

WEATHER FORECAST
TORONTO, Noon—Fair and cold to-day. Sunday—Fresh to strong S.W. to N.E. winds, with snow.
ROPER & THOMPSON'S, To-Day—Bar. 30.01, ther. 32.

THE EVENING TELEGRAM

ADVERTISING RATES.
1st insertion . . . 50c. per incl.
Each repetition . . . 25c. per incl.
Contract rates on application.
Subscription Rates, \$3.00 per yr.

VOLUME XLIII. \$3.00 PER YEAR. ST. JOHN'S, NEWFOUNDLAND, SATURDAY, JANUARY 8, 1921. PRICE ONE CENT. NUMBER 6.

USE BLUE PUTTEE FLOUR.

BOWRING BROTHERS, LIMITED.

Newfoundland Provisionals Wanted.
2c. on 30c. Inverted Surcharge
3c. on 15c. Inverted Surcharge
3c. on 35c. Inverted Surcharge
2c. on 30c. Surcharged Diamond ally.
3c. on 35c. Lower Bar Missing
3c. on 35c. Part Lower Bar Missing.
Also wanted ordinary kind in blocks of 25 only. State quantity and cash price to "SURCHARGE", c/o Evening Telegram. Jan. 8/21

Auction Sales!
POPULAR DOWDEN AND EDWARDS AUCTIONEERS
AUCTION.
APPLES—HERRING.
At 11 a.m. Tuesday, 11th instant, at our Rooms, cor. Gower and Colonial Streets,
10 brls. CHOICE APPLES.
10 brls. DELICIOUS SCOTCH CURED HERRING.
All in first class condition. No reserve on these goods.
Dowden & Edwards, Auctioneers. Jan. 8/21

The East End Feed AND Produce Store.
FOR YOUR HORSES
Buy the Best
P. E. I. HEAVY BLACK and WHITE OATS.
ISLAND OATS are up to the highest standard. Our price will satisfy the most exacting buyer.
'Phone 812.
Jan. 6/21

COAL!
SCREENED North Sydney Coal
can be bought MONDAY the 10th inst. This will be the first **SCREENED NORTH SYDNEY** for sale since many months ago.
A. Harvey & Co.,
Jan. 8/21 Limited.

SPECIAL!
Choicest Quality New Packed **Lobsters,** 1 lb. tins . . . 40c. each
Choicest Quality New Northern Nfd. Packed **Salmon,** 1 lb. tins . . . 30c. each
ENO'S FRUIT SALTS 80c. bottle
SL-AN'S LINIMENT 40c. bottle
MECCA OINTMENT 30c. & \$1.00 tin
BEECHAM'S PILLS 20c. box
LIMA BEANS— 10c. lb.
FRENCH MUSTARD, 15c. tumbler
PRUNES . . . 15c. lb.
PURE GOLD ICING, 20c. pkg.
HEINZ TABLE VINEGAR . . . 35c. btl.
NORWEGIAN SARDINES . . . 20c. tin
OOLONG FORMOSA TEA . . . 50c. 1/2 lb box
YOUNG HYSON TEA . . . 50c. 1/2 lb box

Marine Engineers' Association.
A Special Meeting of the Marine Engineers' Association will be held on Tuesday, January 11th. A large attendance is earnestly requested.
E. J. BIRCH, Secretary. Jan. 8/21
TRUCKMEN!
The Quarterly Meeting of the Truckmen's Union will be held in the Longshoremen's Hall Monday, Jan. 10th, at 8.30 p.m. A full attendance is requested.
M. POWER, Secretary. Jan. 7/21

Wanted Immediately.
An Experienced Office Assistant
to superintend collection of accounts, with stenographers at his disposal, and all other necessary machinery. Apply "COLLECTION", c/o Evening Telegram. Jan. 8/21
WANTED!
IMMEDIATELY.
AN ASSISTANT MISTRESS
for Bishop Spencer College. Applications to be addressed to the Hon. Secretary and posted in time to reach the College Office, Field Hall, by Monday, January 10th. Jan. 7/21

Reid-Nfld. Co., Limited.
Just Arrived:
Iron and Galvanized Pipe.
Get Our Prices.
Outport Orders Promptly Attended to.
Also, FULL LINE Brass Pipe Fittings.
'Phone 453. P. O. Box 944.
Water St. Stores Department.
Reid-Nfld. Co., Limited.
KINARD'S LINIMENT RELIEVES COLDS, Etc.

CHILDREN of all ages may be admitted to the **CHILDREN'S HOSPITAL** on King's Bridge Road. Oct. 19, 8 a.m. to 12 p.m.

NOTICE.
Fishermen and Ship Owners! Come and see our New Hot Head Motor Engines, just landed direct from Norway. Strongest and most up-to-date Engine on the market. Cheapest in fuel usage of any engine made.
N. HANSEN & CO., Agents, No. 21 Water Street West. Dec. 3, 4m, eod

For Sale!
Magnificent Slightly Used Upright Art Piano, by Paul G. Mehlis & Sons, New York.
This Piano sells in New York for \$850.00 cash and is recognized as one of the leading artistic pianos everywhere. Guaranteed for 20 years.
Sale Price \$550.00.
Musicians' Supply Co.
Royal Stores Furniture, St. John's. DUCKWORTH STREET. Jan. 8, eod, tf

Steer Brothers.
The Model School, Synod Building, Will Re-Open on Monday Morning, January 10th.

Grove Hill Bulletin
Cut Flowers, Lettuce, Wreaths & Crosses at shortest notice.
J. McNeil, Phone 247. Box 792. Jan. 8, eod, tf

Master Mariner Wanted.
WANTED, at once for the Western Arctic Trade from Vancouver to Herschel Island, young energetic man, holding British Board of Trade, foreign going, Master's Certificate, who has had experience in navigating amongst ice such as prevail on Northern Labrador Coast. Must be able to produce first class references regarding character and ability from former employers. Position permanent. Good salary for right man. Apply first by letter to HUDSON'S BAY COMPANY, Water St., St. John's. Jan. 4/21

Why Not See What It Is Like?
Sudden changes of temperature frequently cause the hands to chafe and the lips to become dry and sore. A few applications of **ALMOND CREAM** will promptly relieve the soreness, heal the chaps and stop the burning and stinging caused by sharp, cold winds. To-day is none too soon for you to give your skin the benefit of Almond Cream. Take home a bottle to-day. Price 50c. bottle.
PETER O'WARA, The Druggist, THE REXALL STORE.

Values!
The Stock Markets now are literally flooded with seasoned gilt-edge securities that are priced to net the investor 10 to 15 per cent. on outright purchases or up to 30 per cent. when trading on margin.
The cycle of low values, however, is passing and we are entering on an era of better prices. Don't make the mistake of thinking that really-good stocks can forever sell at reduced figures, but get into the market now while current values make it well worth while. We are fully equipped to execute all orders on margin.
J. J. LACEY & COMPANY, LIMITED, STOCKS AND BONDS.

PETERBORO BUSINESS COLLEGE, Ltd.
Peterboro, Ontario, Canada.
This School was established in 1885 and is noted for its superior equipment, experienced teachers, thorough courses, and successful graduates.
We have spent thousands of dollars on modern office appliances such as: Book-keeping Posting Machine (Electric), Adding Machine, Calculators, Dictaphone, Mimeograph, Modern Office Files and Typewriters.
Our students are assured of that special training which modern business demands.
Winter Term—January 8, 1921. Write for particulars.
J. A. McKONE, Prin. (In Eastern Ontario). Dec. 18, 4, 4e

FOR SALE.
PROPERTY ON PRINCE'S and GEORGE STREETS.
Three Stone and Brick Dwellings within fifty yards of Water Street. This property can be converted into a store at small expense; is leasehold but renewable, ground rent being only \$46.00 per year.
R. K. Holden & Son, P. O. Box 301. New Gower St. Jan. 8, 21

FOR SALE—Freehold Dwelling House with all modern conveniences; immediate possession; apply to WOOD & KELLY, Temple Bldg., Duckworth St. Jan. 8/21
FOR SALE—White Narcissus, \$1.00 doz.; Hyacinths in pots, \$2.00 each. H. M. K. WHITEWAX, Florist, Rennie's Mill Road. Jan. 8/21
Your Future Foretell—Send dime, birthdate for truthful, reliable convincing trial reading. HAZEL HAUSE, Box 215, Los Angeles, Cal. Jan. 8, 3, 1s

UPHOLSTERING.
To the public in general, a few secrets about your furniture.
1. If your couch or chair is going to wrack, it really has to be upholstered before you can cover it.
2. All repairs have not to be done with 3 or 4 inch nails.
3. Now is the time to have it done as we have a new staff and will guarantee good workmanship and quick delivery.
4. What is worth doing is worth doing well.
Drop a card to 15 Balsam Street and we will do our best to make 1920 link up to 1914 with good work and reasonable price.
KEATS & O'DEA, 15 Balsam St. Oct. 27, 3m

To Whom It May Concern
The undersigned having had 15 years' experience in **Book-keeping and Accounting**, and being acquainted with the general business of the country, is prepared to **Audit Books, instal Book-keeping Systems, inspect and report on condition of Estates in St. John's and Outports.** Act as Trustee of insolvent estates or Assignee for the benefit of Creditors and general Valuator and Adjuster.
FRED. J. ROIL & Co. Smallwood Building, Duckworth Street. P. O. Box 1210.

For Sale
25 BUFFALO ROBES.
20 Sets NEW HARNESS
15 SINGLE SLEIGHS.
10 BUGGIES.
2 EXPRESS WAGONS
C. F. LESTER.
Now is the time to look up your old Suit or Overcoat and have it Pressed, Dyed or French Dry Cleaned. Our most up-to-date French Dry Cleaning Machine will make them just as good as new. Special attention given to Outport Orders. Ask for our prices on monthly contracts.
J. J. DOOLEY, Over J. J. McKinley, Sep. 21, eod, tf
LADIES!—Your Combs made up into Switches, Transformations and Pulls; old hair dyed and made over; a visit to our Hair Parlor will convince you of the high class Hair Switches we carry at moderate prices. **MISS MARION RUBY,** 62 Patrick Street, St. John's, Nfld. Nov. 16, 2m
Miner's Liniment For Diphtheria.

300 brls Choice Turnips.
Apply
C. F. LESTER, Hamilton St. Jan. 7, 121

Help Wanted.
WANTED—Middle Aged Woman as Working Housekeeper in a small family; apply by letter, giving references and wages expected, to "HOUSEKEEPER", c/o Telegram Office. Jan. 8/21
WANTED—Reliable Girl; must be fond of children; apply at 35 Cabot Street. Jan. 8/21
WANTED—A Nursemaid to come by the day; apply MRS. H. A. HERDER, Forest Road. Jan. 8/21
WANTED—A General Maid. Apply MRS. A. W. POCOTT, 2 Howley Avenue. Jan. 8/21
WANTED—A Girl for Grocery Business; one with some experience preferred; apply to MISS RUBY, c/o K. Ruby, 4 New Gower Street. Jan. 11/21
WANTED—At Once, General Servant; small family; no children; good wages to suitable person; apply 13 Mallock St. Jan. 7/21
WANTED—An Experienced Male or Female Teacher for St. Vincent's School, St. Mary's Bay; salary from the Board \$480.00 per annum; apply to REV. S. O'DRISCOLL, P.P., St. Mary's. Jan. 7/21
WANTED—Immediately, a General Servant in small family; references required; apply between 7.30 and 8.30 p.m. at 48 Long's Hill. Jan. 8/21
WANTED—A General Servant; good wages to a capable woman; apply to MR. A. J. BAYLY, Dept. of Agriculture during the day, or at Winter Avenue in evening. Jan. 8/21

You Cannot Stop the Rain, but you can stop the leak. Make your old roof last another fifteen years by applying a coat of **Elastic Cement Roofing Paint.**
Baird & Co. Agents.

Furness Line Sailings
From St. John's to Halifax
To Liverpool
St. John's to Liverpool
Halifax to St. John's
Jan. 15th Jan. 24th Feb. 7th Feb. 11th
S. S. SACHEM
These steamers are excellently fitted for cabin passengers. Passengers for Liverpool must be in possession of Passports. For rates of freight, passage and other particulars apply to
Furness, Withy & Co., Limited WATER STREET EAST.

The Bee-Hive Store, 27 Charlton Street.
OUR PRICES EXPLAIN OUR BUSINESS.
Gems and Caplans, pkg. . . 21c.
Matches—Saddos and White Tops, 4 boxes for 5c.
Creamery Butter, per lb. . . 50c.
10 lb. Tubs 64.00
Salmon, No. 1, per tin . . . 35c.
Bakeapples, per tin 35c.
Sausages (fresh family), per lb. 10c.
Sugar—White Granulated, per lb. 10c.
Blossom Laundry Tablets, per package 15c.
(Best by test. They work while you rest.)
Nov. 16, 2m

IT IS HERE—Read This!
What you have been looking for and have not got yet—a first-class Piano and Player-Tuning Service. The demand for this service is growing rapidly, so please send in your orders early. If your need is a musical instrument, consult us.
Marmaduke H. Findlater, (Graduate of the Faunt School of Tuning, Boston, formerly of New England Conservatory of Music). Address:— Phone 649A Ordnance Street, St. John's. Nov. 17, eod, 2m

The Shop on Ground Floor of the G. W. V. A. Building, 156 Water St. Possession Jan. 31st. Apply Secretary G. W. V. A. Jan. 4/21

Water St. Stores Department.
Reid-Nfld. Co., Limited.

Furness, Withy & Co., Limited WATER STREET EAST.

The Bee-Hive Store, 27 Charlton Street.
J. J. DOOLEY, Over J. J. McKinley, Sep. 21, eod, tf
LADIES!—Your Combs made up into Switches, Transformations and Pulls; old hair dyed and made over; a visit to our Hair Parlor will convince you of the high class Hair Switches we carry at moderate prices. **MISS MARION RUBY,** 62 Patrick Street, St. John's, Nfld. Nov. 16, 2m
Miner's Liniment For Diphtheria.

EMPIRE HALL (formerly Blue Puttee Hall), cor. Gower Street and King's Road, may be hired for small dances or meetings. Rates: Evenings \$15 up. Afternoons \$5. Apply W. F. POWER, Manager. Jan. 2, 17/21
NURSING—Private Nurses earn \$15 to \$30 a week. Learn without leaving home. Descriptive booklet sent free. **ROYAL COLLEGE OF SCIENCE,** Dept. 42, Toronto, Canada. may. 1, 1, 1

MINARD'S LINIMENT FOR COLDS, ETC.



Restoring Nerve Power.

In many people the tissues of the nerves have suffered from the strain of War and from the shortage of fats. You can restore your nerves in a natural way by eating "Skippers." The pure olive oil in which they are packed is worth its weight in gold to those who suffer from "fat-starved" nerves.

Your retailer will supply you with a tin of

"SKIPPERS."

A guarantee on every can.

"Skippers"

Are Briling with good points.

ANGUS WATSON & CO., LIMITED, Newcastle-on-Tyne, England.

Earthquake Devastates Albania.

15 Towns Destroyed, 600 People Perished, 30,000 Homeless—Lord Milner, Colonial Secretary, Resigns—Irish Republican Parliament Ready to Meet—Balloonists Using Dog Teams For Transport.

EARTHQUAKE CASUALTIES.

PARIS, Jan. 7. A despatch to the Albanian authorities indicates that the recent earthquake disaster in Elbassan district was far more serious than was shown by earlier reports. Shocks were especially heavy in the area between Tepelini and Elbassan. The latter city was almost completely razed. Near Tepelini, which is about fifty miles south of Elbassan, the mountains crumbled away. Six hundred persons are said to have been killed, fifteen villages destroyed and thirty thousand persons have been made homeless. Thanks have been expressed by the Albanian government for aid given to earthquake sufferers. It is suggested that food, clothing and medicines be sent rather than money.

CONFERENCE JANUARY 19TH.

LONDON, Jan. 7. A conference of Allied Premiers will be held in Paris January 19th. The primary object of the discussion will be the situation caused by Germany's failure to disband her self-defense organizations. Lloyd George and Earl Curzon of Kedleston, Secretary for Foreign Affairs, will represent Great Britain at the conference.

MILNER RESIGNS.

LONDON, Jan. 7. Lord Milner, to-day, resigned his portfolio as Secretary of State for the Colonies. His successor has not been announced.

MEETING OF IRISH REPUBLICAN PARLIAMENT IMMINENT.

LONDON, Jan. 7. Eamonn DeValera is reported to have been invited to come to London to confer with Premier Lloyd George, says the Westminster Gazette. Persistent reports are in circulation that meeting of the Irish Republican Parliament is imminent.

CLERGY IN CUSTODY.

BELFAST, Jan. 7. Two Catholic Curates, Revs. J. Green and F. Pain, of Killaloe, County Lare, were arrested yesterday. Six members of the Catholic clergy are now in custody in Ireland.

HAD LONG FLIGHT.

MONTREAL, Jan. 7. United States balloonists who landed near James Bay after their record breaking flight and who are now making their way back to civilization by dog team over the frozen wastes of northern Canada, cannot possibly reach their starting point at Rocky Bay Beach, Long Island, before

are to be based on a comfortable standard of living and the present flat rate monthly payment will disappear, judging by plans set on foot to-day. The cost of living is to be the basis for judgment as to how much widowed mothers with children shall be allowed. The law provides that an adequate allowance is to be made.

NEW AIR SERVICE.

LONDON, Jan. 7. The establishment of a regular air service between England and Egypt is being planned here. It is said the service probably will be inaugurated before the present year is over and may include Palestine.

FIRE IN U.S. EMBASSY.

LONDON, Jan. 7. A fire which possibly originated in defective wiring, broke out in the United States Embassy here late this afternoon. Quick work by a large body of firemen confined the blaze to one room. It is not believed any serious damage was done.

TWO WEEKS CASUALTIES.

NEW YORK, Jan. 7. The British Library of Information, an official British organization with headquarters in this city, to-day issued a statement giving statistics on outrages committed in Ireland for the two weeks ending January first. The statement placed the number of police officers killed in Ireland as six and the number wounded at twelve. During the same period four British soldiers were wounded.

THREATEN DIRECT ACTION.

LONDON, Jan. 7. Under threats from unemployed to the chief of police that they would use "direct action," the "guardians," whose duty it is to administer relief to the needy, doubled the taxes applicable to the poor.

23 COALMINERS DOOMED.

MADRID, Jan. 7. Twenty-three coalminers are imprisoned in the lower galleries of a pit in La Carolina coal fields, which are afire, says a message from the Governor of Jean province. He fears all the men will be lost as the pit does not possess adequate apparatus to put out the fire.

THE IRISH TOLL.

LONDON, Jan. 7. Two hundred and sixty-one persons were killed and four hundred and forty-six wounded in Ireland last year as a result of what are described in an official report as serious outrages. These figures do not include eighty-two civilians who died as a result of riots in Ulster from June to September.

WHEN MEALS DON'T FIT

"Pape's Diapepsin" is the quickest indigestion and stomach relief

When meals hit back and your stomach is sour, acid, gassy, or you feel full and bloated. When you have heavy lumps of pain or headache from indigestion. Here is instant relief!

Just as soon as you eat a tablet or two of Pape's Diapepsin all the dyspepsia, indigestion and stomach distress caused by acidity ends. These pleasant, harmless tablets of Pape's Diapepsin never fail to neutralize the harmful stomach acids and make you feel fine at once, and they cost so little at drug stores.

SEALING PREPARATIONS. — The S.S. Terra Nova, Capt. C. Taylor, will be sailing for Sydney within the next few days to load her sealing coal. During the month other ships of the fleet will also be going to Sydney for their coal in preparation for this year's voyage.

Can Now Eat Pork and Beans States This Halifax Man

J.J. Murphy, Aged 76, Says He Knows From Experience Tanlac is Good For Old Folks, Too.

"You can tell them that Tanlac is the right medicine for old folks, too, for I have tried it and it has done me more good than anything else I ever took combined," was the statement made by John Murphy, of 46 Charlotte St. Halifax, while at Kinley's drug store, recently. Mr. Murphy is now seventy-six years of age and a life-long resident of Halifax. He is employed as night watchman by the Halifax Tram Co.

"For a long time I have been troubled with indigestion and took a great deal of medicine. Everything I would eat distressed me. Food felt like a lump in the pit of my stomach and caused me to bloat all up with gas, and I felt sick at my stomach nearly all the time. I had no appetite and the more nourishing foods like beans, fat meat and things cooked in grease, I could not eat at all. I also suffered with severe pains in the small of my back. I had frequent headaches and was terribly nervous all the time, and could never sleep well. Last August a friend of mine told me of the fine results I had gotten from Tanlac, so I started taking it, and it has done me a world of good."

"It gave me a great appetite and fixed my stomach up so I can eat three good meals a day, including pork and beans, and fatty foods that I would not dare eat before. I am no longer troubled with the pain in my back and I sleep better. I have taken the Laxative Tablets along with the Tanlac and have been helped wonderfully in every way. I am still taking a dose or two a day and it keeps me in good trim. Tanlac will always get a good word from me."

Tanlac is sold in St. John's by M. Connor, in Paradise by Mrs. Martin F. Byrne, in Upper Gullies by Hober Andrews, in Portland by H. C. Haines, in St. Joseph, Salmontier, by Mrs. J. Guiney, in Millers Cove by Ex-Platts Valley Royal Stores, Ltd., in Flat Island by William Samson, in Jamestown by Christopher Haines, and in Lewisporte by Uriah Freake.—adv.

Wedding Bells.

The marriage of Rita M., daughter of Mrs. and the late John Flynn, Hr. Grace, and Mr. Sydney A. Pearce, of Lancaster, England, took place on Thursday, January 6th, the ceremony being performed by Rev. W. F. Finn, P.P. The bride and groom took the morning train for St. John's to join the Sable I. enroute to Canada, where they will spend a few weeks before returning to their future home, Bishop Falls, Nfld. Among the presents received by the bride were several cheques from friends and a handsome silver tea service from the employees of Job Stores, Ltd., with whom she worked for a couple of years. We wish the bride and groom many years of happiness.—Com.

Bridge and Coaches Blown Away.

One of the most violent hurricanes caused by a gale of wind from the north-west—ever experienced in the United Kingdom, occurred on Monday and Tuesday, the 7th and 8th of January, 1839, especially in the north of England, in Wales, Scotland and Ireland. The "Pennsylvania," "St. Andrew's," "Lockwood," and many other ships were wrecked at sea, and more than a hundred persons drowned. On land the results were very remarkable and uncommon. The mail-coach, conveying letters and people between Edinburgh and Carlisle, was blown off the road near Selkirk in Scotland. The Menai Suspension Bridge, carrying the turnpike road across the strait of that name, separating the Isle of Anglesey from the Welsh city of Carnarvon, which had been constructed by the Scotch engineer, Thomas Telford, and opened in 1826, vibrated or shook so violently that its wooden roadway was totally torn up and carried away, the connecting links being broken. At Hull, a pinnacle of a church tower

fell through the roof into the gallery, and white workmen were removing the rubble, another fell near them. A similar accident took place at the ancient collegiate church at Howden, Bishop of North's, in Ardrabracan, also in Yorkshire. Dublin in many parts looked like a "sacked city," the hall surrounding the spire of its St. Patrick's Cathedral, being blown down, and other churches similarly damaged. Eddystone Lighthouse at Plymouth

ed. At Athlone, nearly fifty houses were blown down, while at Garbally Park, the Earl of Clancarty's seat, a tree was left standing; at his wife, were killed in their beds, and many people lost their lives. This violent tempest was only equalled in the British Isles by the "Great Storm" of November, 1703, when the Patrick's Cathedral, being blown down, and other churches similarly damaged. Eddystone Lighthouse at Plymouth

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BALL AT MANUELS.—A very enjoyable Ball was held at Manuels on Tuesday, January 4th, in the Star Hall. The proceeds were in aid of Rev. Father Kelly's church at Topsall. For your health's sake we offer Nature's answer to Constipation, "LES FRUITS" ELLIS'.—dec9,11 Try our Special Cambridge Sausages. Made fresh daily at ELLIS'.—nov10,11

—By Bud Fisher.

MUTT AND JEFF

ON THE LEVEL, WASN'T THIS A BONEHEAD TRICK?



Week of Prayer.

CLOSING SERVICE AT GEORGE STREET CHURCH.

(I.C.M.) The united services of the Week of Prayer were closed last night at George Street Church. The pastor of the Church, Rev. D. B. Hemmson, presided at the service and he was assisted by the Rev. Dr. Bond, and also by some of the lay leaders of the different city churches. The subject of the evening was that of "Nations and their Rulers" and it was spoken to by the Rev. Mr. Bugden, the Pastor of Wesley Church. In introducing the speaker, the leader made brief reference to the topic and its importance, and in a few timely words prepared the people for the address proper. Like the leader, the speaker also referred to the importance of the topic, and showed from his remarks that he had given deep thought to it, and during the entire delivery of his address he dealt directly and impartially with the subject.

Of late years Nations and their Rulers had been stirred, and the war had awakened many interests—some of which were adverse and opposing. But throughout the war there was a general feeling among the people, or rather there was a great hope, and even a belief, that when the war would end, there would be a settlement of national strife, and that goodwill and harmony would prevail among the rulers. Such was the desire of all right-thinking people, and such especially was the desire of the Christian Church the world over. Of such a time Tennyson had spoken when he presented his prophetic words viz:

"When war drums beat no longer, And battle flags are furled; In the parliament of man, The Federation of the world."

The war is now over, and two years have passed since the armistice was signed; but the state of the nations is far from assuring. The end is not yet in sight, and the national and international attitude of the times call for deep thought and for earnest prayer.

There is a better standard hoped for, but this is to be attained, there must be less of the spirit of fear, and more of the spirit of conciliation. There must be better education on matters of history, and the lesser idea of national prowess must give way to the broader idea of universal brotherhood. History is not totally correct inasmuch as it has been written from a partial standpoint; hence the varying of public opinion. Education and history and statesmanship will have much to do with

the conciliation of the world, and these agencies will ever have their place in the economy of all international life; but there is a higher standard than these things imply; and it is to this standard that the Church looks. This standard admits not of fear, nor does it indulge in pessimism; but rather does it look higher than these; it looks to the Eternal, to the Gospel, and to the teachings of its Author. The nations and their Rulers can only attain unto their best where the standards of public life and international diplomacy are based upon the principles of truth and righteousness. These are some of the things which the nations seem to have forgotten, hence it is the duty of the Church to pray that peace may be established and that the nations, and especially the English-speaking nations, may be reconciled, and "that men may brothers be the wide world over."

Golden Jubilee Celebrations.

STAR OF THE SEA ASSOCIATION PARADES TO-MORROW.

The Golden Jubilee parade of the Star of the Sea Association will be held to-morrow, and all preparations for the event have now been made. Every member of the Association who can will turn out. For those of the older members of the Society who have expressed a desire to attend the parade, sleighs will be provided. It is a matter for regret that all the celebrations arranged for cannot be carried out owing to the destruction of the Association's Hall, but nevertheless, the members are determined to see that the parade is worthy of the occasion. The C.C.C. band will head the procession. The Society will attend High Mass at St. Patrick's Church, and His Grace Archbishop Roche will be the preacher.

Glencoe's Passengers.

The S.S. Glencoe arrived at Placentia at 6.50 p.m. yesterday from the South West Coast, bringing the following passengers in saloon—W. Carey, M. H. Fladlater, J. Harris, J. Murray, Capt. Edgecombe, S. W. Brazil, Miss Bishop, Miss H. Cheeseman, F. W. Knight, Miss W. Fynn, Miss N. Reddy, C. Rose, J. Sheppard, C. Levitz, H. Tarrant, Mrs. L. Pope, Miss Brine, Miss A. Cheeseman, W. A. Brown, Miss B. Leonard, Miss A. Flynn and D. Cross. The passengers arrived by the regular Placentia train to-day.



Chapped Lips TODAY ask your Chemist for a pot of Mentholatum for those roughened lips and cracked lips. It relieves the soreness almost instantly and gently heals cuts, scratches and chafes.

J. B. MITCHELL & SON, LTD., 227 Water St., St. John's.

Loyal Orange Association.

LEEMING LODGE INSTALLATION.

The regular weekly meeting of Leeming Lodge, No. 54, L.O.A., was held in Victoria Hall on Thursday night. The special business of the meeting was the installation of the officers for 1921. The retiring officers addressed the brethren and were all glad to say that the Lodge was up to its usual high standard, both numerically and financially and expressed best wishes for the future. Provincial Grand Master W. H. Cave presided over the installation, assisted by P.M. James Wheeler, as Marshal, and the following officers being present were duly installed:

W.M.—Bro. W. J. Peet. D.M.—Bro. G. T. Phillips. Chaplain—Bro. W. H. Pike, P.M. Rec. Secy.—Bro. S. R. Penney. Fin. Secy.—Bro. W. K. Mercer. Treasurer—Bro. E. A. Crowther, P.M.

D. of C.—Bro. Wilson Stacey. 1st Lecturer—Bro. S. Taylor. 2nd Lecturer—Bro. H. Fry. Committee.—Bros. A. Stone, G. Dwyer, A. Z. Piercey, H. N. Long, R. Matthews. I.G.—Bro. H. Mootry. O.G.—Bro. James Cook. Congratulatory speeches were made by the Installing Officers, and suitable replies were made by the newly-installed officers. The attendance during the evening was large and augurs well for the good results for 1921.

TO-DAY'S MESSAGES.

ANGLO-SOVIET CONTRACT.

LONDON, Jan. 7. Leonid Krasin, Russian Bolshevik representative here, is leaving to-morrow for Russia, with a trade contract approved by Sir Robert Horne, President of Board of Trade. So far as the purely commercial stipulations of the contract are concerned, it is believed they will be acceptable to Moscow, but political conditions, which are an inseparable part of the agreement, it is feared here, will meet with rejection by Soviets. If the contract is agreed to, it will mark the conclusion of negotiations for the present.

BRITAIN STILL LEADS.

WASHINGTON, Jan. 7. What officials here claim to be complete information as to the relative naval strength of the principal world powers, is now in possession of the United States Government, but whether it will be presented to the Senate Foreign Relations Committee in connection with the Committee's consideration of proposals looking to world disarmament, has not been disclosed. The information has been compiled in the form of tables, which show that Great Britain's sea power is double that of the United States, and that although British preponderance in capital ships will practically have been overcome by United States vessels, which are now in commission, the United States Navy will still be greatly inferior in types of vessels, which naval officers regard as extremely important, notably destroyer leaders, cruisers and light cruisers, cruising submarines, airplanes and airships.

DRASTIC MILITARY ACTION.

DUBLIN, Jan. 7. Dublin Castle to-day announced its intention to destroy houses in the vicinity of scenes of outrages, which are definitely known to be occupied by militant Sinn Feiners. This action is to be taken as a deterrent to further outrages, and as an example to other districts. It was also announced by the Castle, that owing to persistent interference with mail cars in Tipperary, Sligo and Donegal, the mail service in these districts will be suspended, becoming effective Monday.

INDEPENDENT ACTION BY U. S. STATE DEPT.

WASHINGTON, Jan. 7. Definite indications had appeared to-night that the State Department might take into its own hands, without regard to the Department of Labor, the question of admitting to the United States, Daniel J. O'Connell, Lord Mayor of Cork, paroled by the Labor Department after his arrival at Newport News as a stowaway. A conflict between the two Departments was foreshadowed to-day, and accentuated to-night, when it was learned that Acting Secretary Davis of the State Department had called upon the Department's legal authorities for advice on the question of his Department taking the O'Connell admission matter into its own hands.

CONSTABLES AMBUSHED.

BELFAST, Jan. 7. Four constables were wounded to-day, one of them seriously, at Camlough, Southern Armagh, near Newry, when a small patrol was ambushed.

DANISH BANK CLOSES.

COPENHAGEN, Jan. 7. The Nordisk Bank here suspended payment to-day. The bank, which had a capital of five million kroner was started during the war. It closed owing to inability to obtain help from the Danish National Bank.

BERMUDA PROTESTS.

WASHINGTON, D.C., Jan. 7. Declaring that revision of United States tariffs would be prejudicial to the interests of the Island of Bermuda, citizens have forwarded a protest against any revision, which the British Embassy turned over to the Department, which in turn transmitted it to-day to the Senate Finance and House Ways and Means Committee.

THERE IS ONLY ONE GENUINE ASPIRIN

Only Tablets with "Bayer Cross" are Aspirin—No others!



If you don't see the "Bayer Cross" on the tablets, refuse them—they are not Aspirin at all. Your druggist gladly will give you the genuine "Bayer Tablets of Aspirin" because genuine Aspirin now is made by Americans and owned by an American Company.

There is not a cent's worth of German interest in Aspirin, all rights being purchased from the U. S. Government. During the war, acid imitations were sold as Aspirin in pill boxes and various other containers. But now you can get genuine Aspirin, plainly stamped with the safety "Bayer Cross"—Aspirin proved safe by millions for Headache, Toothache, Rheumatism, Lumbago, Gout, Neuritis, and Pain generally.

Handy tin boxes of 12 tablets—also larger "Bayer" packages. Aspirin is the trade mark (Newfoundland Registration No. 781), of Bayer Manufacture of Monacocciester of Salicylicacid, MONACO. The Bayer Co., Sues, U.S.A.

From Cape Race.

CAPE RACE, To-day. Wind north, light, weather fine; a steamer passed west at 6 a.m.; nothing sighted bound in. Bar. 29.90; Ther. 28.

Suits and Overcoats Made to Measure at Special Prices. Every judge of good clothes will recognize at a glance that these offers are extraordinary. Nowadays, it is a real task to produce clothes to sell at these prices. We guarantee perfect cut, style and finish. We will be responsible for every stitch that goes into them. We are proud to be able to offer such values.

Mail Order Service. We will forward, by return mail, Self-Measuring Cards to all out of town customers on application. Buy Now--To-Day! Don't wait—for at these special low prices the supply will go quickly. It's your opportunity to save and get real good value.

The Royal Stores, Ltd., Custom Tailoring Department

Sunday Services. A cordial welcome will be given to strangers and visitors. The George St. Adult Bible Class will meet as usual at 2.45 p.m. A large attendance is hoped for. All other members are asked to come along. Any men who may be visiting from the outports are cordially invited to come along. The session will begin at 2.45 o'clock sharp. Entrance to Class room on Buchanan Street. Wesley Adult Bible Class will meet as usual at 2.45. Rev. Dr. Curtis, M.A., will address the class. His subject will be "Brotherhood." We invite everybody to come along and hear something that will both interest and benefit you. We extend a special invitation to all fathers to attend to-morrow's session. Adventist, Cookstown Road—Song Service at 6.30. The Pastor will have charge of the preaching service, which begins at 6.30, and will speak on "Conversion, the keystone of the Christian Church." This subject will be illustrated by the use of chemicals. Let none miss this service. All are welcome. Grenfell Hall (Seamen's Institute)—Sunday at 8.30 p.m. Illustrated lecture, "A tour through Great Britain." Soloist, Miss O. Major. Welcome to all assured. Gospel Mission—The Gospel Mission will hold its meetings on Sunday at 2.45 and 8 p.m. in its new hall, on Adelaide Street. Rev. E. Moore will speak at both meetings. The evening meeting will be preceded by a song service beginning at 7 o'clock. Biliousness Means too much bile left in the blood by a deranged liver. Dr. Chase's Kidney-Liver Pills set the liver right and biliousness and headaches disappear. One pill a dose. 25c a box, all dealers. Dr. Chase's Kidney-Liver Pills. GERALD S. DOYLE, Water Street, St. John's, Distributing Agent.

A Wonderful Chance To Buy Long Rubbers Cheaply! A Special Sale Throughout Next Week at Our Retail Store. We offer a fine assortment of Men's Long Rubber Boots and Men's Hip Rubber Boots at greatly reduced prices. These Rubber Boots are in qualities and styles suitable for every purpose requiring a reliable boot for hard wear. All wearers of Rubber Boots will welcome this chance to secure their requirements for present wear and for next spring. At the prices now selling we guarantee these Rubber Boots to be the best values obtainable. Do not take our word for it, however. Come in and see the values for yourself. Come as early as possible while the assortment is at its best. The Cleveland Rubber Co., Retail Department—166 Water Street

THE EVENING TELEGRAM, ST. JOHN'S, NEWFOUNDLAND, JANUARY 8, 1921-5

**ALL THAT GLITTERS
IS NOT GOLD!**

Neither is Every Tablet of Soap

Pure Soap.

The Pure Quality in Soap is--

Sunlight Soap

Every bar bears a Guarantee of Purity of £1,000.

LEVER BROTHERS, LTD., Port Sunlight, England.

See Our Exhibit

Local Made Boots and Shoes

The Imperial Tobacco Co. Coupon Store,
WATER STREET

COMPARE WITH THE IMPORTED

The Price is Right.

Archibald Bros., Limited

Pioneers of Modern Shoe Manufacturing
in Newfoundland.

HARBOR GRACE.

Jan 3, 71

Our Philatelic Corner.

Conducted by PHILATELOS.

Owing to pressure on my time I have not been able to give much attention to these articles of late. The articles on the stamps of Newfoundland will be continued next week and I expect that by that time I shall have been able to bring this corner to its former standard. To-day I am printing two interesting articles culled from "Stamp Collecting."

EXIT BAVARIA.

"The news of the death of Ludwig III, ex-King of Bavaria, coincides with the report that the printing of the last issue of Bavarian stamps, overprinted "Deutsches Reich," has ceased. Ludwig, who is portrayed on the exquisitely engraved "mezzotint" issue of March, 1914, was deposed on November 22nd, 1918, when Bavaria

was declared a Republic. He had a muller in his head ever since the Battle of Helmstadt in 1866, when fighting for Austria against Prussia. Both his predecessors on the throne, Ludwig II and Otto, were mad. Ludwig himself succeeded his father as Regent in 1912, after a life as a modest farmer. The next year the Bavarian Diet declared that the Regent might ascend the throne at his pleasure, and this he did on November 5th, 1913. He died at Basle, Switzerland, aged seventy-five.

Ludwig's consort, who died in February, 1919, aged sixty-nine, was the Austrian Archduchess Maria Theresa, a pretender to the throne of Britain.

There is a strong movement at present afoot in Bavaria to restore the monarchy with the ex-Crown Prince Rupprecht, or his son Albrecht, on the throne, but this would presumably not affect the philatelic history of the country, for the Bavarian posts were incorporated with the Prussian on April 1st last, although the Bavarian stamps, with the "Deutsches Reich" overprint, have continued in use until now. Apparently the Munich authorities intend to sell out all their stocks of "farewell" issues, when the Germania type of the Berlin Government will supersede them. A dozen separate stamp issues in less than two years—that is Bavaria's bountiful bequest."

PHILATELY IN PALESTINE.
"To-day, November 6th, is the six-

**Nfld. Going Strong
on 1921 Purchases.**

\$6,000,000 May be Spent on Iron and Steel Products--Our New York Trade Commissioner Making Financial History.

The following taken from the New York Journal of Commerce, will be particularly interesting at the present moment.

"The arrival in this city of John M. Devine as Trade Commissioner for Newfoundland, with offices at 29 Broadway, appears to pave the way for American iron and steel exporters to expand trade relations with that province. Mr. Devine has wide powers in this respect and is now opening negotiations with several large interests to supply the needs of certain large industries on the island. The Commissioner reports the receipts of substantial inquiries for steel products that may involve a trade valued at several millions of dollars. Commissioner Devine points out that Newfoundland industries are extremely averse to purchasing American products through Canadian agencies. Preference is given to direct communications and only in rare cases are orders placed in this country through Dominion representatives. It is learned that several large export interests here are eager to open relations with Newfoundland customers, and overtures have been made to its Commissioner to promote such affiliations. It is stated that a particularly attractive deal for American steel is now pending."

Perhaps the most important needs of Newfoundland are materials for the 1,000 mile railroad traversing the island from coast to coast. As a result of a \$1,000,000 loan to the owners by the Provincial Government, it practically controls the road. It is stated that the operating company will get authority to relay 600 miles of 60-pound rails with others weighing 80 pounds, estimating that the requirements will be 70,000 tons, or the approximate value of \$3,500,000. Plans are being made to purchase \$300,000 worth of splice bars. The operators, the Reid Newfoundland Company, are also in the market for locomotive steel tires.

The purchasers represent the electric power and tramway system of St. John's, fourteen steamers, the only dry dock and engineering plant, the Dominion Iron & Steel Company, on Bell Island, the source of ore supply and two electric companies. The Jas. J. Crawford Co., of St. John's, practically holds the purchasing powers for these affiliated interests, since Mr. Crawford's father is purchasing agent for the Reid Company. Mr. Crawford has written Commissioner Devine for information on purchasing possibilities here.

He writes that he has corresponded with the United States Steel Corporation; the Consolidated Steel Co., Jones & Laughlin and the La Belle Iron Works, suggesting trade connections, but has been referred to Canadian representatives and is not desirous of doing business that way. The Consolidated and La Belle companies are represented in Newfoundland by Bowring Brothers, St. John's, and Drummond, McCall & Co., Montreal, respectively. Now Mr. Crawford states it is the intention of the purchasers to connect with an export firm that could compete with either the United States Steel products or the Consolidated Steel companies.

It is estimated that in addition to the requirements mentioned above the following products are listed in the monetary values of Newfoundland trade: Hardware, including axes, saws, tools, cutlery, anchors, chains, fencing, rivets, etc., \$600,000; machinery for mining purposes, \$400,000; bar iron, sheets, shapes, bridges and locomotive parts, \$200,000; material for branch railways \$150,000; pig iron, hoop iron, tubes, etc., \$95,000; and nails, \$50,000.—North Sydney Herald.

tieth birthday of Sir Herbert Samuel, formerly Postmaster-General of Great Britain and now High Commissioner for Palestine. The fact serves to raise a query in our mind as to whether this man with the name of happy omen had any direct supervision over the issuance of the E.E.F. stamps with the trilingual overprint signifying the name of the country over which British holds mandatory power. Incidentally our Agent in Jerusalem, Mr. Kenyon, tells us that many of the shops there are copying English ways of inviting custom, but whereas in England placard boards denote the presence of a stationer's shop, out there one sees posters for drapery, cheese, bedsteads, horse-shoes, or any other kind of "bargain" offered. Our friend has the opinion that this method is employed for the purpose of getting rid of bad stock, judging by the appearance of some of the "bargains." Stamps sell well, he says, and last month his son sold over £100 worth in a little shop that is frequented by British officials, officers of garrison, and others who know or are learning English; profits are as sweet as most of the "experts" do not go to the expense of a catalogue, and the unit of price is a pilsner—2½d. Another curious anomaly that exists in Jerusalem is the preference of many for used stamps, and in very many cases higher prices are obtained for used than for new. Hence the eye of profit is keen for these customers who wish to exchange mint for used. Our Agent adds:—
"Pleased to say Kenyon & Co. is going well, and as I am personally superintending my new Jerusalem branch prior to opening in Jaffa and Haifa, am very busy, but not too busy to have my collection kept up to date and which now numbers over 10,000, all different. My wife often tells me she knows where my pocket money goes, but I never argue with a lady: experience bought, &c.—you know the rest."

DANDERINE

Stops Hair Coming Out;
Thickens, Beautifies.



A few cents buys "Danderine." After an application of "Danderine" you can not find a single hair or any dandruff, besides every hair shows new life, vigor, brightness, more color and thickness.

Here and There.

Children's Hair Bobbing, Shampooing, Treatments, Yvette Wave, &c. MRS. J. L. COURTNEY, 112½ Military Road. dec30,18,19,20,21

AT THE BALSAM.—The following are guests at the Balsam:—Mr. and Mrs. A. S. Pearce, Bishop's Falls; Miss N. Flynn, Holyrood; Mrs. Geo. Ashby, North Sydney; Miss M. Bagg, Curling; Mrs. J. D. Henry, Parson's Pond.

You can depend upon Reliable Batteries and Flashlights at all times. They're made to stand all weather conditions.
Jan 8, 7, 8, 9, 11, 12, 14, mar 2, 10

COMING BY ROSALIND.—Last night a message was received from New York stating that the crew of the Euphrates which was abandoned on Sunday last, had left New York by the S.S. Rosalind, which sailed at 8 p.m. yesterday for this port via Halifax.

Unfailing in its results. A Pure, Wholesome and Delicious Laxative. "LES FRUITS."—dec 21

"They WORK while you sleep"



Do you feel bilious, constipated, headachy, upset, full of cold? Take one or two Cascarets to-night for your liver and bowels. Wake up with head clear, stomach right, breath sweet and feeling fine. No griping, no inconvenience. Children love Cascarets too. 10, 25, 50 cents.

SMOKE



England's richest and coolest smoke.

Imperial Tobacco Co.

We have a few barrels
of **MORRIS'S Spare Ribs**
(back half sheets) in stock
HARVEY & CO., Ltd.

Our Stock-taking Sale!

As we are soon to take stock preparatory to closing our books, Jan. 31st, we are desirous of having our stock as low as possible and are making an effort to reduce same and are offering the following reductions.

- BEDSTEADS, Worth \$12.00. Now \$9.50
- WOVEN WIRE SPRINGS, 3 ft. \$2.95
- WOVEN WIRE SPRINGS, 4 ft. \$4.95
- COPPER WIRE SPRINGS, 4 ft. \$5.95
- MATRESSES at all prices.
- COUCHES \$10.50, \$12.50 and \$14.50
- BUREAUS \$15.50 to \$45.00
- WASHSTANDS \$7.50 to \$15.50
- UPHOLSTERED CHAIRS \$19.50 up
- PARLOUR SUITES, 3 Pieces \$55.00
- PARLOUR SUITES, 5 Pieces \$65.00
- DINING SUITES, 6 Pieces \$45.00
- MISSION SUITES, 4 Pieces \$85.00

And our Celebrated KITCHEN CHAIR will be on sale again next week at the old price, \$1.55.

The C. L. March Co., Ltd.

Corner Water and Springdale Streets, St. John's.

Don't say Paper, say The Evening Telegram

1920. BANK OF MONTREAL

Annual General Meeting Held December 7th, 1920.

The 103rd Annual General Meeting of the Shareholders of the Bank of Montreal was held in the Board Room at the Bank's Headquarters on the above date.

Amongst those present were: H. D. Anderson, D. Forbes Angus, R. B. Angus, S. M. Baylis, E. W. Beatty, K.C.; H. W. Beaulieu, George Coverhill, J. R. Clarke, General Sir Arthur Currie, G.C.M.G., K.C.B., LL.D.; J. A. David, J. R. Drummond, J. F. Fisher, J. F. Fraser, Sir Charles Gordon, J. E. Sir Lomer Gouin, K.C.M.G.; J. Maxtone Graham, C.A.; Samuel Hart, J. P. Colonel G. R. Hooper, C. R. Hosmer, L. Julien, Hon. Rodolphe Lemieux, M.P., K.C.; S. G. McEwaine, Wm. Macdonnell, H. B. Macdonnell, A. A. McQuarrie, F. E. Meredith, K.C.; Sir Vincent Meredith, Bart.; Lt.-Col. Herbert Nelson, C.M.G., M.C.; Walter Molson, G. L. Ogilvie, Dr. C. J. Patton, John Patterson, Alfred Piddington, H. E. Rawlings, K.C., Res. J. M. Rogers, A. G. Ross, F. Sawell, Rt. Hon. Lord Shaughnessy, K.C.V.O.; C. E. Sprague, B. S. White.

On motion of Mr. R. B. Angus, Sir Vincent Meredith was requested to take the chair.

Mr. C. J. Fleet moved, seconded by Mr. H. W. Beaulieu, that Lieut.-Col. George R. Hooper and Mr. H. B. Macdonnell be appointed to act as Scrutinizers and that Mr. H. C. Cronin be the Secretary of this meeting.

This was carried unanimously.

The Chairman then called upon the General Manager, Sir Frederick Williams-Taylor, to read the Annual Report of the Directors to the Shareholders at their 103rd Annual General Meeting, held Monday, December 6th, 1920.

THE ANNUAL REPORT.

The Directors have pleasure in presenting the Report showing the Result of the Bank's business for the year ended 30th October, 1920.

Balance of Profit and Loss Account, 31st October, 1919	\$1,812,854.43
Profit for the year ended 30th October, 1920, after deducting charges of management, and making full provision for all bad and doubtful debts	4,032,935.50
Profits on New Stock	1,000,000.00
Profits on Old Stock	\$6,846,550.03

Quarterly Dividend 3 p.c. paid 1st March, 1920, \$600,000.00
Quarterly Dividend 3 p.c. paid 1st June, 1920, 600,000.00
Quarterly Dividend 3 p.c. paid 1st September, 1920, 600,000.00
Quarterly Dividend 3 p.c. paid 1st December, 1920, 600,000.00
Bonus 2 p.c. payable 1st December, 1920, 440,000.00

Amount credited to Ret. Account, 2,000,000.00
Balance on Bank Note Circulation to 30th October, 1920, 210,000.00
Reserve for Bank Premises, 425,000.00
Total, 5,995,000.00

Balance of Profit and Loss carried forward, \$1,251,850.03

Since the last Annual Meeting, Branches have been opened at points in the following Provinces, viz.:
Quebec—City Hall Square (Hull), St. Saverre (Quebec).
Ontario—Gage Avenue and Barton Street (Hamilton), City Hall (London), Sandy Hill (Ottawa), Cherry and Villiers Streets (Toronto), Danforth and Carlaw Avenues (Toronto), Stock Yards (Toronto).
New Brunswick—Main Street (St. John's).
Alberta—Stock Yards (Calgary).
Saskatchewan—Hubbard.
British Columbia—Abbotsford, Nanaimo, Granville and Nelson Streets (Vancouver), Douglas Street (Victoria).
A temporary office was also open for the convenience of the travelling public during the summer months, in the Banff Springs Hotel at Banff, Alberta.
The Branch at Paspebiac, Quebec, has been closed.
In May last we purchased the business of Messrs. J. W. Scott & Son, Private Bankers, at Listowel, Ont.
During the year interest was acquired in the Colonial Bank, thus giving us direct facilities for the transaction of our business in the British West Indies, British Guiana, South America and Africa.
The Capital of the Bank was increased by the issue of \$2,000,000 new stock. This was largely subscribed for by the Shareholders, the balance being readily disposed of by tender as stipulated by the Bank Act.
All Offices of the Bank, including the Head Office, have been inspected during the year.

(Signed) VINCENT MEREDITH, President.

Bank of Montreal, 6th December, 1920.

THE GENERAL STATEMENT.

The General Statement of the position of the Bank on 30th October, 1920, was read as follows:

LIABILITIES.	
Capital Stock	\$22,000,000.00
Reserve for Bank Premises	425,000.00
Balance of Profits carried forward	1,251,850.03
Unclaimed Dividends	23,251,850.03
Quarterly Dividend, payable 1st Dec. 1920	600,000.00
Bonus of 2 p.c. payable 1st December, 1920	440,000.00
Total	\$46,361,672.03

ASSETS.	
Gold and Silver Coin current	\$26,187,389.81
Reserve Notes	48,199,632.50
Balance due by Banks and Banking Correspondents elsewhere	111,739,215.02
Loans in Canada	3,563,398.90
Loans on Bonds, Debentures and Stocks	1,944,383.00
Loans on Bills	2,800,807.12
Loans on Letters of Credit	504,038,102.58
Loans on Advances	7,838,994.38
Loans on Advances	1,864,042.90
Loans on Advances	\$560,150,812.85

It exhibits a true and correct view of the state of the Bank's affairs according to the best of our information, the explanations given to us, and as shown by the Books of the Bank.

J. MAXTONE GRAHAM, C.A.,
JAMES HUTCHISON, C.A.,
Auditors.

Of the Firm of Riddell, Stead, Graham & Hutchison.
Montreal, 14th November, 1920.

The 103rd Annual General Meeting of the Shareholders of the Bank of Montreal was held at the Bank's Headquarters.

The Chairman called upon the General Manager, Sir Frederick Williams-Taylor, to read the Annual Report of the Directors to the Shareholders at their 103rd Annual General Meeting, held Monday, December 6th, 1920.

The President's Address.

Sir Vincent Meredith, in moving the adoption of the Report of the Directors to the Shareholders, said:—

Before moving the adoption of the Report, I may remark that as a result of the completion of a successful year's operations, due in part to the high interest rates for money that have prevailed outside Canada, where a portion of our reserves are carried, your Directors decided to declare a bonus of 2 per cent, making the distribution to shareholders for the year 14 per cent.

The sum of \$250,000, spread over five years, has been donated to the McGill Endowment Fund, and I am confident the action of your Directors in this connection will have your approval.

The year just closed has been a difficult one for bankers, but the progress we have made and the results we are able to show will, I feel sure, prove satisfactory to our shareholders. An overwhelming demand for credit has taxed resources to the utmost. Following a period of excessive prices and inflated currencies characteristic of war times, the country is now in the midst of the process of readjustment. It has been difficult to make producers, merchants and others carrying heavy stocks, who have grown accustomed to high prices, accept the inevitable by recognizing the fact that it is futile to attempt to overcome natural laws and to realize that economic conditions, which no artificial means can alter, alone are the cause of price decline. The demand for intervention through Government control is still insistent in some quarters. Canada alone cannot control world-wide conditions and it is idle to try to do so. It is to be regretted that the wise arrangement for relief from falling prices, this applies to wheat as well as to other commodities. A lower price level must be reached before we can reasonably look for a resumption of business activity on a sound basis. To arrive at this stage inventories must be reduced and deficiencies made good by drawing upon the excess profits of previous years.

Restriction of Credit.

As a final word in this connection, permit me to repeat the observations I made at our meeting two years ago, when I said:—

"Sooner or later we fit this country will without doubt have to meet foreign trade competition of cheap and skilled labor, together with advantageous transportation facilities to a more pronounced extent than Canada has yet experienced. If this competition is to be effectively coped with, increased efficiency, co-operation and co-ordination are essential. Our best energies must be directed to greatly increased production of our basic agricultural and other great natural resources in this way, and by strict economy in Government, municipal and personal expenditures, a solution can be found of our difficulties of exchange, the maintenance of our favorable trade balance and the payment of our war debt. Otherwise, we must look for a shrinkage in business, to be followed by a readjustment of the scale of wages for labor and of the prices of all commodities."

Foreign Trade.

Although the aggregate of foreign trade has this year surpassed all previous records the figures are less favorable in the sense that imports now exceed exports. In the twelve months to October 31st imports reached a value of \$1,339,500,000, as compared with \$902,300,000 in the preceding twelve months, being an increase of nearly 50 per cent; while on the other hand, exports in the two periods were practically of the same amount, namely, \$1,197,300,000 in 1919 and \$1,228,800,000 in 1920. The balance of trade, it will be observed, has turned against Canada after several years of surplus of exports. Imports from the United States have not been checked by the adverse rate of exchange; indeed, in the twelve months to October 31st these rose to \$224,000,000, or 70 per cent of the total imports of Canada, while our sales to the United States, \$530,000,000, were not much more than one-half our purchases from that country.

The restriction of foreign exchange is a serious obstacle to the speedy restoration of international commerce, since the purchasing power of countries whose currency is heavily depreciated becomes greatly contracted thereby. Sporadic efforts have been made to organize international credit, but these have not reached practical form to an appreciable extent and the problem still waits upon solution.

International Banking Corporation Needed.

The necessity for financing foreign

June, 1914, the world tonnage totalled 46,000,000 tons; in June, 1920, it had risen to 57,300,000 tons, and, in addition, at the end of September this year there were 7,565,000 tons under construction. Tonnage at present exceeds requirements, and in expectation of rate reduction and shrinkage in earnings, construction abroad has already been arrested, and empty tonnage is now laid up in many ports. There is no ground for the belief that this condition will quickly pass. The United States recently failed to secure bids for standard ships; Japan has cancelled orders for 100,000,000 tons in her own ships, and Norway is cancelling orders in Great Britain. These factors constitute, in my opinion, a danger signal that Canada might well heed and stop all further new construction.

Credit Situation.

With reference to current loans in Canada, your Directors have felt impelled for many months past, in the Bank's and the country's best interests, to follow the policy found essential in every other country and keep within bounds our advances to merchants and manufacturers. This policy is in accordance with the views of the Dominion Government and has been followed, more or less closely, by all Canadian banks.

Naturally enough exception has been taken in certain quarters to such restriction; but, as a rule, our customers have recognized the necessity of checking over-trading and further expansion in such times as we are now facing. There has never been a period in our experience when requests for advances for purposes out of the ordinary have been so numerous.

It is safe to say that had credit been granted freely and banking resources become tied up in a serious condition would have resulted in this country. Already the tide has turned, and many of our friends now frankly admit the danger of the undue expansion so much in evidence a few months ago. We are convinced that the business of Canada is a safer and sounder position to-day in consequence of a judicious credit restriction.

A clear indication of the still existing credit situation is to be found in the ratio of commercial, municipal, and call loans in Canada to public deposits in Canada, now 31.15 per cent, for all the banks. A year ago the ratio was 64.10 per cent, and in 1918 65.29 per cent. Our own percentage is 65 per cent, now as against 47.22 per cent, last year and 44.12 per cent, in 1918.

There is a general sense of relief resulting from the present evidence that the decline in the high cost of living has commenced. From now onward we may confidently expect the trend of prices to be downward, and with lower values the demands for bank credit should logically diminish. It is relevant to add that by restrictive measures the banks have contributed in no small degree to this improved condition.

The record of commercial failures in any country is a fair index of its trade conditions. It is both pertinent and enlightening to note that in Canada there have been 856 failures during the twelve months constituting our bank year as compared with 766 during the previous months.

Expansion of Business in Canada.

It is noteworthy that the greatest expansion of the Bank during the past few years has been in our own country. This is revealed in our greatly increased loans and deposits in Canada and in the number of branches opened during the period.

Loans in Canada . . . \$123,147,000
Deposits in Canada . . . 168,557,000
Branches in Canada . . . 73

Loans in Canada . . . \$240,725,000
Deposits in Canada . . . 358,875,000
Branches in Canada . . . 302

Our London and New York offices remain necessary and profitable adjuncts to our business. Nevertheless, our chief duty is to provide facilities at home, and in Canada there is ample scope for expansion.

Although suffering from the effects of unusual depression necessitated by the war, the financial situation in London may be looked upon as sound. Money rates have been raised with the double purpose of retaining foreign balances in that center and gradually forcing a reduction in the prices of commodities. Another influence towards high rates has been the heavy demand for capital, chiefly through emissions of industrial issues, borrowers having to offer attractive terms to induce public buying. The banks have been criticized at times for their attitude in "rationing" credit, but their balance sheets plainly show that not only have stock exchange speculative loans been eliminated in favor of industry, but banking resources have been actually strained to meet the requirements of the latter.

The banking situation in New York has been under a strain for months past owing to the heavy demands on the banks for money by merchants and others carrying commodities at the high prices prevailing. The price of money for general purposes has risen to heights unknown for many years. The call loan rate, which we are principally concerned with, averaged 8 1/2 per cent, for the twelve months ending 31st October last, partly making restitution to bankers for the many loan years before the war in which New York loaned at extremely low rates. Readjustment in the financial and trade situation is to be expected, but there is good reason to believe it will be effected without undue difficulty, especially as the country has been blessed with beautiful crops. Heavy losses have been made in such commodities as sugar, silk, cotton, hides and woollens, but the large profits of previous years have enabled us to meet the requirements of our customers.

For the furtherance of Canada's foreign trade, the policy of your directors, you are aware, has been to establish relations with Banks of undoubted standing already firmly established in the field rather than to open and operate branches of our own at distant points. So far, we have had no cause to regret our decision.

Carrying out this policy, we purchased an interest in the Colonial Bank, an old-established and highly regarded institution, giving us an extended connection in the West Indies and West Africa, which enables us to do business in these countries on favorable competitive terms.

Resumes.

To sum up, the situation in Canada at present, as I view it, is that while there does not appear to be any cause for apprehension, there is every reason for the exercise of the utmost caution in our affairs by the disassociate herself from world conditions, and world conditions are not satisfactory. On this continent the two years supervening upon the Armistice have been marked by unexpected trade activity and prosperity, a circumstance common to all countries. In Canada, however, the reaction has set in and may not yet be in full play. Happily, Canada is well buttressed on many sides and the exercise of prudence and sagacity should enable her to meet the shock of falling prices, restricted credits and deflated currency, without serious impairment of her commercial and financial vitality.

The General Manager's Address.

Sir Frederick Williams-Taylor, the General Manager of the Bank, then made his annual address, as follows:

Sir Frederick Williams-Taylor's Speech.

The operations of a Bank such as ours, with its manifold interests and ramifications are of absorbing importance and naturally bear their day by day the year's results which it is now my duty to submit for your approval.

Obviously such operations could not be described in detail, even were it necessary or advisable to do so. I shall endeavor, however, to expound the salient points in our affairs of the past twelve months resulting in the important changes in our balance sheet as compared with a year ago.

Of fundamental importance is the fact that our position is sound and liquid; secondly that our business has been conducted profitably, enabling us to add a goodly amount to our reserve for provision for losses; also, to pay an extra bonus of 2 per cent. to the shareholders in addition to the usual dividend.

Let me make it clear that this result is not the outcome of higher rates of interest on current loans in Canada.

The rate of interest to the merchant and manufacturer at home is about the same as it was before the war.

Our satisfactory earnings are, in part, a reflection of the increased current loans in Canada required by our customers in consequence of the high price of all commodities and general trade activity, while our losses have been small.

The volume of our call loans in New York is governed solely by our requirements in liquid reserves. We do not increase or diminish them on account of higher or lower rates but we have been fortunate this year in that rates have averaged high.

As comparisons are constantly made between Canada and the United States, owing to general similarity in conditions, you anomaly attracts special attention, viz. that with credit restriction as acute here as it is across the line, the price of money is materially lower in the Dominion.

This condition, in days of worldwide high interest rates, has attracted much attention in other countries, and is regarded as a tribute to Canada's good banking system. The one disadvantage of this cheap money condition is that the price of money comes derived from investments face the higher cost of living, including income tax, with little increase in revenue. As everyone knows, the connection between the price of money and the yield on investments is of the closest.

Following our purchase of a substantial interest in the Colonial Bank, and in order to meet increasing business demands in Canada and elsewhere, your Board of Directors, in April last, decided to increase the

trade has come very closely home and pending an international working scheme, I feel it would be well for Canada to move locally. I am still of an opinion that corporation to foster foreign trade as to keep our factories busy and give employment to labor is desirable and sooner or later must be launched. If export trade can be revived, it will solve many of our difficulties.

Trade with Australasia, which has advanced over the last four years \$2,300,000 per annum, will receive a temporary check through the action of the Australian banks in declining to negotiate bills in London or remit promptly for collections sent direct, in an effort to conserve their London balances and restrict imports. The situation should be relieved shortly when the Australasian wheat crop and wool clip reach London. South African banks are also restricting their purchases of bills in London in an effort to correct exchange, and India is suffering from similar adverse exchange conditions.

Deflation.

The outcry of deflation, which at one time was rampant in some quarters, has largely died out. Bankers feel that to rapid deflation, accompanied by an abrupt fall in prices, is not a good remedy for existing evils. We want a decline in prices, but it should be an orderly one. An arbitrary limitation of the currency would cause intolerable inconvenience, loss and disorganization of trade. The desired result may be brought about gradually by less buoyant trade, increased production, drastic cutting down of all unnecessary expenditures by our Government, Dominion, Provincial and Municipal, and the practice of thrift by our people.

Credit, not merely in Canada, but elsewhere, rests on an inadequate basis and should be contracted in conformity with the declension in commodity prices.

Money Rates.

I see no reason to look for permanent lower interest rates in the near future. Reaction in business and the marketing of the crops may bring an easier tone temporarily, but the magnitude of international indebtedness to be refunded, together with the wastefulness of our present policy, does not immediately and probably not for a somewhat indefinite time.

Import Restrictions on Securities.

The action of the Minister of Finance in calling upon all dealers to refrain from the purchase of Canadian securities held abroad, for the purpose of conserving the country's resources, has met with criticism abroad as well as from some quarters at home. Nevertheless, the Minister in view of the enormous trade balance against us, has wisely pursued the policy decided upon.

An absolute embargo on the purchase of Canadian securities was, I have reason to believe, not for a moment contemplated, as that would obviously be detrimental to Canadian credit abroad, but discussion from some quarters has led us to consider this juncture is to be commended and affords no ground for resentment. It is hoped conditions will soon permit of the return to an open market.

Immigration.

The tide of immigration, checked during the war has again begun to rise in the seven months to October 30th, settlers to the number of 109,000 entered Canada, or 3 per cent more than in the corresponding period last year, and it is noteworthy that the increase exceeds the figures of any previous year. There is reason to believe that the movement of population into the Dominion will proceed in undiminished proportion from the United States and in steadily increasing volume from Great Britain. Desirable immigration should also be encouraged from France, Belgium and the Scandinavian and probably other countries. Canada's vast areas of unutilized soil, coupled with the necessity for spreading the load of debt and taxation, demand a large population.

Government Owned Railways and Ships.

Canada to-day has a very large National Railway System which is being operated at a heavy loss, thereby increasing the load on an already heavily taxed-burdened country. Sooner or later some means must be found to relieve this situation. Some confidently believe that by proper public administration of the lines, deficits can be cut down. My own view is that the proper solution will be found if the Government, at the earliest feasible time, divests itself of ownership and operation of the roads and places them under corporate control upon terms fair to the country and upon conditions that will ensure the service for which the construction of this line was undertaken.

In the same connection, and speaking for my means wholly of persons desirable that no more national enterprises should be made for the building of ships. While a programme of shipbuilding during the war was commendable, subsequent developments dictate a modified policy. In

abled most houses to weather the storm.

Newfoundland.

The general manager then gave detailed reports regarding the several divisions, and said the following regarding Newfoundland:—

The value of cod is estimated to be materially less than last year, but as the season is later than usual it is not yet known what prices the fish will fetch. Values during the past season show a decline, and foreign markets for dried cod are irregular.

The output of iron ore from the Bell Island Mines was about normal. There are prospects of coal being mined in paying quantities at two points in the Island, and copper mines also may be operated in the near future.

There was an over-production of lumber during the past season, and this winter's operations will be curtailed.

Pulp and paper mills have been working to capacity, the output finding a profitable market. A new mill is being built in the Gambo district. Timber limits are fetching good prices. The take of seals was by far the lowest on record, numbering 34,000, valued at about \$160,000.

The total exports from Nfld. for the fiscal year of 1919 were \$26,735,000, of which dried cod amounted to \$24,317,000; the balance was made up principally of other fish, iron ore, and pulp and paper.

Manufacturers of clothing, oil clothes, boots and shoes, ordnance and so forth, being heavily stocked, are operating on a reduced scale.

Both wholesale and retail trade have been dull for several months; cash sales are slight and requests for renewals many.

The disturbed, unfavorable foreign conditions have had a deterrent effect upon exports, and the general trade of the Island, as a consequence, has been dull of late. The financial position of the Dominion is sound and no apprehension is felt for the future.

Strong Faith in Future.

In glancing through the published reports of our annual meetings of the past hundred years and more, one cannot but be struck by the recurrent warning regarding the commercial, financial and economic outlook sounded by our predecessors in office. Equally impressive is the undeviatingly sustained faith expressed in Canada's future, and her ability to win safely through those periods of inflation and depression which every country must meet and undergo from time to time, particularly every young country. That faith is stronger today than ever before.

You will doubtless agree that such publicly expressed confidence, combined with conservatism, has been a factor for good in preventing mistakes and even disaster. No one will maintain that Canada has not made any mistakes, but we are surely justified in saying that fewer have been made in consequence of the safe policy of this institution for fifty years prior to Confederation, for over fifty years since Confederation, and that this discretion still remains our guide.

Your President has clearly outlined the hazards of the present situation, and his wise and unique experience cannot fail to carry great weight.

I might add that, in my opinion, we have never faced a banking and business situation requiring more delicate handling.

Since August, 1914, the world has travelled far along the road to ruin, and his rise and unique experience cannot fail to carry great weight.

We must bear in mind there is no royal road to the stable conditions of former years, no magic by which we can restore the wealth that has been lost or wipe out the debts incurred. There is nothing but to accept the damage, retrench, and confidently work out our salvation.

Thanks to Officers.

Mr. James Rodger then moved, seconded by Mr. John Patterson, that the thanks of the meeting be tendered to the President, the Vice-President and Directors, for their attention to the interests of the Bank.

In presenting this motion, Mr. Rodger said: "May I be permitted to say a few words in connection with this vote of thanks, as I think it only right that something more than a purely formal vote of thanks should be adopted by this meeting. During the past few years, prior to six months ago, there was a large increase in commercial activities in the Dominion, with the result of a call for largely increased credits by this and other banks. During this period there was brought to bear by the Directors of this Bank much sound judgment, which we have always believed they possessed.

"We are now, however, face to face with circumstances quite at variance with those of the preceding period. I hope this period will not last more than a few months and I think I voice the views of the shareholders when I say we are confident that they will be able to face these problems with the same discriminating judgment that they have exercised in the directing

the affairs of this Bank in the past. "As a citizen of Montreal may I also say that we should specially thank the Directors of this Bank for their magnificent gift to the Royal Institute for the Advancement of Learning (McGill University)."

The motion was replied to by Sir Vincent Meredith.

Mr. G. B. Fraser moved, seconded by Lt.-Col. Herbert Molson, C.M.G., M.C., that the thanks of the meeting be tendered the General Manager, the Assistant General Manager, the Superintendent, the Managers and other officers of the Bank for their services during the past year.

In presenting this motion, Mr. Fraser said: "In making this motion I would like all the officers of this bank to feel that this is not a mere formal compliment, but a real appreciation of the work they have done during the past year. I feel, as do my brother shareholders, that the success achieved during the past difficult year has been in no small measure due to the loyal and devoted work of the manager and other officers." (Applause.)

General Manager's Reply.

In replying to this the General Manager, Sir Frederick Williams-Taylor said:—

"I feel personally indebted to you, Mr. Fraser, for your kindly references to the service of our staff during the past year. Such commendation can only come as an incentive to further effort. I may say that the loyalty of our staff leaves nothing to be desired, and I know that the reputation of this Bank as well as imbuing the younger generation of bank officials with that spirit which means so much for an institution of this kind."

"I have to thank Mr. Fraser and Lt.-Col. Molson, on behalf of myself and the whole staff, for the kindly manner in which this motion has been presented, and the shareholders represented here for the manner in which they have adopted it."

Election of Directors.

The ballot for the appointment of auditors and the election of Directors for the ensuing year was then proceeded with.

The scrutineers appointed for the purpose reported that Messrs. James Hutchison, C.A., and J. Maxtone-Graham, C.A., were duly appointed auditors.

Two New Directors.

The annual report was unanimously adopted, and thanks were voted to the President, Vice-President, General Manager and staff.

The shareholders gave approval to the motion by Lord Shaughnessy to increase the number of directors from 16 to 18. All the retiring directors were re-elected. To the two new positions on the board Sir Lomer Gouin, and General Sir Arthur Currie were elected.

The meeting then terminated.

At a subsequent meeting of Directors, Sir Vincent Meredith, Bart., was re-elected President, and Sir Charles Gordon, G.B.E., was re-elected Vice-President.

STOCKING UP!
Have you finished stock taking? If so, how are you fixed for
Brushes?
Remember, the local made Brush is the best.
Horwood Lumber Co., Limited.
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Christmas Greetings.
We wish to extend to our customers in the city and outports, and the public in general, our very best wishes for a very Merry Christmas and a Happy New Year.
We also wish to remind them that as Christmas Day is the only one for the family reunion, not to forget their Cameras and a full supply of film for that day. Get them at
TOOTON'S
The Kodak Store.
Phone 131. 309 Water St.

Sale!

our books, Jan. and are making reductions.

...	\$9.50
...	\$2.95
...	\$4.95
...	\$5.95
...	\$12.50 and \$14.50
...	\$15.50 and \$15.00
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—the finest Christmas display of phonograph cabinets in town? It's here! You are cordially invited.
Every New Edison is a genuine period cabinet. Each design is taken directly from some masterpiece out of the Golden Age of Furniture.
17 models—English, French and Italian. See these furniture aristocrats before you buy.
FRED V. CHESMAN, St. John's.
Edison Dealer, "The Phonograph with a Soul"

The NEW EDISON "The Phonograph with a Soul"

Side Talks by Ruth Cameron

THE FASHION REFLECTOR.



RUTH CAMERON

Isn't it uncanny the way certain women seem to reflect the prevailing fashion apparently without visible effort on their parts, almost automatically, indeed?
And it isn't necessarily the women who have the most means who keep us informed by their appearance as to what "the thing" this year is. No, indeed! I have known women of ample means who always trailed a step behind the fashions, and I have known working girls who couldn't possibly be getting more than \$15 a week and yet not only managed to know what the latest materials, the latest silhouettes, the latest accessories were, but somehow or other contrived to wear them.
How to Tell What "They" Are Going to Wear.
A young girl sat opposite me in the car the other evening who was a perfect example of this type. Her hat, of course, was henna and equally of course was of duvetyne—an exceedingly poor quality, but nevertheless within the law. She wore a blue wrap of cheap material but an exaggerated example of the latest silhouette in wraps, and her stockings had the supreme virtue of looking like the latest in wool stockings although I somewhat doubt if they possessed the minor virtue of having their warmth. And she wore a long rhinestone pin slantwise across the front of her dress.
I can tell just as quickly by looking at girls like that what "they" are going to wear this year" as by looking in the show windows—more quickly and more surely, in fact, for while the show windows may carry several styles and colors and silhouettes, the woman with the fashion instinct almost unerringly selects the particular ones which are going to be

emphasized and accredited by popular approval.
Fashion Instinct a Sixth Sense.
I think the fashion instinct must be a sort of sixth sense, something like the hunting dog's ability to follow a trail. Some women are born with it, a few cultivate it (though seldom to such perfection as if it were inborn), and many never have it.
Of course it is not strange that the saleswomen most often have this instinct since they are in the ideal environment for its cultivation and any natural endowment becomes uncannily acute. Sometimes they have it to an embarrassing degree as when they look at you with incomprehension when you ask for a brown in an off year for brown. But they are not wearing brown this year they tell you patiently at first, afterwards scornfully when you still persist in wanting a color which is only recommended by the unimportant consideration of its becomingness to you. Happily for any lovers of brown, this year is a brown year. One may ask for any shade of brown one wants without contumely.
A Primitive Instinct.
I suppose the fashion instinct is a modern manifestation of the old herd instinct. It must be something very primitive and deeply implanted to have such a tremendous influence on happiness and economic conditions—think of the totally different economic situation that would exist if we wore our clothes until they were out, or even until they were shabby, instead of only until they went out of style!

Fun for Women to Diamond Dye Things

Old, faded skirts, waists, coats, sweaters, draperies, everything, whether wool, silk, linen, cotton, or mixed goods, can be dyed any rich, fadeless color with Diamond Dye. Buy no other dye!

TRINITY.

Since my last contribution the holy, happy, Christmas Season has come, and passed away again, leaving us either better or worse spiritually. For although the temporal side of the season is ever a very distinct one, and is fraught with such happiness and pleasure as we cannot be too thankful for; yet doubtless the spiritual side of the holy season always has first claims upon us, and has the greater blessings to bestow upon our individual and collective lives. The usual services were held in the Church of England, the Roman Catholic Church, and the Methodist Church; and the Sacramental and other lesser opportunities of sharing in the blessings of the Incarnation of the Son of God, and reminding us of the fact, that it is the very foundation of all our Christmas joy, were taken advantage of by all who view the holy season from the Christian standpoint. God knows we are bad enough with the Church and her ministrations in our midst; and God alone can estimate what we should be without them.

Whatever may be the improvement in spiritual things in the lives of our people, beyond that of fifty years ago, I am not in a position to decide. That, however, we have much to be thankful for in the improvement of moral conduct in Trinity at Christmas, as well as at other times, I have no doubt whatever, when I recall conditions of fifty-five years ago, and contrast them with the conditions of the present. The licensed rum-shops of those days were the bane of our civilization, and the arch enemy of our Christianity. Because of them men (in many instances good men and true) were tempted to drink to excess, and then, in that condition they acted the heathen in the worst sense of the word, and in the quarrelling and fighting, and swearing, they brutalized their own and other bodies.

Then came the question of local option; and the fact that it was carried at the polls by an overwhelming majority, showed that many of our men—not only those who never drank, but also those to whom it was daily potent temptation—fully realized the curse of the liquor traffic, and welcomed the opportunity to vote in such a way, as to save them from themselves, as well as from a temptation which they were unable to withstand, but which they were anxious to be freed from. Doubtless there are defects in our Prohibition Act—defects that will be remedied in time—but to whatever extent men still use liquor in moderation in their homes—which to a large extent is their own business—or to what great extent "moonshine" is being manufactured and used with more or less bad effects, in our people's private life; the fact remains, that in our present daily life, a drunken man is seldom if ever seen in public, and the holy Christmas Season is never profaned by a drunken, swaying, crowd, or a series of brutal fights, such as we were familiar with fifty years ago.

I have looked carefully over the list of names of the young men of Newfoundland who, within the last year or two have entered the Church of England College at St. John's, or the Methodist College at Sackville, N.B., to study for the ministry; and although there are some fifteen or twenty altogether, I am sorry to find that there is not amongst them a young man from Trinity.

This is in decided contrast with the records of the generations of the past, in which Trinity gave so many young men to the ministry of the Church of England, and one, at least, to the Methodist ministry. From my personal knowledge of many of the bigger boys of that generation in Trinity to-day, I am painfully reminded of, not only serious, fundamental defects in their education, such as would handicap them as candidates for holy orders; but also of the absence of ambition to share in this most honorable of all vocations—the sacred ministry. In view of the fact that so few of our young men know or care to know much about Divinity subjects, it is pleasing to note that the Bishop's prize for Divinity in Bishop Spencer College examinations, was won by a young woman, Miss Katie Fowling, of Trinity.

Miss Somerton, of the teaching staff of Bishop Spencer College for Girls; and Miss Molly White and Miss Marie Eriksen, pupils of the College, spent Christmas vacation at their respective homes in Trinity. Miss Somerton is regarded as an efficient member of the teaching staff, and the Misses White and Eriksen rank amongst the brightest girls in their Forms at College. Miss Marie Eriksen's report of Christmas examinations show 100 marks in each of the subjects of Arithmetic, Geometry, Algebra, and Grammar; 98 marks in Latin, 81 in French, and 60 in Spelling. These marks, totalling 933 out of a possible 1,000, give her first place in six subjects, and second place in one subject. In addition to this she was awarded a prize for each of the following subjects: Industry,

History, Geography, and Scripture, and the Silver Medal for best knowledge of the History of Newfoundland.

Owing to circumstances over which she had no control, Miss White was not in the running for prizes this year. Her marks, however, were excellent, and some say when all can start together she will do herself, the college and Trinity credit.

Mr. Thomas Maybes, of Grand Falls, spent Christmas at his home in Trinity. We were sorry when he decided to leave Trinity, and we are glad—though not surprised—to hear that he is doing well at Grand Falls. He would do well anywhere.

The two Memorial Windows, to the memory of Charles Rowe, and James Woolridge, necessary to complete the set in the Mortuary Chapel, in memory of the men of St. Paul's congregation, who fell in the war, have been ordered from Toronto and will be placed in position, with appropriate services, when they come to hand. Another, in memory of Arthur Mesh, belonging to Dunfield, will be placed in the Church of England School Chapel in Dunfield.

The usual efforts were made during the Christmas week to revive the old spirit of mummering, but with doubtful success. The "big kitchens" with bare floors, and plenty of floor space for dancing have disappeared; and the smaller ones, with floors covered with fancy oil cloth have taken their places. The older people are too rheumatic and stiff-jointed to undergo the strain of dancing through the snow from house to house, and to do justice to the dancing when they get there. The younger people, though they have heard of the fun and the enjoyment of mummering years ago, are unable, for several reasons to reproduce it. All fall to realize that, not only are the times changed, but that we—old and young—are changed with them.

Next to mummering I should think that a masquerade ball, properly chaperoned, and carefully arranged, for, with an admission fee sufficient to cover expenses of hall rent, refreshments and music, would be the most enjoyable thing that could be provided, for an evening entertainment.

A business firm at St. John's advertised "A Slaughter Sale of Blankets" in the Evening Telegram; and that was all right. They advertised their blankets with the headline—"We have put the hatchet into our blankets"; and that was all right. A man in a northern outfit needed a hatchet, and he could find use for a blanket. He read the advertisement, and then ordered a blanket, and sent the money for it. Then the time came for the hatchet, and that was all right. In due time the package came by the Prospero; and that was all right. When, however, he opened the package there was no hatchet to be found; and that was not all right. When he goes up to St. John's in the spring, he intends to take the

blanket with him, and to see about it; and it won't be half all right for the firm that advertised the hatchet in the blankets, and then did not put one in this man's blanket.

One of the guests at Garland Hotel a few weeks ago was Private G. Pomeroy, of Catalina. Mr. Pomeroy enlisted in the Royal Nfld. Regiment in 1917; and eight months later—together with twelve other Newfoundlanders—he was taken prisoner by the Germans at the Battle of Cambrai. At the time of his capture he was badly wounded, and spent the next seven months in German hospitals. At the end of that time the German authorities, having decided that his wounds were such, as would prevent him from being any use again as a fighter, repatriated him through Holland to England. After spending two months in hospitals in England, he was sent back to Newfoundland. He is a son of William and Annie Pomeroy, of Catalina, and he has now gone to Canada to take a course in a business college. Good luck!

A few years ago some one suggested that there was no need of a ferry between Trinity East and Trinity. This suggestion is not borne out by the ordinary daily passenger traffic all the year round; whilst during the last fortnight the average from Trinity East has been fifteen persons a trip, making in all about 150 a day.
Mr. Alonso Coleridge, of the Royal Bank of Canada, St. John's, spent the Christmas week-end in Trinity. Glad to see you Alonso.
Mr. Raymond White, of the Reid

GAITERS & SPATS
AT
Reduced Prices!

As we do not intend carrying over any Gaiters or Spats this season we have put a close out price on OUR COMPLETE STOCKS.

In MEN'S GAITERS.

- 1 Buckle, 2 Strap (High Cut) \$4.80
- 1 Buckle (Low Cut) \$3.00
- 4 Buckle \$4.80
- 4 Buckle (High Cut) \$6.00

CHILD'S 7 BUTTON GAITERS, sizes 5 to 10, at \$2.50 pair.

CHILD'S 3 BUCKLE GAITERS sizes 5 to 10, at \$2.50 pair.

MISSES' 3 BUCKLE GAITERS, sizes 11 to 2, at \$2.70 pr.

MISSES' 8 BUTTON GAITERS, sizes 11 to 2, at \$2.70 pr.

Misses' Black Jersey Spats, extra High Cut \$1.50

Misses' Fawn Felt Spats, 12 button, extra High Cut \$1.90

Misses' Black Felt Spats, 12 button, extra High Cut \$1.90

Sizes 11 to 2.

In LADIES' GAITERS.

WOMEN'S 12 BUTTON GAITERS, Low Heel, \$3.15

WOMEN'S 12 BUTTON GAITERS, High Heel, \$4.50

WOMEN'S 15 BUTTON GAITERS, extra High Cut, High Heel \$5.50

WOMEN'S 3 BUCKLE GAITERS \$4.50

WOMEN'S 1 BUCKLE, 2 STRAP GAITERS, \$4.50

WOMEN'S SPATS.

- 10 Button, High Cut, at . . . \$2.00
- 12 Button, High Cut, at . . . \$2.50
- 12 Button, extra High Cut, \$2.95 (Shades of Brown, Grey, Fawn and Black)
- 15 Button, Black Jersey . . . \$1.70
- 10 Button, Black Felt, . . . \$1.60

CHILDREN'S SPATS.

Black Jersey Spats, extra High Cut \$1.35

Sizes 6 to 10.

Fawn Felt Spats, 8 button, High Cut \$1.70

Black Felt Spats, 8 button, High Cut \$1.70

Sizes 8 to 10.

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Parker & Monroe, Ltd.
THE SHOE MEN.

FRESH FISH
FRESH SALMON
FRESH CAPLIN
Every Wednesday & Friday

Smoked Salmon.
Finnan Haddie.
Kippered Herring.
"My Lady" Sardine Sandwich, 10c. can.
Sardines from 17c. can up.
Coddish Steak, 30c. 1 lb. can.
Pink Alaska Salmon, 1 lb. can, 25c.
Local Salmon, 1 lb. cans.
Fresh Cod Tongues, 1 lb. cans, 30c.

Macnochie's Potted Fish, 1c.
Salmon and Shrimp,
Salmon and Anchovy,
Shrimp, Lobster, Prawn,
Anchovy and Shrimp,
Anchovy, Lobster and Tomato, etc.

Pilechards 24c. can
Mince Clams 34c. can
Shrimps 35c. can
No. 1 Lobster, 1 lb. cans.
Duck's Salad Dressing,
small and medium size.

C.P. EAGAN,
Duckworth Street & Queen's Road

ST. WILLIAMS' PURE FRUIT PLUM JAM.
Full 1 lb. Glass Jar, 50c.

ST. WILLIAMS' PURE FRUIT 1 lb. JARS GREENGAGE 55c.

LIBBY'S PEACH JAM,
1 1/4 lb. Tins 60c.

KEILLER'S MARMALADE,
4 lb. and 7 lb. Tins.

SHREDDED WHEAT BISCUITS,
Niagara Brand,
24c. pac.

HOLLAND RUSKS,
15c. pac.

60 Years Old Today

Feels as young as ever

Dr. Wilson's Herbine Bitters

A true blood purifier containing the active principles of Dandelion, Mandrake, Burdock and other medicinal herbs.

These diseases can be cured by Dr. Wilson's Herbine Bitters

Dr. Wilson's Herbine Bitters is a true blood purifier containing the active principles of Dandelion, Mandrake, Burdock and other medicinal herbs.

Sold at your store 25c a bottle. Family size 50c. Use at bedtime.

THE BRATLEY DRUG CO. Limited, ST. JOHN'S, N.S.
Sole Importers for Newfoundland, St. John's, N.S.

FOR SALE BY ALL DRUGGISTS AND FIRST-CLASS GROCERS.

After Childbirth

The depression and nerve fatigue suffered by women biots out interest in everything. You need

Asaya-Neural

THE NEW REMEDY FOR NERVOUS EXHAUSTION

which contains Lecithin (concentrated from eggs), the form of phosphates required for nerve repair.

PREPARED BY DAVIS & LAWRENCE CO. MONTREAL

Nfld. machine shops, spent Christmas with parents and friends in Trinity. Always glad to see you Raymond.

Since my last report, Mr. Rankin and Miss Ash have returned from a visit to St. John's.

Miss Floss Grant is at St. John's keeping house for Mr. Burnell, during Mrs. Burnell's illness.

Mrs. Ash has gone to St. John's for the winter.

Miss Somerton, Miss Molly White, Miss Marie Eriksen, and Mr. Raymond White have returned to St. John's.

Several of our prominent citizens made a pleasant round of calls on New Year's Day.

The officers and members of the

S.U.F. attended Divine Service at St. Paul's Church on the morning of the Feast of the Epiphany; and then marched in gay procession around the town.

Mrs. Randell, widow of the late Capt. John Randell, has gone to live with her daughter in Ireland's Eye for the winter.

The members of the S.U.F. in Ireland's Eye, attended Divine Service there on St. John's Day; and the members of the L.O.A. in New Bonaventure attended Divine Service there on the Festival of the Circumcision of Christ (New Year's Day).

Rev. Hugh Blackledge held a midnight service in Christ Church, Trinity East, on the eve of the New Year.

The members of the L.O.A. of Trinity East, Port Rexton, etc., attended Divine Service at the Church of St. Stephen's Day. The service was conducted by Rev. W. K. Pitcher.

Rev. Hugh Blackledge, M.A., has resigned the rectoryship of the Parish of Trinity East. He will go back to England. Easter Day will be his last Sunday in the Parish.

The staff of the Grant-Palmer Motor Co. are constructing a motor sled for winter use.

Owing largely to the good seamanship of Capt. Field, and Capt. Day, whilst docking the Prospero and Petrel at the Government Wharf, it is still in working order, though perilously near collapse. Timber has been purchased by the Govern-

ment for the building of a new pier in the near future.

Mr. Malcolm Jenkins, Chief Officer at Bonna Bay, came by the day's train, and will spend the winter in Trinity.

Though no official announcement has been made by the committee, it is currently reported that Dr. Fowling will leave us in the spring. We are all very sorry, and we shall be glad to hear from the committee. The report is not true.

I desire to thank those who have to me of their interest in my report on Grandmother's Cap Boxes, and assure me that they are each and every one of them, and we shall be glad to hear from the committee. The report is not true.

An auction of material saved from a wrecked schooner, was held by the Secretary of the Trinity Mutual Marine Insurance Company, on Tuesday last. And, by the way, this report of its existence, and also of its interesting history, which I will write up for next week.

Mr. Fred Fowling, son of Mr. Herbert Fowling, of Trinity East, died Sunday last.

Trinity, Jan. 8th.

Cuticura Talcum

Fascinatingly Fragrant

Always Healthful

Passengers and Freight.

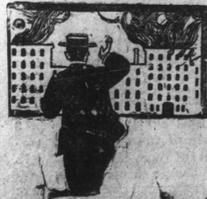
ST. JOHN'S, Nfld.—HALIFAX, Nova Scotia.
 Steel Steamship Sable I.—First class passenger accommodation; sailings every ten days during winter.
 The fastest, most frequent and direct steamship service between St. John's, Nfld., and Canada.
 Route your freight c/o Farquhar Steamships, Halifax.
 Wire Agents "collect" for passenger reservations or space carload shipments.
 Through rates quoted to Canadian, United States and West Indies points.
 For further information apply
HARVEY & CO., Ltd. **FARQUHAR & CO., Ltd.**
 St. John's, Nfld. Halifax, Nova Scotia.
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We have just received a shipment
California Pure Products—
LIBBY'S,
Extra Blackberries,
 Put up in 2 lb. Tins.
SOLD BY ALL GROCERS.

Libby, McNeill & Libby.

New Shipment
PICKLED MEATS
 Spare Ribs---Barrels
 Spare Ribs---Tierces
 Fat Back Pork
 Ham Butt Pork
 Special Plate Beef
 "Lincoln" Plate Beef
 "Superior" Plate Beef
 Choice Stock. Lowest Prices
GEORGE NEAL, LIMITED.

FRESH SMOKED
Yarmouth Bloaters!
 If you try them for breakfast you will talk about them all day.
 All Kinds of Fish for Sale.
 WHOLESALE ONLY.
 All the up-to-date dealers handle our goods.
NFLD. ATLANTIC FISHERIES, Limited,
 St. John's, Newfoundland.
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 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.

CASINO THEATRE

A LIMITED ENGAGEMENT OF
The Frank Urban Stock Co.

WITH
MARY NEWTON and ALBERT PATTERSON.
Presents To-Night

"THE DUMMY,"

A Detective Play, by the same author as
"The Argyle Case."

C. C. C. Orchestra under the direction of Mr. A. Bulley will furnish the music.

Seats now selling at Fred. V. Chesman's, Water Street.

Winter Service from St. John, N. B.

If sufficient freight offering the S. S. MANOLA will probably leave for St. John's direct about January 15th, and subsequent regular sailings.

For further information re rates, etc., apply

HARVEY & CO., Ltd.,
Agents Canada Steamship Lines, Ltd.

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Notice to the Public!

Since Re-starting business in 1919 I have been warned that there would be a scarcity of

First-Class Material.

With a view to ensuring a supply to meet my customers' requirements I have during that period made heavy purchases of costly goods to an extent, owing to the general depression, in excess of my needs.

In order to capitalize this stock and incidentally to provide employment for my staff of workmen, I have decided to make a large sacrifice by reducing the price of my Suits and Overcoats until this stock is sold out.

With the exception of a few super-quality Cashmeres and Overcoatings I propose to offer the whole of my stock with

A Discount of from Fifteen to Twenty-Five per cent.

for Cash.

At these new figures profit is practically eliminated and in some instances an actual loss will be incurred. This, however, cannot be obviated if I am to achieve my threefold aim—to dispose of my stock, find employment for my staff, and to induce my customers to renew their normal patronage, which may have felt it imperative to curtail owing to the necessarily high costs.

Trusting to be favored by an early call where your commands will receive my prompt and careful attention.

J. J. STRANG.
Tailor of Quality.

Advertise in The Evening Telegram

Hear These Artists in Your Home!

There's an exclusive all-star bill appearing every night on the biggest circuit in the world. The audiences they entertain number literally millions of people. Al Tolson, Billy Williams, Nora Bayes, Harry Fox, Marion Harris, Van & Schenick, Frank Crumit and Ted Lewis' Jazz Band are the headliners on this bill. All these popular stars of the stage make records exclusively for Columbia.

Come in. Hear the latest numbers of these song-loving and laugh-provoking Columbia stars. Join the happy mily of Columbia fans. Buy their records and enjoy an all-star bill at home every night.

U.S. Picture & Portrait Co.

GRAFONOLA DEPARTMENT.

RED CROSS LINE!

The S. S. ROSALIND will probably sail from New York on January 5th and from St. John's on January 14th. Owing to the strict observance of the American Immigration Laws, every applicant for ticket for New York must be able to read and write, have good health and show at least \$50.00 on arrival there.

All passengers for New York MUST see the Doctor in person in the ship's saloon one hour before sailing.

For passage fares, freight rates, etc., apply to
G. S. CAMPBELL & CO., **HARVEY & CO., LTD.,** Agents,
Halifax, N.S., Steamship Dept., St. John's,
Agents, Newfoundland.

BOWRING & COMPANY, Agents,

Whitehall Bldg., 17 Battery Place, New York, U.S.A.

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House Furnishings!

FELTEX FLOOR COVERING,

2 yards wide, clean bright tile patterns. This will give satisfactory wear and must not be classed with cheaper grade coverings made of tar paper and paint. Feltext is made of Felt, 60 per cent. Wool, 40 per cent. Cotton, and will not crack, peel or scale. It will wear well, look well and cost little. Price \$2.20.

Reduced to \$1.65.

CONGOLEUM MATS, which lie flat and cover the worn spots. Now only 40 Cents.

WALL PAPERS, odd lots of the higher grades, rather plain patterns, suitable for halls, dining rooms, etc.; five to fifteen pieces of a pattern with bordering to match. Reduced from 60 cents and \$1.00 to **35 Cents Per Roll.**

CURTAIN MATERIALS, HEARTH RUGS, DOOR MATS, at Attractive Prices.

ROBERT TEMPLETON

TO OUR MANY PATRONS AND FRIENDS WE WISH

A Happy and Prosperous New Year.

Take what is; trust what may be; that's life's true lesson.—Robt. Browning.

WM. HEAP & CO., Ltd.

Bank of Nova Scotia Building.
to.th.s.t

RAISINS!

Valencia, Four Crown Layers.

For Lowest Price

W. A. MUNN,

Board of Trade Building.

Government Railway Commission.

BONAVISTA BRANCH RAILWAY.
Passengers for points on the above Branch will connect by joining trains leaving St. John's at 1.00 p.m. on Tuesdays, Thursdays and Saturdays.

Government Railway Commission.

J. J. ST. JOHN.

LUBRICATING OIL,

For Motor Boats and Motor Cars.
We have about 35 barrels on hand and will sell at \$1.00 gallon, why pay \$1.50

J. J. ST. JOHN, Duckworth St.

FREE! FREE! FREE!

\$20.00 GOLD PIECE.

USE MITCHELL'S MAGIC MARVEL.

None better at removing spots and stains. Prolongs the life of clothes. A real dirt chaser. Can be used for cleaning anything.

Cleans while you wait. Good for pots, pans, dishes, sinks, bath tubs, woodwork, etc.

Twenty washings in each package; best quality and results.

Biggest value in any bleaching preparation in the world.

Twenty dollar prize free to all. Each package is numbered. Keep your number. Winner will be advertised in this paper at a later date.

Ask your Grocer for a package or two and win this **Twenty Dollar Gold Piece Free.**
Sold at all Grocers.

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PRINCE OF WALES' RINK!

Books of Tickets now on sale at Gray & Goodland's and Garrett Byrne's Bookstores.

Gent's Book of 20 \$3.00

Lady's Book of 20 \$3.00

Children's Book of 25 \$2.00
dec22,t

THE FINISHING TOUCH TO A DINING TABLE

Holmes & Edwards' FLATWARE.

Into each piece of "Holmes & Edwards'" Flatware goes Intelligence, Artistry and Skill. Behind each piece is the Fixed Purpose that the Goods shall be Superior in Design, Quality, Materials and Workmanship, and amply fill that elusive craving for

"SOMETHING DIFFERENT."

D. A. McRae

TORONTO, Mon.—Decreasing wind, clearing, light snow, under with snow or sleet. Prob. 25.