

Finance

New Folder on the Partial Payment Plan

Little folder which we have just received from our printers explains the convenient operation of our Partial Payment Plan so effectively that it is decidedly worth sending for.

It is entitled "How to Invest WHILE You Save," and will take but two minutes of anybody's time to read through. But to many—perhaps YOU—it will prove of undoubted value in pointing out a way by which GOOD securities can be bought on easy terms.

There is no charge for the folder—nor obligation incurred by asking for it. Send us the names of some friends that we may send them copies as well.

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We offer in lots of \$500 and upwards a block of City of Moncton 5's. Debentures due 1954, at a price yielding nearly 5 p. c. on the money invested.

The fact that New Brunswick Municipal Debentures are tax exempt in New Brunswick makes such investments particularly desirable to those who require the largest net return with absolute safety.

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Insurance

World's Shipping News

MINIATURE ALMANAC.

July Moon Phases. Full moon, 10.00 a. m. Last quarter, 2.22 a. m. New moon, 10.23 p. m. First quarter, 7.51 a. m.

VESSLES IN PORT.

Steamers. Anna, R. C. Elkin. Lakonia, 3,046, Robt. Reford Co. Barka. Romanoff, 1,226, W. M. MacKay. Schooners. Alvine Theriault, 199, Crosby Molasses Co.

THE DONALDSON LINE.

The Donaldson Line steamer Lakonia, Capt. Mitchell, sailed Saturday for Glasgow via Dalhousie.

A WRECKED CREW.

Acapulco, July 2.—A. S. steamer Cleveland arrived here today, having on board Capt. Jensen, Mrs. Jensen, two mares, cook and 6 seamen of the ship Nokomia, which was wrecked on Clipperton Island Feb. 28; they were all transferred to the ship City of Sydney, bound to San Francisco.

STRUCK BY TYPHOON.

The American ship Edward Sewall, 264 tons, from Philadelphia for Seattle, arrived at Honolulu on the 9th short of provision and badly battered from an encounter with a typhoon. A series of severe storms was met by the Sewall after leaving Bahia Blanca, Argentina, Feb. 27. After repairs the ship ran into the typhoon and lost much canvas. It was necessary to repair the hull.

DANGERS TO NAVIGATION.

New York, July 11.—Stmr. Princeton (Br.), reports June 30, lat 45 22 N, lon 24 21 W, passed a ship's boat about 28 feet long; bottom covered with marine growth. (Reported to the Hydrographic Office.)

PRESBYTERIAL OF MIRAMICHI DISTRICT ELECTS OFFICERS

Newcastle, July 11.—At the Miramichi Presbytery which closed late Thursday afternoon the following were elected officers on recommendation of the nominating committee: Hon. Pres. Mrs. Ferguson, Bathurst; Pres. Mrs. F. L. Jobb, New Mills; 1st V. P., Mrs. O. Nicholson, Newcastle; 2nd V. P., Mrs. G. A. Grant, Black River; 3rd V. P., Mrs. J. C. Fair, Black Cape; 4th V. P., Mrs. Carson, Rexton; Sec., Miss M. E. Gerrard, Campbellton; Treas., Miss A. B. Cameron, Dalhousie; secretary Young People's Work, Mrs. Wm. Anderson, Burnt Church; Ass. S. Y. of P. W., Mrs. J. R. MacKenzie, Campbellton; home mission secretary, Mrs. J. P. Hamilton, River Chalo; visiting vice-presidents, Mrs. George Jardine, Mrs. Cameron, Rexton; Mrs. Geo. S. Stothart, Newcastle; Mrs. Alex. Firth, Doucetown; Mrs. James Ferguson, Mrs. R. H. Dunn, Bathurst; Mrs. James Craig, Mrs. D. C. Firth, Campbellton and Mrs. R. H. Montgomery, Bonaventure.

YARMOUTH NOTES.

Yarmouth, July 8.—H. H. Raymond, a Yarmouth boy, now manager of the Mallory Steamship Company, is in town for a vacation. Mr. Raymond is now one of the most prominent steamship men in the United States.

Rev. J. W. Falconer, of Halifax, spent Sunday in Yarmouth, and occupied the pulpit of St. John's church both morning and evening, preaching to large congregations.

Mrs. Blake Burrill and Miss Mary Burrill, of Halifax, are the guests of Mr. and Mrs. William Burrill, of Yarmouth North.

Fairly large quantities of fish are being landed here daily by the boats and small vessels. On Monday over \$1,000 was paid out for the day's catch but that was a little exceptional.

Four vessels have arrived this week with green fish: the schooner Edith F. S. had 47,000 pounds, the Joseph Lester 5,000 pounds, the S. B. Willard 6,000 pounds and the Bella, with 4,000 pounds. Henry A. Amero purchased all the fares. The Nathalie, another of the Amero fleet, has been equipped with a pupit and will try her luck sword fishing.

Albacore—or tuna—have struck in in fairly large numbers, and a quantity goes forward to Boston every night. Since Friday almost 15,000 pounds have been shipped. They are fetching a fair price.

Mackerel continue quite scarce on this shore and none of the traps are more than paying expenses. They are gathered up in so many localities, however, that the aggregate shipments keep up fairly well, about 600 barrels having gone forward since Friday.

The local market is well supplied as the price on this side is still a shade higher than it is in Boston.

TO CLOSE AT SIX P. M.

According to a request from their employees, Waterbury & Rising Limited has decided to close their Union street store at six p. m. on Monday, Tuesday, Wednesday and Thursday of each week during July and August. On Friday and Saturdays the store will be open till 10.30 p. m.

SWEPT FROM DECK, RESCUED BY DORY

Member of fishing sloop, Silver Spray had close call—Stormy weather interferes with Yarmouth fishermen.

Yarmouth, July 10.—This week has been quite a stormy one and the fishermen have not been able to do much. One day is all that the boats have been out, but the smaller vessels have had a little better luck. Dog fish are inshore a little closer and interfering with operations somewhat. Still there have been some pretty good shipments, including 565 barrels of fresh mackerel, sixteen cases of tuna, besides a large quantity of other fish.

In spite of all the drawbacks there is still some business moving. The sloop Silver Spray reports the narrow escape of one of her crew, Jeremiah Surette, of Melbourne, one day this week when he was swept off the deck by the sweep of a main boom. The vessel was travelling fast before a fair wind and he was soon left alone, but a dory was not far off and after a long and hard pull reached him just in time as he was unconscious when taken on board.

MUCH CARGO LOST.

Fifteen automobiles have been thrown overboard from the Anchor Line steamship California, which grounded on the rocks off Tory Island on June 29. A part of the hold of the vessel was flooded and much of the cargo is known to have been lost. Rough seas are now preventing other steamers from going alongside the California, whose position is critical.

PORT OF ST. JOHN.

Arrived Saturday, July 11, 1914. Stmr. Calvin Austin, Boston via Maine ports. Sailed. Stmr. Lakonia, 3,046, Mitchell, Glasgow via Baltimore.

DOMESTIC PORTS.

Yarmouth, July 9.—Ard bark Fido, (Nor.), Christiansburg, New York, to load lumber for South America. Liverpool, N. S., July 9.—Cld sch H. S. B. Boston.

BRITISH PORTS.

Queenstown, July 10.—Ard str Bal, New York. Liverpool, July 10.—Ard str Alston, Quebec. Plymouth, July 10.—Ard str St. Louis, New York. Moultrie, July 10.—Ard str Pretoria, Boston. Manchester, July 10.—Sld str Manchester Corporation, Montreal. Queensdown, July 10.—Sld str Anania, Montreal.

FOREIGN PORTS.

Vineyard Haven, Mass., July 10.—Ard schs Crescent, Perth Amboy; John A. Beckerman, New York. Portland, Me., July 10.—Ard sch William L. Elkins, New York. New York, July 10.—Sld sch Bayard Barnes, Charlottetown. At July 10, stmr Lusitania, Liverpool; France, Havre. Rockland, July 9.—Ard sch Frances Goodnow, Roberts Harbor. Sld schs B. I. Hazard, St.

OBITUARY.

Miss Emily Adele McAvenny. Friends will learn with regret of the death of Miss Emily A. McAvenny, daughter of Dr. A. F. McAvenny, which occurred at her father's residence, 169 Charlotte street, yesterday.

Miss McAvenny had been in ill health for about four months. She is survived by her father and one sister, Miss Helen McAvenny. The funeral will take place tomorrow afternoon at 2.30 o'clock from her father's residence.

James Whitley. James Whitley, an aged resident of Silver Falls, passed away yesterday at his home. He was eighty-eight years of age and had been superintendent of the old Catholic cemetery for the last thirty-eight years. He was born in Ireland.

He is survived by three daughters, John; Elsie B. Hall, Albert, N. B. Lameque, June 24, schr Pata Morgana, (Rue), Caranquet, N. B. Boston, July 9.—Ard schr Eva C. Lynn.

Old July 9, sch Genevieve, Windsor, Boobyhar Harbor, July 9.—Ard schs Georgietta, Apple River, N. S. Leon M. Thurlow, Perth Amboy; Vineyard, St. George, N. B.

Eastport, July 9.—Sld schs Judas, St. John, N. B.; Helen, Pavytuck; F. H. Ordione, New York.

NOTICE TO MARINERS. obland, July 8, 1914. Maine and New Hampshire, Portland Harbor and Approach. Lost Lodge buoy, 18, spar, reported broken off, will be replaced as soon as practicable.

There is Nothing Mysterious

In operating an account with this Bank. What many expect to find a task requiring experience is in reality a simple affair. Children conduct their savings accounts here quite as readily as their elders. To give pleasing, courteous service is our constant endeavor. This Bank has been in business for 83 years and our depositors enjoy the protection of a Reserve Fund nearly double the Capital. We invite deposits.

The Bank of Nova Scotia

PAID-UP CAPITAL - \$ 6,000,000. TOTAL ASSETS - \$ 10,000,000.

ST. JOHN BRANCHES. Main Street, St. John, N. B. 33 Charlotte Street, St. John, N. B. 100 Union St. West.

AT THE RANGE.

The Range, N. B., July 9.—A large number of the people of the congregations of the First and Second Grand Lake Baptist churches met at the parlour on the evening of July 8 and tendered a farewell party to their pastor, Rev. H. W. McCutcheon, B. A. At the close a very stirring address was extended to the Pastor and Mrs. McCutcheon by Deacon Melbourne McVicar, on behalf of their friends in which he assured Mr. and Mrs. McCutcheon of their friendship and confidence, and wished them every success in the future. In reply the Pastor thanked all for every kindness and assured them of his continued interest in them. Then all joined in singing "God be With You Till We Meet Again."

STEAMSHIPS.

ALLAN LINE

ROYAL MAIL STEAMSHIP. From TO LIVERPOOL. Quebec, Calcutta, July 16. Montreal, Tunisian, July 21. Quebec, Albatross, July 30. Montreal, Victorian, Aug. 4.

From TO GLASGOW. Montreal, Scandinavian, July 11. Montreal, Hebrides, July 18. Montreal, Corsican, July 25. Montreal, Grampian, Aug. 1.

From TO HAVRE-LONDON. Montreal, Ionian, July 12. Montreal, Sicilian, July 19. Montreal, Scotian, July 26. Montreal, Corinthian, Aug. 2. For Tickets and Further Particulars Apply LOCAL AGENTS or Wm. Thomson & Co., St. John, N. B., H. & A. Allan, Montreal.

LONDON - PARIS

VIA LIVERPOOL. LAURENTIC July 18. TEUTONIC July 25. MEGANTIC Aug. 1.

RATES TO LIVERPOOL. ACCORDING TO STEAMER (1). From \$22.50, 1st Class, \$50, 2nd Class. SEND FOR BOOKLETS AND FOLDERS—FREE. Local agents, Wm. Thomson & Co., J. T. Knight & Co., W. H. C. Co., Ltd., C. P. R., Robt. Reford Co., Ltd.

WHITE STAR DOMINION LINE

Fortnightly sailings. Twin-Screw Mail Steamers. From ST. JOHN (N.B.) and HALIFAX (N.S.) to LONDON. Next sailing from St. John S. S. "Caracot" July 19th. For Illustrated Folders, Plans, etc., apply to the Agents of the Dominion Line, 112 St. James St., Montreal.

STEAMSHIPS.

DONALDSON LINE

MONTREAL TO GLASGOW. S. S. "Saturnia" June 27, July 25. S. S. "Athena" July 1, July 29. S. S. "Lethia" July 11, Aug. 8. S. S. "Cassandra" July 18, Aug. 15. Cabin (H. S.), 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100.

THE ROBERT REFORD CO. Limited, Agents, St. John, N. B.

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NEW TRAIN SERVICE

Montreal, Toronto, Chicago. Via Windsor and Michigan Central

No. 19, 8.45 a.m., Lv. Montreal, 10.00 p.m. 8.45 p.m., Ar. Toronto, 7.35 a.m. 8.45 " " Woodstock, 10.35 " 8.25 " " London, 11.15 " 11.35 " " Detroit, 1.30 p.m. 7.45 a.m., Ar. Chicago, 8.05 p.m.

Trains consist Library-Compartment, Observation, Buffet and Dining Cars, Standard and Tourist Sleepers.

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STEAMSHIPS.

CANADIAN PACIFIC

EXPRESS AND OTHER STEAMSHIPS

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FROM QUEBEC. EMPRESS OF BRITAIN, Aug. 6. EMPRESS OF BRITAIN, Sept. 2. FROM MONTREAL AND QUEBEC

LAKE MANITOBA, Aug. 1. VIRGINIAN, Aug. 23. For rates, reservations, plans, literature, tickets, etc., apply to W. B. HOWARD, General Agent, St. John, N. B.

CRYSTAL STREAM S. S. CO.

(LTD.) ST. JOHN-FREDERICTON ROUTE. STR. D. J. PURDY will sail from North End for Fredericton and intermediate points every Monday, Wednesday and Friday, at 8.30 a. m., returning alternate days, leaving Fredericton at 7.30 a. m. The D. J. Purdy or Majestic can be chartered at any time for excursions or picnics.

ST. JOHN-WASHADEMOOK ROUTE. STR. MAJESTIC will sail from North End for Coles Island and intermediate points every Tuesday, Thursday and Saturday at 10 a. m., returning alternate days, leaving Coles Island at 6 a. m. D. J. PURDY, Manager.

MAJESTIC STEAMSHIP CO.

(FOR BELLEFLE) Steamer Champlain will leave St. John on Tuesday and Thursday at 12 o'clock noon and Saturday at 2 p. m. for Hatfield's Point and intermediate landings, returning will leave Hatfield's Point on alternate days, due in St. John at 1 p. m. No freight received after 1.30 p. m. For space and rates, apply

R. S. ORCHARD, Mgr.

FURNESS LINE

From London, July 20. From St. John, July 7. From London, July 4. From St. John, July 27. From London, July 20. From St. John, July 7. From London, July 4. From St. John, July 27.

WILLIAM THOMSON & CO., Agents, St. John, N. B.

MANCHESTER LINE

From Manchester, Steamer. From St. John, July 14. From Manchester, July 11. From St. John, July 28. From Manchester, July 23. From St. John, Aug. 11. From Manchester, Aug. 8. From St. John, Aug. 25. From Manchester, Aug. 22. From St. John, Sept. 8. From Manchester, Sept. 5. From St. John, Sept. 23.

Steamers so via Philadelphia. For space and rates, apply WILLIAM THOMSON & CO., Agents, St. John, N. B.

THE MARITIME STEAMSHIP CO. (LIMITED).

Until further notice the S. S. Connors Bros. will run as follows:—Leave St. John, N. B., Thorne Wharf and Warehouse Co., on Saturday, 7.40 a. m. for St. Andrews, calling at Dipper Harbor, Beaver Harbor, Black's Harbor, Beaver Harbor, Deer Island, Red Store, St. George, returning leave St. Andrews Tuesday for St. John, calling at Letice or Black Bay, Black's Harbor, Beaver Harbor and Dipper Harbor, tide and weather permitting.

AGENT—Thorne Wharf and Warehouse Co., St. John, N. B. "Phone 77; manager, Lewis Connors, Black's Harbor, N. B. This company will not be responsible for any debts contracted after this date without a written order from the company or captain of the steamer.