

3 - ONLY - 3 Near Seal Jackets

One Russian Blouse, Marten Collar and Fronts, 24 inches long, 34 bust. Regular price \$35.00, now \$27.50.
One with Sable Trimmings; regular price \$50.00, now \$42.50.
One Straight Jacket, Sable Collar and Revers, 24 inches long, 36 bust. Regular price \$45.00, now \$35.00.

F. S. THOMAS, Dufferin Block,
541 Main Street, N.E.

THORNE BROTHERS.

Something for Santa Claus to Keep in Mind

Ladies' Fur Lined Coats and Fur Jackets, Stoles, Throwovers, Muffs, Gauntlets; also Men's Fur Caps, Gauntlets, Fur Collars, Fur Coats; Children's Furs and Robes finished from the most fashionable furs, and in our usual reliable qualities, at the usual Holiday Discounts.

STORE OPEN EVENINGS UNTIL AFTER CHRISTMAS.

THORNE BROS. Hatters and Furriers,
93 KING ST.

1 Nickel Showcase, round front, 5 ft. long, complete, with fancy stand.

2 large Self Feeder Stoves, full Nickel trimmed, in excellent order.

FOR SALE BY

W. J. NAGLE & SON

146-148 Charlotte Street, Corner Duke.

WESTERN ASSURANCE CO.

Est. A. D., 1851.

Assets, \$3,300,000

Losses paid since organization

Over \$40,000,000.

R. W. W. FRINK,

Manager, Branch St. John, N. B.

Christmas is Knocking at Your Door.

Our Christmas trade has been the best we ever had, for which we are very thankful. We are satisfied to say we have done our best to get a good assortment of Christmas shoppers, and we wish to state to any who have not yet made their purchases for Christmas to call and see our stock and we are sure you will save money.

OVERCOATS, \$5.00 to \$15.00
FANCY MUFFLERS 50c, 75c, \$1.00
FANCY TIES, 15c, 25c, 50c.

Wishing you all a Merry Christmas and a Happy New Year.

C. Magnusson & Co.,

THE CASH CLOTHING STORE,

73 Dock Street, - - St. John, N. B.

OPENING TODAY

AT . . .

THOMAS J. FLOOD'S, 60 KING STREET,
Opposite Macaulay Bros.

Ladies' and Gents' Leather Dressing Cases

In French Padded Russian Leather,
Seal and Velvet Crocodile. . . .

Wrist Bags, Purses, Bill Books, Writing Portfolios,
Card Cases, Brush and Comb Sets, with
French Ebony Backs and
Silver Lettered.

THOMAS J. FLOOD,

Christmas Gifts That Are Appreciated.

In making your selection of Xmas gifts do not forget your faithful friend, the Horse. Here are a few seasonable presents:

- A Nice Set of Harness.
- A Nice String of Bells.
- A Sleigh Heater.
- A nice Horse Brush.
- A nice Fur Coat.
- A nice Fur Robe.
- A nice Horse Blanket.
- A nice Street Blanket.

A nice Dog Collar, besides a large variety too numerous to mention, which we are offering at low prices.

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



THE START

In life is the first dollar saved.

Have YOU made YOUR Start?

If not deposit ONE DOLLAR in the SAVINGS
DEPARTMENT of the UNION BANK OF
HALIFAX, at once.

DEPOSITS

Dear interest at three per cent., which interest is
added to your account twice a year.

Therefore your account is growing continually

"Holiday Gifts"

—FOR—

Gent, Ladies and Children.

See our assortment. It will surely please you.

E. W. PATTERSON, - - 29 City Road.

SNOW STORM COST QUARTER MILLION

C. P. R. Earnings Declined
Because of a Week's
Weather Disturbances.

(Montreal Gazette).

What a well-distributed snowstorm cost a railway company was well shown by the earnings of the Canadian Pacific Railway Company for the week ending December 14. The figures show that approximately the weather disturbances of the seven days in question cost the road somewhere about \$250,000. During the whole of the present year the increases in the earnings of the Canadian Pacific have been very marked, while it is almost two years since the word "decrease" has had to be used. During the past week, however, the earnings of the Canadian Transcontinental road have shown a decrease of \$55,000 over the corresponding season of last year, being \$1,296,000 for this year, as compared with \$1,351,000 last year. This decline is entirely due to weather conditions. During the week stormy weather was encountered, especially along the North Shore section, which was almost blocked with snow for several days. While the storm gradually developed until it covered the whole of the province of Quebec and the east almost far St. John. What this big snowstorm has cost the C. P. R. is indicated by the fact that during the previous months of the year the earnings of the road have shown increases each week of upwards of \$150,000 over the corresponding weeks of last year. This week they showed a decrease of \$55,000, or a difference of over \$200,000. And to this upwards of \$50,000 expended by the road in keeping its tracks clear and trains moving, and it will easily be seen that the weather disturbances of the past few days have cost one of the Canadian railroads at least a quarter of a million dollars.

FRUIT CULTURE

To the Editor of the Times:
Sir—In your editorial of Dec. 20th, Mr. McClellan is quoted as saying New Brunswick apples are of better flavor and keeping qualities than those of the sister province of Nova Scotia. Mr. McClellan is possibly right in his opinion, the reason being our nearer northern position for firmness and the fact that the St. John river valley is a superior watered land for fully ripening and perfecting the fruit. A Mr. Harris, a Nova Scotian, who some years ago I saw a few miles back of Gagetown had just been examining some trees (pippins) that he had formerly sold from his Nova Scotia nursery. He told me he was astonished at the improvement in the quality of this fruit when grown in the St. John river valley as compared with the product of the trees on his home orchard in Nova Scotia. In Nova Scotia, he said, it was rare to get a clean pippin, but here were the largest and cleanest lot of apples he had ever the pleasure of looking upon, of that particular apple. A little later one of the Messrs. Peters of this city, procured three barrels of this fruit at six dollars a barrel, all the farmer had of No. 1 stock.

Now here is a lesson to all growers that it is worth their while, while on the grounds and always at home on their farms, to begin to try and cultivate and experiment in the culture of this ever much desired and essential fruit for the health of mankind and profit to the grower. The St. John river valley is an ideal apple land, inasmuch as go where you will along its shores, the wild apple is indigenous to the land. At present the farmers seem indifferent or ignorant of the possibilities of its successful culture. Many plant the trees, but do not interest themselves sufficiently to prune and cultivate after planting. A single practical lesson by a government expert at the proper time of pruning would give all the information necessary to any painstaking farmer who had planted, but did not know how to get the fruit. In most cases the young trees are left to continue growing without being pruned for many years. I have experimented on a young orchard for five or six years. By commencing early to partially stop back the strong green growth so as to leave the part remaining ripen well, some trees have produced a full crop at six years of age. Once the farmer is shown practically how fruit is produced, and it is really a simple lesson, he would ever after be a constant watcher of their growth and value as a material adjunct to his farm. Another industry that would greatly benefit and help the general farmer is the cultivation of small fruits. There is a gooseberry called The Downing, named after the introducer of it, who says the first gooseberries originated near the Bay of Fundy, and that they are indigenous to this province only. Probably this is quite correct, as we have Gooseberry Lake, near Musquash, the name of the neighborhood. Mr. Downing says the gooseberry was taken to Britain from New Brunswick in the first place. It was there cultivated until many varieties of good form and greater size was the result of these efforts. Secured the best of these varieties from William Holt, of Fairville, who is a grower of the best kinds only, and a highly intelligent investigator. It has been my habit to leave the fruit to ripen for table use. Here the custom is to pick green for preserving. In picking the fruit in a ripened state many drop on the ground, and the result was that in the following spring about one hundred seedlings showed themselves about two or three inches high. Knowing they were from the best varieties and the bees being numerous this year among the trees, I concluded they would be worth experimenting with. Last year about a third (then four years, etc.) blossomed and ripened the fruit, and the qualities were all good, but some few superior to any of the old world stock. I think this is the first instance of such an experiment in numbers in this country, as all kinds have generally been imported from Britain to the United States or Canada. The improvement in size (one-third larger) I attribute to the fact that our climate here has a quicker and more vigorous growing season than that of the British Isles, where there is a slower and less extensive action on the trees. I am looking forward with patience (the trees take here four or five years to mature) and pleasure to see the outcome of this experience, and if those farmers who take a delight in their calling would just do simply what I as an amateur gardener have accomplished by patience and industry, they surely would add much to their happiness and wealth in this land, which is capable of producing anything edible, if a little wisdom and care is exerted.

Most respectfully,

J. S. CLIMO.

You cannot possibly have
a better Cocoa than

EPF'S
A delicious drink and a sustaining
food. Fragrant, nutritious and
economical. This excellent Cocoa
maintains the system in robust
health, and enables it to resist
winter's extreme cold.

COCOA
Sold by Grocers and Storekeepers
in 1-lb. and 1/2-lb. Tins.

GREAT RUSH OF RAILWAY BUILDING

The railway facilities of the country, says the New York Journal of Commerce, are totally inadequate for the traffic offered, the growing shortage of cars commented upon in all quarters, though this cannot be obviated merely by purchases of new equipment, since in many cases lack of proper terminal facilities or the need of additional tracks is the prime cause of the blockades. Granting the necessity of rail-roads keeping up to the times by selling new securities and the advantage accruing to the country at large from such action, the immediate result for the shareholders may be less beneficial. It is difficult to see how increases in dividends can continue as of late months, since not only are fixed charges mounting, but operating expenses as well, owing to larger wages and higher cost of material tending to consume the additional gross. It is to be hoped that the country of competitive building, will not have the same disagreeable results as back in the eighties when the growth of the country was anticipated for years to come with the result that quite a few railways subsequently took place. Many conservative railroad men realize the nature of the situation fully, but under the stress of competition are compelled to keep up the pace.

THE SAME OLD GAME

By Judd Mortimer Lewis.

This time
Of year,
The time
That's here,
We wake
When morn
Is be-
ing born—
We wake
And rush
In to
The crush.
Rush up
And down
And though
The town
And eye
The things
The sea—
Son brings.
The dolls
And toys
For girls
And boys,
We pick
And choose
And tack
And cruise,
Cruise here
And there
And off—
By where,
Till we
Grow thin
As this
Rhyme in
The try-
ing to
Pick out
A few
Nice things
For those
Who hang
Their hose
With care
Where we
Can't help
But see,
So that
Is why
We pack
And try,
And prize
And lift,
And tack
And drift,
Through miles
On miles
Of Christ-
Mas aisles;
And then
We leave
Till Christ-
Mas Eve
The things
We ought
Long since
Have bought.

A DELIGHTFUL CLOSING

Thursday was closing day at the Currie Business University, and in the evening between three and four hundred students and friends gathered in the spacious rooms where a programme of instrumental and music songs was carried out. Miss Elsie M. Trimble, director of the school, was presented by the students with a purse of gold, and an address read by Joseph Marry, Miss Margaret Seeley, assistant teacher in the commercial department was also presented with a purse of gold, accompanied by an appreciative address read by John Morrissey. Refreshments were served and at half-past nine dancing began, and was continued until the morning hours. It was a delightful event, thoroughly enjoyed by all, and celebrated the closing of the most successful year in this school's history. The secretary in opening the evening's reception thanked the students and general public for their loyal support and patronage. He stated that the present year had been the most successful, and defined the meaning of success as the accomplishment of the greatest amount of good to the greatest number of people. The programme consisted of musical selections, songs and readings.

The address was as follows:

Dear Miss Trimble:

If we allowed this opportunity to pass without expressing to you in some way our appreciation and gratefulness for your undivided and patient attention, and the many thoughtful kind and to us, one and all, during the past year, we should certainly not spend a very happy Christmas. This is the unanimous sentiment of your pupils, at the Currie Business University, Limited.

When we reflect on the work of this institution, which from first to last is alert with unquenchable life, it brings to mind the many scores of graduates made happy through successful achievement in the commercial world, forming a battalion of loyal, loving friends, which must truly be a source of great happiness to you as well as to the management and staff.

As a teacher, we look upon you as an ideal one—your best work is the encouragement and inspiration you have given to us. We desire to assure you that despite our inclination, at times, to be inattentive, you have by your unobtrusive manner and by your example in the quick execution of work, brought something out of us which aroused our enthusiasm and moved us to greater endeavor for conquering difficulties and qualifying for the many positions of responsibility.

In many of us who did not possess the natural initiative, you have inspired a willingness to do the right thing when only told, thereby securing a higher and more appreciated standard of capacity. In many notable ways you have been a source of education and culture and you certainly have made life brighter to all who have had the pleasure of taking instruction from you.

These words of enthusiasm and admiration are but a feeble expression of our actual feelings, at this time—the affectionate esteem in which your character is held by all who have come under your influence is the real adornment of this incident and cannot be expressed in words.

In closing, we beg you to accept this gift as a slight reminder of your much appreciated efforts on our behalf.

With the sincere hope that you may return to your labors, after the holidays, much refreshed in mind and body, we wish you and yours a merry Christmas and a happy New Year.

Your sincere friends,
JOSEPH MARRY,
ROY WHEELER,
GERTRUDE PORTER,
HANNAH BUCK.

Signed on behalf of the students of the Currie Business University, Limited, this 20th day of December, 1906.

Miss E. W. Gilmour, of the High school staff, went to Boston last evening to spend Christmas.

Great Reduction Sale LADIES' NECK FURS

Tonight and Monday

The greatest bargains of the season in Ladies' Fine Neck Furs. This sale on account of the mild weather. All furs are included in this reduction sale.

Mink, Alaska Sable and Squirrel Collars and Stoles.

Beautiful Empire Muffs in Mink, Alaska Sable, Thibet Squirrel, Russian Fox, Etc.

Throwovers in Canada Mink, American Mink, Fox, Squirrel, Etc.

All Christmas Furs at Bargain Prices.

F. W. DANIEL CO.,

London House.

Charlotte Street

Great Clearance Sale —OF— FANCY CHINA —AND— ORNAMENTS! WE WILL CLEAR OUT MANY LINES AT GREATLY REDUCED PRICES. SATURDAY AND MONDAY.

OUR LOSS, YOUR GAIN.

\$1.00 Richly Decorated Salads reduced to	75c.
1.50 Limoges Cake Plates.	" 75c.
1.25 Limoges Cups and Saucers,	" 75c.
.85 Teplitz Vases,	" 50c.
.75 Beautiful Nut Bowls.	" 50c.
.60 Fancy Cake Plates,	" 35c.
.50 Dresden Figures,	" 35c.
.45 Bohemian Glass Epergnes,	" 25c.
.40 Japanese Bon-Bons,	" 25c.
.35 Austrian China Salads,	" 15c.
.30 Austrian China Cake Plates,	" 15c.

Ornaments Reduced to Half Price

\$2.50 Royal Vienna Vases, reduced to	\$1.25.
6.00 Rozane Ware	" 3.00.
2.00 Amphora	" 1.25.
4.50 Teplitz	" 2.50.
3.50 Royal Bonn	" 1.75.

W. H. HAYWARD CO., Limited,

85, 87, 89, 91, 93 Princess Street.

Everything

FOR

CHRISTMAS

AT

Reduced Prices

AT

Wilcox Bros.

DOCK STREET.

Quality!

We wish to call your attention to the quality of goods we dispense. If you have not given us a trial do so and be convinced.

Prices no higher than you frequently pay for a poorer quality.

Remember, if you do not buy from us we both lose money.

W. J. McMillin,
Druggist, 625 Main St.
Phone 980.