

The Net Earnings of the Dominion Trust Co.

for the year ending 31st December, 1911 were equal to 19½ p. c. on the then Capital Stock; for the current year it is safe to say that they will be considerably in excess of these figures and in the meantime the Capital Stock, both subscribed and paid-up has increased materially, while at the same time the Reserve has more than doubled, for this reason we recommend the stock of the

DOMINION TRUST COMPANY

as a good investment, safe, non-speculative, no additional liability of any kind and not preceded by any preferred Stock or Bonds consequently the shareholders reap the full benefit of the earnings both in the form of dividends and in the additions to the Reserve annually made and which at the close of this year will bring this account up to 50 p. c. of the paid-up capital.

FOR FULL PARTICULARS WRITE

J. M. Robinson & Sons

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Market Square

St John, N. B.

Members Montreal Stock Exchange
Montreal

Moncton

The Bank of New Brunswick INCORPORATED 1820

If you have not already started to save, open an account now with this bank. Keep adding to it steadily, and you will be astonished at the result.

It will pay you compound interest on the money deposited with us. The knowledge that you have a reserve fund available when you really need it will be one of your greatest comforts.

FREDERICTON BRANCH—QUEEN STREET

W. E. JARDINE, MANAGER

INTERCOLONIAL RAILWAY

SPECIAL FARES

.... FOR
CHRISTMAS
.... AND
NEW YEAR.

FIRST CLASS ONE WAY FARE
BETWEEN ALL STATIONS ON
THE RAILWAY.

Good Going Dec. 21, 1911, to
Jan. 1, 1912.
Good for Return Jan. 3, 1912.

TO DETROIT, PORT HURON,
SAULT STE. MARIE, BUFFALO,
NIAGARA FALLS AND POINTS
EAST IN CANADA.

FIRST CLASS ONE WAY FARE
TO MONTREAL, added to First
Class One Way Fare and One-
Third Beyond.

Good Going Dec. 21, 1911, to
Jan. 1, 1912, inclusive.
Good for Return Jan. 3, 1912.

F. B. Edgecombe,
City Ticket Agent.



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EUROPE

(From Land to Land)

In addition to the safest, speediest and most luxurious ocean voyage, the traveller by the ROYAL LINE enjoys two days of sheltered sailing down the historic St. Lawrence. The scenic splendor of this trip is unequalled. The comfort, accommodation and equipment of the ROYAL EDWARD and ROYAL GEORGE is unsurpassed in the service.

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Fredericton, N. B.
or

THE CANADIAN NORTHERN
STEAMSHIPS, LTD.
P. Mooney, General Agent,
Halifax, N. S.

GRAFTER TO LEAVE PRISON

Auburn, N. Y., Dec. 22.—John Potter, a former member of the New York Democratic State Committee, will be released from Auburn prison tomorrow on parole. Potter was convicted two years ago in connection with the Onondaga County graft cases. His minimum sentence of three years was commuted by Governor Dix to one year, eleven months and twenty days.

THE CHRISTMAS STORY

Saint Luke wrote the first Christmas story and perhaps no tale in all literature tells so much in so few words. The whole story is comprised in less than two hundred lines; it is at once both easy to grasp and impossible to forget. Everyone knows how the first Christmas story runs. In a brief but sufficient way, it accounts for the journey of Joseph and Mary to Bethlehem; the birth there of their first Son; the announcement of the event first to the neighboring shepherds and through them to the world at large; the rejoicing that followed; and the naming of the Child Jesus. Then the evangelist goes on to sketch the childhood of Jesus, not as a separate topic, but as part of the Christmas story. That is all, but still there is nothing overlooked, nothing lacking. Through all the tests of time and change these are still the words in which we utter best the spirit of the Christmas time. "On earth peace, good will toward men."

This true meaning of the event, this essential element of the Christmas anniversary did not arise, however, in men's minds all at once. In early time a species of celebration flourished that had a tendency to stifle, rather than to encourage, right conceptions. The general kindness and good will, the democracy of good will and beneficence, peculiar to the present century, came slowly by the gradual mitigation of religious austerities and the growth of civilization and enlightenment. Different forms of bigotry narrowed and confused its application to earthly affairs; different periods diverted it to suit different and transient purposes.

The Germans were among the first to associate with Christmas the unity and wholesome practice of making the little ones happy with presents. In a practical sense Santa Claus was born somewhere in Germany, and wherever seen to this day he wears the round, benignant, German face. The Dutch settlers of New York brought him to this country under the name of St. Nicholas or for short "Sanklaas," and he was also gradually adopted into the life of other countries. So gracious and cheerful a saint was able to gain from the first a large place in popular affection. His religion, a religion of the heart rather than of the head, was one that the common people heard gladly.

But when we look for instances of Christmas serving as an inspiration for song or story, we do not find those in Germany, nor indeed elsewhere in Europe, English poetry in much richness in Christmas lore, although Milton alone of all the classic bards chose to treat the Bethlehem story with true literary regard for its merits. His "Hymn to the Nativity" stands out from amid a surfeit of inconsequent carols and rimes of occasion with sincere and striking effect. Minor poets of the same period depict in pleasing way from time to time the Christmas sports that had come to be allowed to the peasantry; and one Thomas Tusser provided us with a lingering bit of proverbial rime by writing:

At Christmas play and make good cheer,
For Christmas comes but once a year.
Later, Walter Scott, in "Marmion," and Washington Irving, in his "Sketches," gave pleasing and careful picture of the Christmas ceremonies and pastimes of England. But more than this did not undertake; the true seer and inspirer of the modern Ognistmas spirit had not yet come.

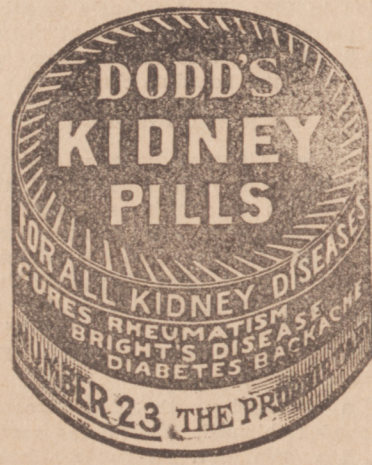
At length, however, he came this man for whom Christmas had waited so long. He was born in poverty, and his childhood was a discipline of toil and want and suffering. But no circumstances or environment were prevail over him. In course of time he went to work in a newspaper office, and it was there that the suggestion came him to write a Christmas story. "A Christmas Carol" it was named modestly, and our latter day critics assure us that its writer was no literary artist. But, artist or not, the fact remains that more persons read the one story by Charles Dickens than have ever read any other single thing in all the range of books since Luke wrote the story of Bethlehem, and people still go on buying and reading it and laughing and crying over it as if they had first seen it only yesterday.

Its successors, the other Christmas stories by the same hand—how many characters they have added to our circles of intimates, and how they come before us at this season, more real of presence than our neighbors over the way! It is they—Dot and John Peerybingle, dear, droll, pathetic old Caleb Plummer; Bob Cratchit; and Tiny Tim, with his little crutch and thin voice shouting, "God bless us every one"—who forbid us to be grumpy or sad or lonely Christmas Day. And where shall we find the Christmas ideal so finely stated as when the nephew of old Scroogee says—

"A kind, forgiving, charitable, pleasant time; the only time I knew of, in this long calendar of the year when men and women seem by one consent to open their shut-up hearts freely, and to think of people below them as if they really were fellow-passengers to the grave, and not another race of creatures bound on other journeys."

Dickens has had no successor in the writing of Christmas stories, and no successor in his magic art of filling the days with all gracious and tender association. Until his peer shall arise, we must continue to account him chief among the Christ prophets and the best of all commentators on the grand scripture phrase, "On earth peace, good will toward men."

Christmas has become, as he would have said it, the merriest, gladdiest day of the year. Its celebration is universal. It is the one world's holiday. The crowded streets of cities, towns, and villages, the packed stores, the army of women and men with bundles, tell the story. Undoubtedly much money is foolishly



FINANCIAL and COMMERCIAL

DEPOSITS IN BANKS SHOW HEAVY GAINS.

The commercial situation, as mirrored in the bank statement for November, shows that business is upon a sound and healthy basis.

There was an increase in deposits on demand of nearly \$10,000,000, and of nearly \$1,500,000 in savings. The banks also increased their accommodation to the public in the way of current loans by the sum of \$1,874,411. Bank notes in circulation on November 30th amounted to \$101,943,056, a decrease of \$3,911,965, compared with the previous month. Deposits on demand were returned at \$341,710,255 on November 30th, an increase of \$9,756,703. Savings deposits show an increase from \$586,451,045 to \$588,942,142.

Call and short loans in Canada stood at \$72,033,493, an increase of \$2,945,026 as compared with October. There was a decrease of \$1,232,975 in the volume of similar loans made abroad by Canadian banks.

On November 30th the banks had \$770,366,419 out in current loans, an increase of \$1,874,411 as compared with the current loans at the end of October.

BANK PROFITS ARE UP 19 PER CENT.

Greenshields & Co. point out that eleven Canadian banks reporting so far show earnings for 1911 of \$10,004,142, against \$8,398,928 last year, an increase of \$1,605,214, or 19 per cent.

CANADIAN COTTONS BUYS THE CONTROL.

A despatch from St. John states that the Canadian Cottons, Ltd., has purchased control of the Cornwall & York Co.

This is a prosperous concern, with a yearly turnover of over \$700,000.

CEMENT MERGER AND THE WINNIPEG PEOPLE.

Winnipeg, Dec. 21.—The Winnipeg Board of Trade has wound up the investigation which it has been pursuing into cement prices by petitioning the Dominion government, setting out that the cement merger and high import duties, combined with excessive freight rates, were the cause of the increase of prices which had become a burden on the people of the west, and asking that the government institute an investigation with a view to lowering or completely doing away with the duty.

LA ROSE PROFITS.

Mr. McElhannon's office gave out the November La Rose figures today. They were very satisfactory. The total income was \$190,027, and the expenses \$67,537, leaving a net profit of \$122,490.

BANK ENGLAND.

The proportion of the Bank of England's reserve to liability this week is 41.55 per cent. Last week it was 49.40 per cent.

WILL DEVELOP INTO A MURDER CASE

London, Ont., Dec. 22.—The coroner's jury, inquiring into the death of Frederick Culver, who bled to death from a wound in his leg inflicted near a road house by Dan Reynold, found that the wound was will inflicted. The 16-year-old son of prisoner was on the stand. He claimed that he was drunk at the time and remembered nothing of what happened. He admitted being drunk with his father on several occasions.

A Simple Treatment that Will Make Hair Grow Now Sold in Canada

Every up-to-date woman should have radiant hair.

There are thousands of women with harsh, faded, characterless hair, who do not try to improve it.

In England and Paris women take pride in having beautiful hair. Every Canadian woman can have lustrous and luxuriant hair by using SALVIA the Great American Sage Hair Tonic.

Every reader of The Mail can have an attractive head of hair in a few weeks by using SALVIA.

Ryan sells a large bottle for 50 cents, and guarantees it to banish Dandruff, stop falling hair and itching scalp in ten days, or money back.

SALVIA is a beautiful, pleasant, non-sticky Hair Tonic.

NEWS FORECAST FOR THE COMING WEEK

Washington, D.C., Dec. 23.—With both Houses of Congress adjourned and the other machinery of government at a practical standstill, there promises to be little doing in the national capital to divert public interest from the enjoyment of the holiday season. Many notable social functions are planned for the week at Washington. One event that society is anticipating with unusually keen interest is the debut of Miss Marguerite Draper, daughter of the late William F. Draper of Massachusetts, who will make her bow at a fancy dress cotillon Wednesday night. This function, which will serve to introduce the richest unmarried woman in Washington, is expected to surpass in splendor any coming-out affair ever given in the capital city.

President Taft on Wednesday will have welcome to 5,000 scientists, who are to gather in Washington for the annual convention of the American Association for the Advancement of Science and the meetings of the numerous societies affiliated with the Association. At the end of the week the President will go to Philadelphia to participate in the John Wanamaker fiftieth anniversary celebration. On the evening of the same day (Saturday) the President and several members of his cabinet will be in New York to speak at the citizens' peace banquet to be given at the Waldorf-Astoria.

In addition to the meeting of the American Association for the Advancement of Science the yearly gatherings of numerous other scientific, learned and educational societies will mark the holiday week. Many of the state organizations of school teachers also will hold their annual conventions between Christmas and the New Year.

Apart from the educational rallies the only important conventions scheduled for the ensuing seven days are the annual meeting of the American Association for Labor Legislation, in Washington, D.C., and the annual convention of the American Association of Passenger Agents, in Jacksonville, Fla.

The national indoor championships of the Amateur Athletic Union, to be pulled off in Madison Square Garden the nights of Tuesday and Wednesday, will contribute to the holiday enjoyment of the devotees of athletics.

Also of interest to the followers of sport will be the international tennis matches between the Australian team and the Dwight L. Davis international trophy, and the American challengers. According to the latest advices from the Antipodes the first round in the challenge matches is to be played Saturday at Christ Church, New Zealand.

Cook's Cotton Root Compound.

The great Uterine Tonic, and only safe effectual Monthly Regulator on which women can depend. Sold in three degrees of strength—No. 1, \$1; No. 2, 50 cents; No. 3, 25 cents. For special cases, 50¢ per box. Sold by all druggists, or sent prepaid on receipt of price. Free pamphlet. Address: THE COOK MEDICINE CO., TORONTO, ONT. (formerly W. J. Cook)

spent, and many gifts are wasted upon those who already have so much that anything new is a superfluity; but the inspiration of Christmas is to give, and human nature will not be changed in this direction by any amount of comment on extravagance. Christmas will always be the day of giving. It remains only to give wisely, and especially to those who need.

Classified Advs.

not exceeding one inch, one insertion, 25 cents; three insertions, 60 cents; one week \$1.00; one month \$3.00. Discount if paid in advance.



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WANTED to purchase three Canoes in good condition. Apply to MAIL OFFICE

WANTED.—A good job printer wanted. Highest wages to experienced, sober man. THE MAIL PUBLISHING CO.

FOR SALE

FOR SALE—Three heavy teams and two driving horses in first class condition. Can be seen at York Hotel Stables.

WHITEHEAD BROS.

Executor's Notice

All persons having claims against the estate of Anne Cassidy, late of the City of Fredericton, widow, deceased, will file same duly attested with the undersigned.

Dated December 12th, 1911.

D. J. SHEA,
Executor.

Notice of Sale

"There will be sold at Public Auction in front of the Post Office, on Saturday the 13th January next, at twelve o'clock noon, the Hazen House and property (so called), situated on University Ave. For terms and particulars apply to the undersigned."

McLELLAN & HUGHES
Dated Dec. 16, '11.

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THE BEST EQUIPMENT
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Telegraph or Telephone Orders promptly Attended to Day or Night

W. Allan Staples

Electrical Construction and Supplies

Estimates given on all branches of Electrical Wiring.

Select line of Electric Fixtures, Fans, Irons, Stoves, Batteries, etc., always in stock.

Dr. de Van's Female Pills

A reliable French regulator; never fails. These pills are exceedingly powerful in regulating the generative portion of the female system. Refuse all cheap imitations. Dr. de Van's pills sold at 25¢ a box, or three for \$1.00. Mailed to any address. The Sobeal Drug Co., St. Catharines, Ont.

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J. B. CROCKER, D.D.S. All dent work done by the latest and improved methods. Teeth extracted absolutely without pain. Special attention given to treating and saving natural teeth. Work done at reasonable prices. Hours, 9 a.m. to 8 p.m. Office, Kitchen Building, Queen street.

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Opp. Soldiers' Barracks and next door to Bank of N. B. building, Queen Street.

Office Hours—10 a. m. to 1 p. m.; 2 p. m. to 5 p. m.
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What would be more desirable than a pair of our Scientifically Fitted Spectacles or Eye Glasses.

Remember our methods for examining the eyes are the most modern and satisfaction is guaranteed.

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is the money spent in securing a training at

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The Business
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A catalogue of this school, giving full particulars will be sent free to any address on application. Address W. J. OSBORNE, Principal Fredericton, N. B.

C. E. Scott & Son

are the people who will feed you when Hungry—give you a good Bed to sleep in and see you are never Over Charged.

They want to see you right away at

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Telephone 77-11.

Oysters! Oysters!

The oyster season is now on and we are selling Best Buctouche and Egg Island oyster by the quart and pint.

Buctouche Oysters - \$1.00 per qt.

Egg Island Oysters - 80cts per qt.

Washington's

Cafe :

CHRISTMAS FLOWERS

Choice ROSES, VALLEYS, The leading varieties of CARNATIONS, VIOLETS, HOLLY, PALMS, FERNS, PRIMULIS, HYACINTHS, NARCISSUS, CELERY, LETTUCE.

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