THE OLD FASHIONED ACCIDENT POLICIES

Of a year or two ago—and they are old—can't stand today in competition with the new, liberal, up-to-date Accident Policies now issued by

LOCKHART & RITCHIE,

78 Prince Wm. St.. St. John, N. B.,

Agents in every town being appointed. Write today.

Greening, 10 yards in roll.

Xmas Candles, For Tree and Candelabra.

Xmas Stockings, From 10c to 35c each.

Candy, Mixed, Creams, Chocolate. Xmas Twist, Barley Toys, Sugar Almonds, etc., etc.

Lady Fingers, Macaroons, Ice Wafers.

Chrystalized Peaches, Pears, Plums and Cherries, in bulk and 1-2 pound boxes.

W. L. McELWAINE, Grocer, Cor. Sydney and Leinster Sts. Telephone Number 1370.

PATTERSON'S DAYLIGHT STORE.

STORE OPEN EVENINGS.

DON'T PAY 25c. FOR MEN'S PURE LINEN H'DKFS When You Can Buy The 25c. Kind here

For 19c. Each

Cor. Duke and Charlotte Sts

SUITABLE PRESENTS —FOR— XMAS ---IN--- HATS, CAPS, FURS and GLOVES

New Hats Imported for the Holiday Season.

Ladies' and Gent's Fur Lined Gloves.

JAMES ANDERSON, 17 Charlotte Street.



HORSE BLANKETS, FUR ROBES, HARNESS, COLLARS.

We are headquarters for above goods. We manufacture our Harness, Collars, and Horse Blankets, and are in a position to give you low prices.

Call and see our line of FUR ROBES AND COATS.

The largest variety and lowest prices in St. John.

H. HORTON & SON, Ltd. 9 and 11 Market Square - - St. John, N. B.

WILLING TO LEARN

"Sonny," said the good old man. "I'm surprised that you should tease the cat in that way."

"Why," replied the boy, pausing in his inhuman work, "do you know any better way?"—Philadelphia Ledger.

GILMOUR'S REDUCTION SALE

of Men's House Coats and Fancy Vests 20 to 50 Per Cent. Discount off Regular Prices. All Marked in Plain Figures.

HOUSE COATS, $1.75, That Were $3.50.

HOUSE COATS, $3.00, That Were $4.00.

HOUSE COATS, $5.00, That Were $6.50.

HOUSE COATS, $6.50, That Were $9.50.

Knitted Vests, $1.25 and $1.50; were $2 to $2.75. Fancy Vests, Flannel Lined, $3.00; were $3.75. Other qualities also---but make your selections soon to get the best choice as they are selling quickly.

A. GILMOUR, 68 King Street. Fine Tailoring, Ready-to-Wear Clothing.

THE HOW AND WHY OF IT.

"Fruit-a-tives" are the parts of the fruit that do you good. Apples, Oranges, Figs and Prunes are pressed—the juices separated from the tough, woody fibre—and concentrated. Then—(and this is the secret of "Fruit-a-tives")—one more atom of bitter principle from the orange peels is forced into the concentrated fruit juices. By this process—one of the most remarkable achievements of the age—the juices are made stronger, and many times more active medicinally. Finest tonics and internal antiseptics are added, and the whole evaporated and pressed into tablets. "Fruit-a-tives" are the greatest tonic, laxative and blood purifying medicine ever discovered.

50c. a box. At all druggists.

SEASON'S CASUALTIES

Record One of the Worst for the Route.

(Montreal Gazette.)

As regards casualties, the season contrasts rather unfavorably, and the Allan line was the heaviest sufferer, two of the mail steamers going ashore. In September the new turbine steamer Victorian struck near Cape St. Charles and though floated was put out of service for the season. Then the line experienced the most serious accident of the year when the SS. Bavarian ran ashore on Wye Rock, about opposite the Isle of Orleans, on the evening of November 3. After repeated efforts to float the vessel she has been abandoned until spring when it is hoped to get her off with the high tides.

A summary of the casualties of the season reads:

Tampican (Leyland line). Stranded on shoal which extends along the eastern side of the Sutherland pier, harbor of Montreal, July 12. Loss not heavy.

Agnar (N. S. S. & Coal Co). Stranded off Long Point, harbor of Montreal, June 17. Damage slight.

Corinthian (Allan Line). Grounded on shoal opposite Ile Ronde, harbor of Montreal, July 27. Damage slight.

Victorian (Allan Line). Grounded at Cape St. Charles, September 1.

Virginian (Leyland line). Stranded on Crane Island, September 1 Damage heavy.

Steamer Empire and Tug Hosanna. Collision off Longue Pointe, September 5. Hosanna, a government service vessel was sunk.

Chr Knudson and Thrift (colliers). Collision off St. Paul's Island, September 12. Damage considerable.

Westwater. Stranded at Ellis' Bay Island, off Anticosti, September 14.

Universe, Bay State and Harbor Commissioners' dredgers, Nos. 2 and 3. Collision in Montreal Harbor, September 29.

Euphemia (Hamburg-American line) and Tordenskjold (Dominion Coal Co.) Collision off Cape St. Antoine, October 23. Damage heavy.

Bavarian (Allan line). Stranded on Wye Rock, November 3. Loss heavy.

Angola (Elder-Dempster line). Grounded off Longue Pointe, November 21. No damage.

SACKVILLE

SACKVILLE, N. B., Dec. 19. — Mrs. Joseph Wry of Gladstone, Manitoba, eldest daughter of Mr. and Mrs. Marten Trueman, Point de Bute, is paying a visit to her parents after an absence of eight years.

Miss Frances Copp, of Port Elgin, returned to her home today after an extended visit at St. John, St. Stephen, and Calais, Me.

Frank Hicks returned to his home at Middle Sackville Saturday, after a two years' stay in Peachland, B. C.

Miss Elizabeth Cadman returned to her home at Great Shemogue today, having spent the past three months in Sackville.

Murray Trenholm of Bayfield, N. B., is spending the week in Halifax.

J. A. Marvin of St. John was in town yesterday.

Mrs. W. W. Wood of Philadelphia returned to her home today after a visit at Baie Verte.

BACK FROM BERMUDA

Colonel J. D. Sharp, of the Salvation Army, returned yesterday from Bermuda, where he has been lecturing and was also investigating the school methods of that country with a view to having the schools there taken in charge of by the Salvation Army. Mrs. Sharp and Capt. Riley accompanied him.

Col. Sharp says that the condition of affairs is hardly ripe enough to propose any radical change in the school system. He says that the school law in Bermuda provides for separate schools for white and colored children and that the opportune moment for suggesting any changes has not yet arrived.

During his trip the colonel conducted more than fifty meetings and these all in a month. He also gave a number of lectures on Newfoundland and Bermuda, illustrating these with lime-light views.

Colonel Sharp speaks highly of his reception by the Bermuda officers and soldiers of the Salvation Army. He also said that the voyage was very much enjoyed by himself and wife and also by Capt. Riley.

ORPHANS' SCHOOL CLOSING

The pupils of the school in the Protestant Orphan Asylum, Britain St., will hold their closing exercises for the Christmas holidays on Friday morning 22 inst., from 9 to 12 o'clock. A short programme of Christmas carols and recitations which has been carefully prepared under the teacher's directions for some weeks, will be carried out from 11 to 12, and two prizes will be presented, one by Rev. Thos. Marshall, of Carmarthen St. Methodist church to the best boy in the playground throughout the year, and the other to the best girl inhouse and school during the term, will be given by Rev. A. A. Graham of St. David's church. All friends of the institution are invited to be present at these closing exercises.

HALF CENTURY OF USEFULNESS

Granite Rock Division S. of T. Celebrates Fifty-Third Anniversary --- A Pleasant Evening.

For fifty-three years Granite Rock Division, Sons of Temperance, has continued to hold meetings and labor with more or less vigor for the cause of total abstinence It has seen periods when three hundred and fifty or more members were in regular weekly attendance, and again there have been periods when scarcely enough attended to fill the various offices and hold a meeting.

Since liquor saloons were banished from the west side there has been less active work in the temperance organizations, but Granite Rock has continued its meetings. It owns a comfortable, roomy and well furnished hall, and looks forward to continued usefulness.

Last evening the division celebrated its 53rd anniversary, and a large number of members from divisions on the east side went over to extend congratulations. The chair was taken by John Thomas, who has been fifty-two years a member of Granite Rock, and in that time has only missed twenty-two meetings in all that period.

Mr. Thomas confesses to nearly seventy years, during which time he has never been confined to his bed for a single day through illness, and his sturdy appearance gives promise of many more years of health and vigor. He told last evening of the vicissitudes of Granite Rock, which lost one valuable hall by fire and met thereafter in various others before securing its present fine hall. He told of the good work it had done in the last half century, and spoke of the very strong temperance sentiment which prevails on the west side and would be crystalized in action if any attempt were made to open a saloon on that side of the harbor.

Robert Maxwell, M. P. P., delivered a stirring address on temperance, pointing out the growth in sentiment in this and other countries, and expressing the belief that in all the Canadian provinces, with possibly one exception, public sentiment was now or very soon would be strong enough to enforce a prohibitory law. Mr. Maxwell's address was very heartily applauded.

Remarks were made by H. W. Belding and others; there were readings by Miss Tingley, Miss Lizzie McFarlane, Miss King and Messrs. Hamilton and Stone; solos by Miss Lilian McGorman and Messrs. Gridley and D. Thomas and an instrumental solo by A. McGorman.

Wm. McGorman was chairman of the entertainment committee.

Refreshments were served and a very pleasant evening closed with the National Anthem.

IT MADE A DIFFERENCE

Robbie's father had a man drop in to see him. After they had chatted a few minutes the guest was offered the only cigar on the table, so Robbie was sent upstairs for a fresh box. As the boy reached the top stair his father was startled to hear:

"Which kind, papa? Do you want those you smoke yourself, or the kind you give away?"—December Lippincott's.

IT ALWAYS PAYS TO BUY THE BEST CHOCOLATES

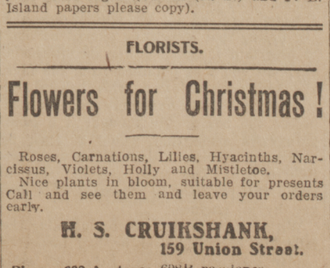
Especially when the best can be bought at or near the price of Chocolates not half so good.

Stewart's Delicious Chocolates and Confectionery

Surpass all others for PURITY and WHOLESOMENESS

ASK YOUR DEALER

The Stewart Co., Limited, Toronto



"Brownie" Vest

(PATENTED AND REGISTERED)

As the above cut shows, they form a double cover for the infants' chest and abdomen, and are the most easily adjusted.

No pins required to fasten the back. To fit from birth to 2 years.

All Up-to-date Dry Goods Stores Carry Full Ranges.

Christmas Candy.

... FANCY ...

Boxes, Baskets, Novelties, Etc.

ROBINSON'S, 173 Union Street. 'Phones 1,161.

DEATHS

BOWEN—Died, in this city, on the 18th inst., after a long and painful illness, Marie Louise, eldest daughter of the late Robert and Martha Bowen.

Funeral on Wednesday, 20th inst., from her late residence, No. 27 St. Patrick street. Friends and acquaintances are respectfully invited to attend.

McDERMOTT—In this city, on 20th inst., after a lingering illness, Daniel McDermott, of 79 Broad street, leaving a wife, three sons and one daughter to mourn their sad loss.

Funeral notice hereafter. (Boston and New York papers please copy.

MOORE—At Amherst (N. S.), Dec. 18, Bessie Hazel Moore, daughter of G. S. Moore, manager Royal Bank of Canada, in the 18th year of her age. (Sussex (N. B.) and P. E. Island papers please copy).

FLORISTS.

Flowers for Christmas!

Roses, Carnations, Lilies, Hyacinths, Narcissus, Violets, Holly and Mistletoe.

Nice plants in bloom, suitable for presents Call and see them and leave your orders early.

H. S. CRUIKSHANK, 159 Union Street.

Phone 698 A store; 698B residence.

M R A

M. R. A's. Four Stores Will Be Open Tonight Until 10 O'clock.

NEW GOODS, NEW ATTRACTIONS, NEW SUGGESTIONS IN EVERY DEPARTMENT.

Dainty Papetries and other requisites for correspondence can now be had for presentation purposes in the Costume Department. Perfumes and Fine Soaps, also.

How About the Men? have you bought that House Coat or Smoking Jacket yet? Ask any of the clothing clerks to give you all the necessary information.

And the Children, do not hinder them if they want to do their own shopping. We make a specialty of catering to juvenile wants; they are treated with as much care as grown-ups.

Santa Claus Delivery is what we might term our Saturday night teaming, for we expect to have our horses working very late. Therefore let us store your holiday furniture until the last thing.

Humpty-Dumpty and his circus is meeting with great success. His tents are filled at every performance, figuratively speaking, and the crowd applauds generously. Take a circus home for the children.

Men Shoppers stand in a maze of conflicting ideas, as it were when they reach our stores — there's so much to buy for the ladies. Gentlemen, just take one of our lady salespeople into your confidence, she will suggest what would be nice things to buy.

OURS ARE THE PEOPLE'S STORES.

Hot Water Bottles —FOR— Cold Feet.

All kinds and all prices.

See the New Thermalite Bag.

The bag that stores heat.

W. J. McMILLIN, Druggist.

'Phone 980. 625 Main Street.

Choice Xmas Goods!

We have just opened one of the largest and finest assortments of Confectionery ever imported into Canada; in most artistic packages and baskets specially designed for the CHRISTMAS HOLIDAY TRADE.

From the following leading makers: ROWNTREE'S & CADBURY'S, "ENGLISH;" LOWNEY'S, "AMERICAN;" GANONG BROS. & WEBB'S, "CANADIAN."

ALSO A FINE LINE OF

English, French and American Perfumes.

We invite our friends and the public generally to call and inspect these choice goods before making their Xmas purchases.

W. HAWKER & SON, - Druggists, 104 Prince William Street.

A thing of beauty and a joy forever.

Who Wants A Diamond Ring? Who?

Don't all speak at once for the supply is limited and becoming scarcer every day and prices advancing, but I have quite a stock of beautiful Antwerp and Amsterdam cut gems, mounted in the very latest and best styles, that I am anxious to dispose of at moderate prices, ranging from $10.00 to $150.00, all warranted as represented.

W. TREMAINE GARD, Diamond Dealer and Jeweller. 77 Charlotte Street.

Red Cross Pharmacy.

I have a large stock of Xmas Perfumes and Toilet Articles from 15c. to $5.00.

I shall be pleased to have you call and select your favorite odour, and Xmas present, before my stock gets too low for you to make a good selection.

Geo. A. RIECKER, 87 Charlotte street, St. John, N. B. Tel. 239.

PROFESSIONAL.

G. G. CORBET, M. D.

X-Ray and Electro-Therapy.

159 Waterloo Street, ST. JOHN, N. B.

TELEPHONE 614.

FOR THE HOLIDAY.

Our Stock of Rich Furs at Special Prices.

MINK STOLE, BOAS, ETC., $20.00, $27.00, $31.00 to $35.00. MUFFS TO MATCH, $25.00 to $45.00.

ALASKA SABLE STOLES AND BOAS, $15.00 to $28.00.

SABLE, SABLE FOX, MARMOT MINK STOLES, BOAS AND MUFFS, all at Special Prices.

Gentlemen's Caps, Gauntlets, Collars and Coats; Children's Furs, in Coats, Caps, Collars and Boas; Men's and Boys' Winter Cloth Caps—all finished from the best stock.

THORNE BROS. Hatters and Furriers.



It's a Good Idea

to have US call for that Laundry a few days before your reception. Look at your list of guests and you'll find some pretty tony folks are to call.

We Launder Ladies' Skirts

so that they are immaculate, and don't have to go to the repair shop before you wear them.

Extra care like WE use is worth something in addition to our "more than ordinary" good work.

30 to 50 Pieces for 75c.

Our Flexible-Pliable Finish LEADS.

UNGAR'S LAUNDRY, Dyeing and Carpet Cleaning Works Limited. 'Phone 58.

A Good Electric Reading Lamp . . .

Is at once an Ornament and a Convenience, Almost a Necessity.

We Are Showing Some Excellent New Designs

.....AT.....

VERY MODEST PRICES.

Order Early for Christmas.

The R. E. T. PRINGLE CO., L'td. 105 Prince Wm. Street.