

NEW SKIRTS

Ladies' Serge Skirts in Navy and Black.

Sizes 25 to 36 waist measure.

At \$6.00, \$6.75 and \$8.25.

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XMAS PRESENTS

White Ivory Dressing Cases, White Ivory Manicure Cases and Folds, White Ivory Pieces Separate, Mirrors, Brushes, Combs, etc. Gillette and Auto Strop Safety Razors, Chocolates in Fancy Boxes. Any of these make a nice present.

ARTHUR J. RYAN, - Central Pharmacy
THE PEELER STORE, Corner Queen and Carleton Sts.
'Phone 426. Mail orders promptly filled.

I THANK YOU

For our increased business during the past year, and wish one and all WISDOM, HEALTH, HAPPINESS and PROSPERITY during the coming year 1920, with ever increasing mutual business relations.

Clearing—Winter Coats, Children's Furs, Wool Caps, etc., at BIG REDUCTIONS.

R. L. BLACK, YORK STREET
AGENT FOR STANDARD PATTERNS

FLOUR

LA TOUR (98 lb. bags) \$7.10
PURITY (98 lb. bags) \$7.30

SUGAR	RAISINS
7 lbs. Granulated Sugar \$1.	Choice Seeded 18c. pkg.
We give an extra pound of sugar with an order for other goods of \$1 or more.	New Bulk California
	Raisins 22c. lb.
	New Currants 29c. pkg.
MATCHES.	BORDEN'S MILK
Famous Eddy Matches.	Jersey 14c.
2 Large Boxes 25c.	St. Charles 14c.
3 Smaller Boxes 25c.	Eagle 23c.
MOLASSES	Reindeer 21c.
Fancy Barbadoes \$1.40 a gal.	

A Few Good Quarter Trades

4 lbs. Rolled Oats 25c.	2 Tins 2-in-1 25c.
3 Marguerite Cigars 25c.	2 bottles Ammonia 25c.
4 Check Cigars 25c.	3 pkgs Snowflake Ammonia . . 25c.
3 1/2 lbs. Buckwheat Flour . . 25c.	2 pkgs Lux 25c.
5 lbs. Common Cornmeal . . 25c.	4 rolls Toilet Paper 25c.
1 pkg Wheat Flakes 25c.	2 pkgs Pure Gold Jelly 25c.
2 bottles Jam 25c.	3 Lennox Soap 25c.
3 pkgs Rising Sun 25c.	

Remember our low prices on Patent Medicines.

Yerran's

BRANCH STORE - WOODSTOCK

FREDERICTON HAS COMPLETED THE BEST YEAR IN ITS HISTORY, BUSINESS MEN EXPRESS VIEWS

(Continued from Page One.)

Mr. James S. Neill

Mr. James S. Neill of James S. Neill & Sons, Limited, Wholesale and retail hardware merchants in an interview said:

"I have no hesitation in saying that Fredericton is the best distributing centre in the Maritime Provinces. Our business has developed wonderfully and now extends to all parts of the province. I believe the year now closing was easily the best in the history of our concern. 'The new lines of railway have certainly been a great help to Fredericton and all classes have benefited. The improved transportation facilities make it much more satisfactory to do business now than was the case in the old days. It is possible now to ship supplies by rail almost to the door of some of the big lumber camps in the southwest Miramichi. Orders from all points now come in by telephone and telegraph and very often the goods are sent forward by rail on the same day. 'Fredericton is certainly going ahead and I believe the next five years will witness wonderful developments. The housing problem is no doubt becoming serious but it has got to be grappled with. Lumber and other building materials are high in price and the man of moderate means must pause to think before he starts to erect a dwelling for himself. I believe the housing problem should be carefully looked into by the newly organized Commercial Club. It ought to be a good plan for the club to employ expert advice and after going thoroughly into the whole matter and securing the necessary data, publish a report for the benefit of the public. Fredericton is now firmly established on the map and it must remain there.'"

Mr. F. B. Edgcombe

Mr. F. B. Edgcombe of the F. B. Edgcombe Company, Ltd., dry goods dealers, said that his company had had a most remarkable year's business, much greater than they ever anticipated. He thought the opening of new railway lines had been a contributing factor to the growth of the city's trade. Mr. Edgcombe is one of the largest if not the largest real estate holder in the city, and on being asked what he thought of the housing problem said: "The housing problem is undoubtedly a serious one, and it is likely to remain serious so long as the present high prices rule. There is not as much money in the landlord business today as some people suppose. It costs much more to keep a tenement house in repair than it formerly did; insurance rates are higher taxes are higher and even water rates have increased. Even though the increased charges must be borne by the tenant there is less money in it for the landlord today than was the case a few years ago. Still if the city is to expand housing accommodation for the people has got to be provided in some way. This is one of the city's greatest problems at the present time and a solution must be found for it. We have a splendid residential city and the doors should be wide open at all time to new comers."

Mr. J. T. Jennings

Mr. J. T. Jennings of Colwell & Jennings, house furnishers said that

INSTALLATION LAST EVENING.

John S. Allen, Presiding Preceptor—Other Officers.

Fredericton Preceptory, No. 50, Knights Templar at its assembly last evening, installed the following Sir Knights to office for the ensuing year: John S. Allen, Presiding Preceptor; R. S. Barker, Constable; A. S. McFarlane, Marshal; H. V. B. Bridges, Chaplain; Austin Dunphy, Registrar; John Neill, Treasurer; Sterling Limerick, Sub-Marshal; S. L. Morrison, Almoner; Whitman Brewer, Capt. of Guard; Dr. W. H. Irvine, Sword Bearer; Jas. H. Hawthorne, Standard Bearer; Harold Limerick, Standard Bearer; A. B. Brown, Guard.

One of the problems the girls have to face on a cold day is how to keep warm without wearing much.

MUNICIPALITY OF YORK.

The annual session of the County Council of the Municipality of York will convene at the County Council Chamber, Fredericton, on TUESDAY, the sixth of January, 1920, at 2 p. m. A. O. GLEN, Secretary-Treasurer, Municipality of York.

LAST CALL FOR WATER RATES.

Water Consumers are hereby notified that Wednesday, December 31st, 1919, is the last day for payment of Water Rates in order to get advantage of the discount. G. R. PERKINS, City Treasurer.

his firm was about to conclude the best year in its history. The people he said had more money to spend and it was well that such was the case as the purchasing power of a dollar had greatly diminished. He was confident that the new railways had been a great help and he thought that the substitution of a daily service for the present tri-weekly service on the C. N. R. would bring about a further improvement.

Mr. Jennings called attention to the fact that there had been a decided improvement in the service during the past ten years on all railway lines leading into the city and for this he did not hesitate to give a large share of his credit to the Fredericton Board of Trade. He said that the board had hammered away at the railway authorities and had brought about many changes which had been greatly to the advantage of the city.

Referring to the future Mr. Jennings said he thought that Fredericton stood to reap great benefit from the development of adjacent water powers. Said he: "Now that we have the railways, development along other lines should follow, otherwise we will not reap the benefit from improved transportation that should be ours. Housing accommodation must be provided for people who want to come here to live. A man building a house these days when prices are so high might not be satisfied with a small lot in the heart of the city. He might want to have a garden and lawn and a building site on the outskirts of the city might appeal to him. In this connection the establishment of a traction system and the extension of the water and sewerage system might some day become a live question. Possibly the development of water power might lead to a solution of several problems which now confront the city. Fredericton is now going steadily ahead and there must be no turning back."

Mr. W. T. Chestnut

Mr. W. T. Chestnut of R. Chestnut & Sons, hardware dealers said that his firm had transacted a record breaking business last year. Evidence of this expansion and their faith in the future of the city was shown by the fact that they had remodelled a large building during the year for the plumbing department and had erected a new warehouse which would provide 16000 additional feet of floor space. They had other plans for expansion on foot for the coming year but had not yet decided upon anything definite. Mr. Chestnut said that he was in a position to know that there would be considerable activity in the building trade in Fredericton during the coming year. As a distributing centre he declared that Fredericton was in a class by itself.

Mr. C. K. Palmer

Mr. C. K. Palmer, president of the John Palmer Company Ltd. manufacturers of oil tanned moccasins and shoe packs said that his concern had carried on a very satisfactory business during the year. They had found a steadily increased demand for their goods not only in every province of Canada but from many of the states of the union. "Of course, said he, material is high in price and we have been hampered more or less by labor shortage. We have outgrown our present quarters and are now engaged in erecting a new building which will provide us with 20000 feet of additional floor space. This should convince people that we have every faith not only in the future of Fredericton but in the future of the province and Dominion as well. Fredericton has been put on the map as a manufacturing town and distributing centre. Manufacturers in other towns are beginning to take notice that we have advantages which few other towns possess. I look forward to the future with every confidence."

Mr. J. D. Palmer

Mr. J. D. Palmer president of the Hartt Boot and Shoe Company Ltd. said that he had no complaint to make regarding the volume of business transacted by his company during the year. There had been a steady expansion and orders had come from every province of Canada. Materials he said, were high in price and there was little prospect of a recession in the near future; in fact if any change occurred it was more apt to be in the other direction. Personally he would much prefer to see conditions more normal but the matter was one altogether beyond the control of any one concern or individual. The company he said, were now operating a retail store in Montreal and were so well pleased with the result of the experiment that before long they would probably open branches in other large cities. In discussing the housing problem Mr. Palmer said: "I am convinced that large up to date apartment houses in this city

would prove a profitable investment, and would relieve the house shortage from which the city is suffering at the present time. A proposal of this kind should appeal to those who have money available which is not now bringing them a good return."

Mr. H. G. Chestnut

Mr. H. G. Chestnut, managing director of the Chestnut Canoe Company, Ltd., said that his company had experienced one of the most satisfying years in its history. They had filled many large orders in Ontario and the west and had many booked for next season. The Hudson Bay Company is one of the Company's best customers. The large canvass canoes which the company turns out, are much used by trappers on the rivers of the far north and invariably give satisfaction.

Mr. Chestnut said that his company needed more room and could find good use for the wooden factory building on King Street, if the City Council would allow them to remove it under something like reasonable restrictions. The year 1920 is going to smash all records for business said Mr. Chestnut in conclusion.

Mr. C. Fred Chestnut

Mr. C. Fred Chestnut, the well known druggist who has been actively identified with the work of the Board of Trade said that from a business standpoint the past year had been the most satisfactory he had ever experienced. Said he: "Fredericton is now on the map from a railway standpoint and cannot be trimmed. Its position as a distributing centre has been firmly established. There has been a marked change for the better in business conditions here in late years and I believe the construction of the Valley Railway is largely responsible for it. The National Transcontinental and Gibson and Minto roads have also been important contributing factors. It looks to me as if we were now on the edge of bigger things. What we need now is to round out the system

is a railway connection with the New England states via Hawshaw. We also want the Fredericton McGivney section of the N. T. R. standardized and a new railway bridge across the St. John River at this point. This latter project has been much talked about, but it seems to be a little tardy in materializing. The people of Fredericton should insist on the proposal being carried through with the least possible delay."

Ex-Ald. R. W. McLehlan

Ex-Ald. R. W. McLehlan, barrister-at-law and chairman of the 1919 Victory Loan Campaign Committee when asked for a statement said:

"The people of York and part of Sunbury subscribed \$1,756,000 to the 1919 Victory Loan. In 1918 I believe they subscribed a like amount. Had anybody told us say five years ago that our people would put out one and three quarter million dollars a year for two successive years we would have thought him crazy. Yet it has been done and this fact shows that there is prosperity in the country. It seems a pity that some of this money instead of lying in the savings bank is not being used for productive purposes. For years we have been clamoring for outside capital, while our own money has been lying idle and drawing savings bank interest. In future outside capitalists will be apt to say: 'Use your own money for the development of your resources; you have proved to us that you have it in plenty. After all it is the people who make a country. If they are afraid to risk their own money in the development of their resources how can they expect others to do it for them. They should bear in mind that the Lord helps only those who help themselves. In regard to the housing problem, he said that it was useless to try to secure new industries until some steps are taken to provide housing accommodation for the operatives. This he thought was a matter which should have serious attention."

THANKS

We wish to thank our customers and friends for the generous patronage they have given us in the past year.

On and after January 1st, 1920, we will conduct our business in THE QUEEN STREET STORE.

Wishing you one and all a Bright and Prosperous New Year.

Shepherd & Haining
QUEEN STREET

'Phone 454

Season's Greetings

LAWLOR & CAIN
HARDWARE

Last Chance This Winter TO GET SPOOL WOOD at \$8.25 per cord

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"The Best Service at the Lowest Price."

IMPERIAL COLD CREAM

Will check a cold in a few hours. Price 25 cents. Sent by mail on receipt of price.

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