, Irish Lawn and Cambric Handkerchiefs; in fact all kinds of Handkerchiefs down to the Children's Printed Handkerchiefs, at 2 for 5c. Special Prices will be announced later.

Watch for Bargains.

ROBERT TEMPLETON.

Your Overcoat Exclusive!

Not Another Like It in the Country.

Just arrived:

THE LATEST LONDON OVERCOATINGS

We give you an exclusive pattern of the **Finest Overcoatings** this town has ever seen. It will when made up have the **CHAPLIN Style, Fit and Finish.**

What the Hall Mark means on Silver, the **Chaplin Cut** means on clothes. Call and see them.

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Oranges, Oranges, etc.,

100 cases **CHOICE ORANGES.**
50 kegs **CHOICE GRAPES.**
Prices right.

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