MEN'S FALL DERBIES

—IN—

Black, Brown and Sage

Styles to suit all ages.

Something very Natty for Young Men.

F. S. THOMAS

Fashionable Hatter. 539-541 Main Street

St. John, N. B., Sept. 30, 1908.

FREE!

A SUIT CASE will be given away Free with each sale of a Suit or Overcoat for 30 days—from October 1st to November 1st.

Prices of Suits. $5 to $15.00

Prices of Overcoats $5 to 15.00

—AT—

The Cash Clothing Store

C. Magnusson & Co. 73 Dock Street, St. John, N. B.

FINANCIAL and COMMERCIAL

(Furnished by D. C. Clinch, Banker and Broker.) Oct. 1st.

NEW YORK FINANCIAL BUREAU.

Call money may firm a little today owing to October disbursements and a larger movement of funds to the West, which also foreshadows an unfavorable bank statement on Saturday. It is noted that the bankers convention is agitating a campaign of education against the deposit guarantee proposition of Bryan. The Journal of Commerce special report shows a decline of 7 points in cottons condition since last month's report. It also quotes Gary as denying that the Steel Trust is putting men to work for election effect, but he says the payroll would be larger after November 7th, if Taft wins.

DETAILED STOCK GOSSIP.

Our latest reports are conservatively bullish on U. P., SP, N. P., G. Q., and Rg. Good buying is reported in Atchison. Higher prices are tipped by some houses for C. P. R. whose strike settlement we yesterday announced six hours ahead of all competitors. Smelters will meet some stock on an advance of a point or two. So will St. Paul. R. I. Pfd. is tipped generally for higher prices. Professionals sell Steel on rallies, but expect to see it advance after election. Con. Gas may be bought on reactions. Pennsylvania August net earnings are reported to have decreased $1,500,000 all lines. Erie is still held between 27 and 31. Boston advises purchase of ACP. on declines. Bull tips are noted on Tenn. Copper and International Paper.

Cotton, Liverpool.—Due 1-2 point higher on October and 1 to 1 1-2 points lower on later months. Opened quiet, but steady 1 1-2 to 2 lower on near and 1 point lower on distant positions. At 12.15 p.m.—Barley steady net 2 1-2 to 3 1-2 points lower. Spot cotton in more demand 8 points lower mid. up's 5.18d. Sales 6,000 speculation and export 600, American 5,000, imports 1,000 bales, none American.

Weather.—Showers are indicated for today over the South Carolina and Georgia coasts and East Florida. Showers will occur tomorrow along the South Carolina coast and East Florida. Elsewhere weather will be generally fair.

Commercial.—"It will be difficult for the ginners to be more bearish than the market expects that it will be."

Miss Giles will publish her regular monthly crop report today at 1.30 p.m. Condition figure given will compare with 73.6 on Sept. 16th, last, 79 a month ago and 65.5 a year ago.

The market promises to continue for some days longer backing and filling until some development of importance that will lead to a sharp movement in either direction. Owing to the fact that underlying conditions are not of the best, and that outsiders are not inclined to do anything in the market while the important inside interests are willing to see the market kept quiet rather than attempt any early resumption of the bull campaign, we would rather sell stocks on rallies than buy them on the dips. In the general manufacturing world everything seems to be halting or, at least, marking time until the election is past and gone. Consequently, it is scarcely possible that any improvement will take place this month in general business. Of course, there are a good many contracts presumably held up pending a satisfactory outcome of the balloting in November and a little spurt in business may reasonably be expected then and perhaps it wont make much difference on that point as to who is the successful candidate. Later on, however, with the increased freight rate matters, tariff discussion, the army of unemployed, continued retrenchment of railroads and other corporations, we feel that the disappointment over the further delay of prosperity in returning will be keener than ever and lead to a good deal of selling of securities. The C. P. R. and some of the low priced rails will likely do better but sell the leaders on any bulge this morning. Take moderate profits when presented.

TOWN TOPICS.

London, 2p.m.—Consols 85 3-4, Anc 44 3-8, ACP 75, Atch 87 5-8, BO 97 1-4, CO 40 3-8, CPR 177 3-4, Erie 29 7-8, EF 43, Ills 137 3-4, KT 30 5-8, LN 104 3-4, NP 136, Cen 103 3-4, OW 40 1-8, Pa 122 1-8, RG 128, RI 1 1-4, SR 21 1-8, SP 103 5-8, RG 128, RI 19 1-4, SR 21 1-8, SP 103 5-8, UX 108 3-4.

SUMMARY.

Americans in London quiet without feature or change of any consequence.

Bank of England rate unchanged.

President Roosevelt considers further correspondence with Bryan unnecessary.

Erie net dec. Aug. $224,053, and for two months $630,023.

Plan for a freight subway along Manhattan water front submitted to public service commission.

C. P. R. strike terminates.

Letter postage to United Kingdom two cents, beginning with today.

Depression in trade causes 4,480,000 pounds deficit in British revenues for six months.

Eight payment on N. P. new stock due today and last payment Jany. 1st.

Sales of stock on Wednesday lightest since Aug. 26th.

Int. Paper agents report that their loss from forest fires is insignificant.

Amn. Woolen Co. now operating at about 65 per cent of capacity as against an average of 55 per cent in first six months of the year.

30 roads for 3rd week Sept. show average gross inc. 3.44 per cent.

Distillers declares regular quarterly div. of 1-2 per cent.

12 industrials advanced .70, 20 active rails advance .52 per cent.

Chicago—Inter-Ocean "Gossip on wheat was inclined to be bearish last night although the Northwestern news was construed as a little more bullish, the decrease in farmers deliveries being regarded as a strengthening influence. Most of the gossip on corn was bearish, the Patten interest being especially against the prices.

FINLEY BARRELL & CO.

Liverpool wheat opened firm 3-8 to 5-8. Corn quiet unchanged.

1.30 p.m.—Wheat unchanged to 1-8 up. Corn 1-8 up from opening.

New York, Oct. 1.—London prices are practically unchanged and there is no news to give the stock market an impetus in either direction. It will probably be a dull professional affair again today. The indications to us are that the market should decline on the political outlook while on the other hand the professional operations of the last few days seem to show that the market moves up more easily than down.

ED. RANDOLPH.

BANK OF ENGLAND.

Circulation	29,550,000	28,802,000
Public Deposits	8,091,000	7,639,000
Private Deposits	42,517,000	44,292,000
Gov'ts sec's.	15,732,000	15,532,000
Other sec's.	26,237,000	26,500,000
Reserve	26,917,000	28,218,000
Prop'n of res. to liab's.	53.15	54.28
Bullion	37,828,000	38,381,000

Bank rate 2 1-2 per cent unchanged.

Cotton—Liverpool cables us—"Strike settlement less hopeful crop movement heavy South offering more freely expect further decline."

On high authority we understand that general business on the line of the Erie is now picking up with gratifying speed. It is said Erie interests are pleased. Part of this may be due to Harriman diversion of traffic. In some quarters of the street the pfd. issues are regarded with more favor than the common as a speculation.

EARNINGS.

Reading Co. total all Co.'s Aug. net dec. $681,587.

Two months' net dec. $1,200,700.

Declaration of reg. div. by Anaconda Copper Co. was not unexpected and forecasts an unchanged rate for ACP when directors meet this month. The management of ACP and its subsidiaries are pursuing every conservative policy, and it will be at least six months before stockholders can look for increase div.'s.

DOW, JONES & CO.

There is a fair borrowing demand for stocks. After the close of the market inquiry was noted for U. P., Reading, St. Paul, Atch., Steel and A. R. We shall report on the private demand later on in the day.

Careful inquiry indicates that the buying of the R. I. issues in the last day or two is of the same character as that which took the pfd. stock up.

N. Y. FINANCIAL BUREAU.

C.P.R. SHOWS ITS FIRST NET GAIN

An Increase of $8,600 for Month of August.

Canadian Pacific is now in line with some of the United States roads, and is showing net as well as gross increases. The net statement for August shows a substantial reduction in operating expenses:

	August. 1908.	July 1 to August, 31, 1908.
Gross earnings,	$6,385,956.69	$12,678,837.51
Working ex.	3,807,057.98	7,825,365.55
Net profits	$2,578,898.71	$4,853,471.96

In August, 1907, the net profits were $2,570,275.15, and from July 1 to August 31, 1907, there was a net profit of $5,077,127.81.

The increase for August is $8,623, and the decrease for two months, $223,655.

THE WINNIPEG WHEAT MARKET.

St. John, N. B., Sept. 30, 08.

The Ogilvie Flour Mills Co., Ltd., supply us the following qutotations of the Winnipeg wheat market:—

September	98⅛
October	96⅜
December	93⅝

DEPOSITS JUMP OVER $46,000,000

Great Gains Made in Deposits of Canadian Banks During Last Three Months.

In the three summer months, June, July, and August, deposits of all classes held by the Canadian banks increased $46,505,842. This gain, added to that scored in the spring, wipes out the loss made during 1907, and brings the total of deposits level with 31st December, 1906, the previous high record.

Following is a list of banks showing increases of $1,000,000 and upwards during the past three months. Dominion and provincial deposits, "demand" and "notice," deposits elsewhere and deposits of other banks in Canada are included:

Bank.	Aug. 31, 1908.	Increase.
Montreal	$148,954,208	$19,392,680
Commerce	89,465,411	6,708,009
Merchants	38,487,968	2,629,573
Molsons	24,256,465	1,864,051
British	24,778,839	1,776,352
Dominion	35,571,208	1,337,743
Union (Can.)	21,409,470	1,307,267
Standard	14,868,808	1,177,015
Nova Scotia	29,946,740	1,168,177
Imperial	31,055,396	1,032,757
Ottawa	23,345,232	1,029,515

As a large part of the gain came from borrowings in London, the banks having the Canadian accounts of the corporations putting out securities would get the benefit for new deposits.

MARINE NOTES

Battle line steamer Mantinea, Capt. Wright, sailed from Marseilles on Sept. 20th for New York.

Battle line steamer Sellasia, Capt. Purdy, arrived at Hamburg on Tuesday last from Savannah via London.

The steamer Usher will be due at Cavite on Oct. 3rd.

Battle line steamer Trebia, Capt. Hilton, sailed from Port Tampa on Wednesday for Kastrup via New Orleans.

Steamship Elloe, which arrived at New York, passed one of the largest icebergs ever seen at sea. The steamer's captain reports, Sept. 17, lat. 43.44, lon. 48.52, passed an iceberg 300 feet high and 1,200 feet long; first seen at a distance of 17½ miles.

ITEMS OF INTEREST

Fifteen dollars cash prize at the Provincial Shooting Gallery, cor. Main and Paradise Row.

Ungar's Laundry has been a boon to the ladies this summer. Their white suit laundering is the praise of the town.

N. Y. STOCK MARKET.

Thursday, October 1, 1908.

New York Stock Quotations, Chicago Market report and New York Cotton Market. Furnished by D. C. Clinch, Banker and Broker.

NEW YORK STOCK QUOTATIONS.

	Yesterday's Closing.	To-day's Opening.	Noon.
Amalg. Copper	75	74½	74¾
Am. Smelt. & Rfg.	84¾	83¾	84⅛
Am. Car Foundry	39⅜	39⅛	39
Atchison	87⅝	87¾	87¾
Am. Locomotive	45¾	45⅝	45⅝
Balt. & Ohio	97½	97⅝	98¼
Chesa. & Ohio	40¼	40¼	40¼
Canadian Pacific	177½	177	177
Chicago & Alton	28	28	27½
Colo. F. & Iron	34¾	34¾	34½
Consolidated Gas	147	147	146¾
Gen. Elect. Co.		137	137
Erie	30	29⅝	29½
Erie, Second pfd.		34½	34½
Illinois Central	137½	138	137
Great Northern, pfd.	130¼	130	130
Soo	124½	124½	125
Missouri Pacific	53	52¾	52¾
Nor. & Western		71⅝	71⅝
N. Y. Central	103½	103½	103½
Reading	128¼	128	127⅞
Pennsylvania	122⅛	122¼	122
Rock Island	19⅜	19⅜	19½
St. Paul	133⅞	133⅝	133⅝
Southern Ry.	21¼	21½	21½
S. Pac. ex. d. 1½ p. c.	103¾	102⅛	102¼
Northern Pacific	136⅛	136	136
National Lead	83⅜	82¾	82¼
Union Pacific	158⅜	158¼	158⅜
U. S. Steel	45⅜	45⅜	45¼
U. S. Steel, pfd.	108¾	108¾	108⅞
Wabash, pfd.	26¾	26¼	26¼

Total sales in New York yesterday, 267,000 shares.

CHICAGO MARKET REPORT.

Dec. corn	65⅛	65⅞	66⅛
Dec. wheat	99⅜	99⅞	100¼
Dec. oats	49	49¼	49⅜
May corn	64⅞	65	65¼
May wheat	102¾	102¾	103½
May oats	51¼	51¼	51½

MONTREAL QUOTATIONS.

	Yesterday's Closing.	To-day's Opening.	Noon.
Dom. I. & S., pfd.	64	65	65
C. P. R.	177¼	177	177¼
Montreal Power	102½	103	103¾
Ills. Tract., pfd.	87¼	87¼	87¼
Mackay Co.	68	68	68

NEW YORK COTTON MARKET.

October	8.92	8.87	8.90
December	8.67	8.63	8.66
January	8.53	8.50	8.52
March	8.54	8.52	8.52

STERLING EXCHANGE RATE.

Demand, 486.20 a 30; cables, 486½ a 60; sixty days, 484.95 a 485., soft.

THIS IS BETTER.

Railroad earnings are slowly but surely on the mend.

For the third week of September, 30 railroads show an average gross decrease of only 3.44 per cent.

At one time the decrease ran as high as 19 per cent.



Style In Fall Hats

We have the largest display of Trimmed Hats in the city. And there is not a design that is not in quiet good taste. Our prices are the most moderate for quality in trimmings.

Ready-to-wear $3.50 up

Trimmed Hats $5.00 up

Pattern Hats up to $20

Further Additions in Ladies Costumes $17.90 ea.

Remarkable in Value:

Our suit stock has been changing very rapidly—early designs mostly sold—still newer styles taking their place. Here comes a splendid line of Ladies' Costumes in the newest pointed coat effect to sell at a much more moderate price than will be found elsewhere. They come in Navy and Brown or Black and Brown Striped Cheviots One of the most popular cloths to-day. Don't miss seeing these Costumes **$17.90 each.**

F. W. DANIEL & Co., Ltd.

London House Charlotte Street

SHIPPING

MINIATURE ALMANAC.

1908, October.	Sun Rises.	Sun Sets.	Tide High.	Tide Low.
30 Wed.	6.26	6.02	2.17	8.51
October.				
1 Thurs.	6.27	6.00	3.01	9.39
2 Fri.	6.28	5.59	3.51	10.35
3 Sat.	6.29	5.57	4.49	11.38

The time used is Atlantic Standard.

VESSELS BOUND TO ST. JOHN.

STEAMERS.

Benedick, sld Liverpool, Sept 21.
Himera, at New York, Sept 28.
Pontiac, sld Sept. 22.
St. John City, sld London, Sept 16.

SHIP.

Merioneth, sld Genoa, Aug. 29.

ARRIVED TO-DAY.

Stmr. Senlac, 614, McKinnon, from Halifax via call ports, Wm. Thomson & Co., pass. and mdse.

Coastwise.—Stmr. Bear River, 70, Woodworth, Bear River; barge No. 2, Warnock, Parrsboro and cld.; schrs. Viola Pearl, 22, Wadlin, Wilson's Beach; Frances, 68, Gesner, Bridgetown; Clara A. Benner, 36, French, Back Bay.

ARRIVED YESTERDAY.

Schr Peter C Schuity (Am), 373, Patterson, from Eastport, Stetson, Cutler & Co, bal.

CLEARED TO-DAY.

Schr. C. B. Whidden, 349, Morrison, for Liverpool, N. S., master, ballast.

Schr. Tay, 124, Cook, for Boston, A. Cushing & Co., 155,938 ft. plank, etc.

Coastwise.—Stmr. Bear River, Woodworth, Digby; schr. Viola Pearl, Wadlin, Beaver Harbor.

CLEARED YESTERDAY.

Schr Abbie C Stubbs (Am), Colwell, for Vineyard Haven for orders, J R Warner & Co, 405,118 ft spruce plank and scantling.

DOMINION PORTS.

Quebec, Sept. 29.—Ard. stmrs. Ontarian, Liverpool; Ionian, Glasgow; Turcoman, Antwerp; Dagfield, Sydney; Amethyst, do; Dahomey, do; Kermess, do.

Sld. stmrs. Athenian, Glasgow; Ottawa, Liverpool; Virginian, do; Parisian, London; Montrose, do; Englishman, Bristol; Montezuma, Antwerp; Norfolk, United Kingdom.

Montreal, Sept. 29.—Ard. stmrs. Tunisian, and Kensington, Liverpool; Hesperian and Lakonia, Glasgow; Cairnrona, Newcastle; Manchester Shipper, Manchester; Fremona, from Middlesboro; Canada Cape, Cape Town; Iona, Newcastle.

Sld.—Stmrs. Montrose, London and Antwerp; Englishman, Avonmouth; Manchester Exchange, Manchester.

Halifax, Sept. 30—Ard, stmrs Halifax, Boston (and sld for Hawkesbury and Charlottetown); Mackay-Bennett (Br cable), sea.

Sld—Stmrs St. Pierre Miquelon (Fr), Sydney, and St Pierre (Miq.)

Victoria, BC, Sept 28—Sld, ship Largiemore, South Africa.

BRITISH PORTS.

Preston, Sept. 28—Ard stmr Edith (Nor.) Jorgensen, Shediac via Sydney C. B.

Demehara, Sept. 26.—Ard. schr. Sedgwick, Norfolk.

Adelaide, Sept. 29.—Ard. previously, ship Fiery Cross (Nor.) Claussen, Campbellton, N. B.

Belfast, Sept. 28.—Ard., bark Crusader (Nor.), Jensen, Newcastle, N. B.

Ardrossan, Sept. 26.—Ard., stmr. Thorsdal, from Chatham, N. B.

Liverpool, Sept. 28.—Ard., bark Smart (Nor.), Arnsen, Dalhousie.

Southampton, Sept 30—Sld, stmr Majestic, New York via Queenstown.

Prawle Point, Sept 29—Passed, stmr (supposed) Kanawha, St John and Halifax for London.

Brynsiencen, Sept 28—Ard. stmr Portsmouth, Campbellton and Sydney (CB) via Barry.

Liverpool, Sept 30—Ard, stmr Manchester Mariner, Montreal for Manchester.

Hull, Sept 29—Sld, stmr Romsdal, Campbellton.

Southampton, Sept 30—Ard, stmr Oceanic, New York.

Tuskar, Sept 30—Passed, stmr Halifax City, Halifax for Liverpool.

London, Sept 30—Ard, stmr Kanawha, St John and Halifax.

Glasgow, Sept 27—Ard, stmr Pretorian, Main, Montreal.

Sld—Stmr Parthenia, Stitt, Montreal.

Hong Kong, Sept 26—Sld, stmr Empress of China, Archibald, Vancouver via Yokohama.

Manchester, Sept 28—Ard, stmrs Murcia, Kirton, Pugwash; 27th, Hestia, McKelvie, Parrsboro.

Barbados, Sept 28—Ard, bark Freeman, Van Name, Rosario (proceeds to Port Spain.)

FOREIGN PORTS.

Boston, Sept. 29.—Ard., stmr. Winifredian, Sheppard, Liverpool.

New London, Sept. 29.—Ard., schrs. Waltham, Brunswick, Ga.; Mount Hope, Baltimore.

Sld., schrs. Earl Grey, from New York for St. John; Rewa, do for do; Wandrian, from New York for Walton; Union, from Elizabethport for Nova Scotia.

Calais, Me., Sept. 29.—Ard., schrs. James Boyce, Newport News; Nellie Eaton, New York; Hattie McKay, Parrsboro, N. S.

Buenos Ayres, Sept. 5.—Ard., bark Nautilo (Ital.), Scotto, Bridgewater, N. S.

Lisbon, Sept. 26.—Ard., stmr. Chiswick, Munson, Pensacola via Sydney, C. B.

New York, Sept. 29.—Ard., schr. Henry H. Chamberlain, Richardson, South Amboy for Southwest Harbor.

Cld., bark Arrow, McDonnell, Tsingtau, China; schrs. Gypsum Queen, Hatfield, Port Greville; S. A. Fownes, Tower, Moncton.

Sld., bark Cambersdoon, for Melbourne; schr. W. E. & W. L. Tuck, for Lubec.

Portland, Me., Sept. 29.—Sld, schr. Cymbelini, for Tusket, N S

New York, Sept 30—Cld, stmrs Baltic, Liverpool; Munin, Windsor; schrs Karmoe, Pictou; Madeleine, Bridgewater.

Sld—Stmrs Carmania, Liverpool; Teutonic, Southampton.

City Island, Sept. 30.—Bound south, schrs. Almeda Willey, St John; Theresa Wolf, St John via Bridgeport.

SPOKEN BY WIRELESS.

4.40 a.m.—S.S. Kron Prinzessine Cecelia, 220 miles south of Cape Sable, bound to Bremerhaven.

7.50 a.m.—S.S. Ivernia, south of Cape Sable, bound to Boston.

Montreal—O P R stmr Lake Champlain reported 115 miles east of Belle Isle at 1 p.m. today, due Quebec 6 o'clock Saturday morning.

REPORTS AND DISASTERS.

San Francisco, Sept. 21.—Ship British Yeoman was sold to-day by U. S. marshal to Capt Eschen, of Eschen & Minor, of San Francisco, for $9,200.

London, Sept. 30.—A cableram from Manila states that American steamer Tarlac dragged ashore at Borongan in a gale 23rd and is likely to become a total wreck.

Schr. Carrie A. Norton, Hammett, from Savannah, has been towed into Kingston, Pa., totally dismasted by the late gale.

London, Sept. 28—The schr Mystery, before reported foundered and crew rescued and on board stmr Main (Ger.), belonged to St. John's (Nfld.)

Bangor, Me., Sept. 29.—While trying to make the harbor at Mackerel Cove, Bailey's Island, Sunday, the schooner Race Horse, Capt. William White, which was bound to this city from Boston with a cargo of phosphate, struck on Bells Ledge and filled so rapidly that the captain and crew of four men had just time enough to lower the boat and clear the vessel's sides before she sank.

NOTICE TO MARINERS.

Boston, Sept. 29.—Commander C. J. Boush, in charge of this lighthouse district, gives notice that the steam fog signal of Vineyard sound light-vessel No 41 is disabled, and the fog signal will be a bell, rung by hand, until further notice.

Plum Island spit north part buoy A 3, a spar, Newburyport harbor, is reported missing, and will be replaced as soon as practicable.

CHARTERS.

Nor. steamer Vitalia, from Miramichi for West Coast England, deal, 40s.

Nor stmr Therese, 1,117 tons, from Cape Tormentine to west Britain or east Ireland with deals, 40s, October; Nor stmr Bridge, 649 tons, same; Br stmr Ayr, 1,955 tons, from Miramichi to west Britain or east Ireland with deals, at or about 38s, Oct.; Br stmr Andoni, 2,034 tons, from Demerara to Montreal with sugar, pt, prompt; Nor stmr Hero, 2,418 tons, same, Oct.

MARRIAGES

HUGHES-FISH.—At 116 Waterloo street, St. John, N. B., August 29, 1908, by Rev. Gideon Swim, William H. Hughes and Muriel H. Fish, both of St. John, N. B.

Miscellaneous



10 per cent Discount

For Early Buyers

Ladies' Fancy Stripe & Plain Broadcloth Suits **$18 to 35**

Ladies' Fancy Stripe & Plain Ventian Suits **$12 to 25**

Ladies' Tweed Suits **$10 to 18**

Long Loose and Tight Fitting Coats **$7.50 to 35**

Ladies' Costumes and Coats made to order **$12 to 40**

Wilcox Brothers

We Are Continuing Our Exhibition Sale Of Pianos and Organs

at our warerooms, 7 Market Square. All persons interested should avail themselves of this opportunity to get an instrument from especially selected and prepared Exhibition Stock.

Connoisseurs and admirers of high art in pianos are invited to call and see the beautiful samples from the famous factory of Brinsmead, London, G. B.; also our splendid stock of Gerhard Heintzman, Nordheimer and other Pianos, and Player Pianos.

THE W. H. JOHNSON CO. LTD.,

7 MARKET SQUARE, ST. JOHN, N. B.

PICKLING SEASON

We have, Small Cucumbers, Pickling Onions, Green Tomatoes Peppers, Citron, Melon, Cauliflower, Rock Cranberries, High Bush Cranberries.

J. E. QUINN, City Market, Phone 636

Notice to Employers of Labor

Do you carry an Employers Liability Policy? If not you are taking big chances under the New "Workman's Compensation Act." We are experts in providing this protection. Give us a call for rates. Phone 269

Lockhart & Ritchie General Agents

Employers Liability Association Corporation, of London

Children's Eye-sight



If your or your children's eyes trouble you and it's a question of proper glasses, consult D. BOYANER, SCIENTIFIC OPTIAN, 38 Dock Street.

Coats and Skirts

New lot Ladies' Fall and Winter Coats, $4.50, $4.90, $6.00, $7.50 to $10.00 each—manufacturers' samples at wholesale prices.

Also new lot Ladies' Skirts for Fall, $1.98 to $4.25 each.

New Underwear, Hosiery and Gloves. Everything in Smallwares at best prices.

Arnold's Department Store

Tel. 1765.

BUY

CHAS. ROBINSON'S BUTTER NUT BREAD ST. JOHN N.B.

"There's none like that."

The best Bread is none too good for St. John.

GREAT SALE

of all kinds of

Fall and Winter Goods

These goods are of the finest quality and are of the latest styles and designs. Satisfaction guaranteed.

HATTY, LAHOOD & HATTY

282 Brussels Street.

WESTERN ASSURANCE CO.

Established A. D. 1851.

Assets, $3,300,000

Losses paid since organization.

Over $40,000,000.

R. W. W. FRINK,

Manager, Branch St. John, NB

Place your Fire Insurance with

MACHUM & FOSTER, St. John, N.B

Representing English Companies

Lowest Current Rates.

THE **Canadian Detective Bureau, Ltd.**

We undertake all legitimate detective work for Banks, Corporations or private individuals.

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L. J. EHLERS, Supt. for Maritime Provinces.