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We have now a large stock of Fur Lined Coats, also Cloth Coats with Fur Collar.

A LARGE ASSORTMENT OF NECK FURS, FUR ROBES, WOOL RUGS HORSE BLANKETS.

We invite inspection. Orders taken for Special Garments.

**J CLARK & SON** FREDERICTON and ST. JOHN

**THE DIAMOND NECKLACE**

(Continued.)

Her husband returned at seven o'clock. He had found nothing.

He went to the police headquarters, to the newspaper offices, to offer a reward; to the cab companies; everywhere, in fact, where there was a shadow of a hope.

She waited all day in the same state of terror at this frightful disaster.

Loisel returned at night—with his face wrinkled and pale. He had found out nothing.

"You must write to your friend," said he, "that you have broken the clasp of the necklace and that you are having it mended. That will give us time to look around."

And she wrote at his dictation. At the end of the week they had given up all hope. And Loisel, who had aged five years, declared:

"We must think about replacing it."

The next day they took the case in which the necklace had been and sought the jeweller whose name was on the inside. He consulted his books.

"It was not I, madame, who sold that riviére; I only furnished the box."

Then they went from one jewelry shop to another, looking for a similar necklace, trying to remember just what it was like, their hearts filled with anguish and despair.

They found in the shop of the Palais Royal a diamond necklace which seemed to them exactly like the one they sought. It cost forty thousand francs. They could get it for thirty-six thousand.

Then they begged the jeweller not to sell it for three days. And they made the condition that he take it back for thirty-four thousand francs if the other were found before the last of February.

Loisel owned eighteen thousand francs, left him by his father. He would borrow the rest.

He did borrow it, asking a thousand francs of one, five hundred of another five louis here, three there. He gave notes, made ruinous engagements, had to do with usurers and all the race of money-lenders. He compromised his whole life, he risked his signature, not knowing whether he would ever be able to honor it, and, shuddering at the agony of the future, at the black misery that was closing down upon him, at the thought of all the physical privations to be endured, all the mental tortures, he went down and bought the new necklace, paying down on the merchant's counter thirty-six thousand francs.

When Mme. Loisel carried back the necklace to Mme. Forestier the latter remarked, rather coolly:

"You ought to have returned it sooner because I wanted to wear it."

She did not open the case, as her friend had feared. If she perceived the substitution, what would she think? Would she not take her for a thief?

Mme. Loisel came to know the horrors of grinding poverty. But she did not part, grown suddenly brave and strong. The dreadful debts must be paid. She would pay it. They sent away the maid; they changed their apartment; they rented an attic above the roofs of the city. She came to know the drudgery of housework, the odious tasks of the kitchen. She washed the dishes, breathing her pretty finger nails on the coarse pots and pans. She washed the soiled clothes

and the heavy house-clothes, and hung them on the lines to dry. Every morning she carried down the refuse into the street and carried up the water, pausing for breath on each landing. And, dressed like a woman of the working classes, she went to the fruit dealer, the grocer, the butcher, her basket on her arm, bargaining, slighted, defending, sous by sous, her poor little all.

Every month some of the obligations must be met, and others contracted, to gain time.

Her husband worked in the evening, straightening out accounts; in the night, often, he did copying at five sous a page.

And this life lasted for ten years. At the end of ten years they had paid back everything—everything even with the usurious interest added. Mme. Loisel looked like an old woman now. She had become the stout, hard, coarse housewife of the lower classes. With unkempt hair, her skirt all awry, her hands rough, she talked loud, and knew only how to sweep and scrub. But sometimes, when her husband was at the office, she sat down by the window and thought of that evening long ago, of that ball where she had been so beautiful and so flattered.

What would have happened if she had never lost the necklace? Who knows? Who knows? How strange life is—how uncertain. How little it takes to make or mar it all!

One Sunday when she had gone out for a turn on the Champs Elysees to forget the dull cares of the week, she came suddenly upon a woman walking with a little girl. It was Mme. Forestier, still young, still beautiful, still attractive.

Mme. Loisel trembled. Should she speak to her? Yes, certainly. And now that the debt was paid she would tell her everything. Why not?

She went up to her.

"Good morning, Jeanne."

The other failed entirely to recognize her, and was astonished at being addressed so familiarly by this bourgeoisie. She stammered:

"But—madame! I do not know—you must be mistaken."

"No; I am Matilde Loisel."

Her friend gave a little cry.

"Oh. My poor Matilde, how you have changed!"

"Yes, I have been through very hard times since I saw you last, and many miseries—and it was on account of you!"

"Of me! What do you mean?"

"Do you remember the diamond necklace that you loaned me for the ball at the secretary's?"

"Yes. Well?"

"Well, I lost it."

"Why, you returned it to me."

"I returned another just like it. And for the last ten years we have been paying for it. You can guess it was no easy task for us, who had no money, or none to speak of; but at last it is done, and I am very glad."

Mme. Forestier was amazed.

"You say that you bought a diamond necklace to take the place of mine?"

"Yes; and you never found it out? They certainly were very much alike."

And she smiled with a naive, satisfied joy.

Mme. Forestier, deeply moved, took both her hands.

"Oh, my poor Matilde! But mine was imitation. It was worth at the most a hundred francs."

**KNIGHTS OF PYTHAS MAY RAISE RATES**

Boston, Mass. Dec. 13—The Massachusetts insurance department has taken no action regarding the Knights of Pythias proceedings against which have been instituted in New York. The attorney general of that state had been asked by Milton G. Buckley, an attorney to begin action to prevent the order from doing an insurance business in New York state and to have a receiver appointed. The attorney general will decide later on.

Buckley's action is based on a complaint of policy holders resisting an increased assessment. A letter from ex-Mayor Geo. M. Hanson, of Calais, Maine, supreme chancellor, to Thomas Barber of New York, is the basis of the present action. Referring to the fourth class insurance Mr. Hanson was quoted thus:

"The payments now exceed the income and no private business can long exist under such circumstances. Neither can our business so continue."

Opinion at the state house here is that the order will not be placed in the hands of a receiver. The situation is of great interest to Canadian and New England members. The Maritime Provinces have over 2,000 members the order being especially strong in St. John and Moncton. The entire order has 700,800 members and the insurance department represents the stupendous sum of \$110,000,000.

We read that white cats are often deaf. This does not trouble us half so much as that in this weather our ears are often cold.

**RELIEVES OUT-OF-ORDER STOMACHS IN FIVE MINUTES**

If you had some diapsin handy and would take a little now your stomach distress or indigestion would vanish in five minutes and you would feel fine.

This harmless preparation will digest anything you eat and overcome a sour, out-of-order stomach before you realize it.

If your meals don't tempt you, or what little you do eat seems to fill you, or lays like a lump of lead in your stomach, or if you have heartburn, that is a sign of indigestion.

Ask your Pharmacist for a 50-cent case of Pape's Diapsin and take a little just as soon as you can. There will be no sour risings, no belching of undigested food mixed with acid, no stomach gas or heartburn, fullness or heavy feeling in the stomach. Dizziness or intestinal griping. This will all go, and, besides, there will be no undigested food left over in the stomach to poison your breath with nauseous odors.

Pape's Diapsin is certain cure for out-of-order stomachs, because it prevents fermentation and takes hold of your food and digests it just the same as if your stomach wasn't there.

Relief in five minutes from all stomach misery is at any drug store waiting for you.

These large 50-cent cases contain more than sufficient to thoroughly cure almost any case of Diapsin. Indigestion or any other stomach disturbance.

**:-BIG ASSORTMENTS:-**

AND

**:-SPLENDID VALUES:-**

FOR THE XMAS BUYERS

We have a bigger and better assortment than ever before. Special values in Neckwear, Belts, Combs, Net Waists, Ribbons, Silk and Dress Goods, Coats, Suits, etc. All goods put in Fancy Boxes. Come early while the assortments are good.

**A. MURRAY & CO.**

Now is your opportunity to buy Furs, all reduced in price.

**Before Stock Taking Sale**

WE MUST REDUCE OUR STOCK AT ONCE TO MAKE ROOM FOR OUR INCOMING SPRING GOODS AND WE OFFER YOU

**This Seasons Fine Millinery**

AT GREATLY REDUCED PRICES

CALL AND CHOOSE A HAT WITH TRIMMINGS AND YOU WILL BE CONVINCED THAT THE SALE IS A GENUINE ONE.

We promise the same care and attention to your work as though goods were sold at full price. Besides the REDUCTIONS made in HATS, FLOWERS, FEATHERS, WINGS, etc., all our other Goods have been Reduced.

SALE NOW ON, CLOSES DECEMBER 24th.

**THE MISSES YOUNG.**

**NOTICE OF SALE**

To the Heirs, Executors, Administrators and Assigns, of George Crawford, late of the City of Fredericton in the County of York, Labourer, now deceased, and to all others whom it may in any wise concern:

NOTICE is hereby given that under and by virtue of a Power of Sale contained in a certain Indenture of Mortgage bearing date the first day of June, A. D. 1899, recorded in the York County Records in Book J-5, pages 343-347, made between the said late George Crawford of the one part, and Henry Montgomery-Campbell, of Apohaqui in the County of Kings, Farmer, of the other part, there will, in pursuance of the said Power of Sale, and for the purpose satisfying the money secured by the said Mortgage, default having been made in the payment thereof, be sold at public auction on Monday, the nineteenth day of December next, at twelve o'clock noon in front of the Post Office in the City of Fredericton in the County of York, the lease and leasehold lands and premises described in the said mortgage as follows: "All that certain lot of land and premises situated in the City of Fredericton and bounded as follows—Beginning at the south-western side of a reserved street between Blocks E and G, at the most northern angle of Lot No. 1, leased to Richard Owens in said Block G, on the north-west side of York Street, in the subdivision of lots made in the year 1897, thence south-westerly at right angles to said reserved street and parallel to York Street aforesaid 165 feet, thence at right angles north-westerly and parallel to said reserved street 66 feet, thence north-easterly and parallel to York Street 165 feet or to said reserved street, and thence along said reserved street south-easterly 66 feet to the place of beginning, containing one-quarter of an acre, more or less and distinguished as Lot No. 7, in Block G," together with the and the appurtenances to the said premises appertaining, and any and all rights of renewal under the said lease.

Dated at Fredericton, in the County of York, this twenty-second day of September, A. D., 1910. (Sgd.)

H. MONTGOMERY-CAMPBELL, Mortgagee.  
GREGORY & WILSON, Solicitors.

**-- A Golf Coat --**

Makes a useful and sensible gift to a Lady, Miss or Child. We carry a select line and have just received a new lot of Children's Golfers in red, navy and grey. Ladies' Golfers, \$2.00 to \$6.50 Children's Golfers, \$1.00 to \$3.00, with special discount for Christmas trade.

Torques, Clouds, Mitts, Gloves, Berlin Hoods, Overalls, Gaiters, Lounging Robes, etc., also make useful gifts.

We deal exclusively in Ladies' and Children's Wearables and Novelties.

**R. L. BLACK - York Street.**

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**Scotch Zest Bread**

This Bread is wrapped from the oven, ensuing Cleanliness, Purity, Wholesomeness.

The Best Bread in the market. Cannot be excelled.

SPECIAL FOR CHRISTMAS.

FRUIT CAKE POUND CAKE  
SULTANA CAKE PLUM PUDDINGS.

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We also have on hand some nice clams in the shell. Meals and Lunches at all Hours

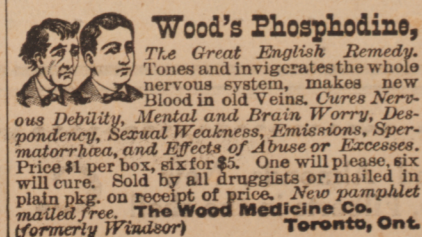
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**W. P. HAMILTON, PROP.**  
TEL 18



**Wood's Phosphodine,**  
The Great English Remedy.  
Tones and invigorates the whole nervous system, makes new Blood in old Veins. Cures Nervous Debility, Mental and Brain Worry, Despondency, Sexual Weakness, Emissions, Spermatorrhoea, and Effects of Abuse or Excesses. Price \$1 per box, six for \$5. One will please, six will cure. Sold by all druggists or mailed in plain pkg. on receipt of price. New pamphlet mailed free. The Wood Medicine Co. (formerly Watson) Toronto, Ont.