

THE EVENING TIMES, ST. JOHN, N. B., WEDNESDAY, JANUARY 17, 1906.

TO LET

OFFICES TO LET in Canada Permanent Block, Cor. Prince Wm. and Market Square. Apply to EDMUND B. LeROY, 71 Prince William Street, St. John, N. B.

SOME EXAMPLES OF SOUND LOAN COMPANIES

criticism Caused by York County Failure is Too Sweeping in Its Character—Canada Permanent Fine Showing.

(Monetary Times)

The notoriety which the York County Loan Company has gained of recent days, and especially since its compulsory stoppage, has given rise to a feeling of suspicion in the minds of many as to the safety of other loan companies using like methods. Nor is this all. It has caused murmurs as to the prudence of allowing mortgage loan companies to take deposits at all. This latter doctrine is not new; it is of some years ago...

loans on bonds and stocks, in all \$2,215,000 in realizable form with which to pay depositors, or more than 82 cents for every dollar. Or take the case of the Huron & Erie, which has \$2,000,000 of deposits against these it held \$771,000 in cash, debentures and bonds, say 58 1/2 per cent. immediately available. The Ontario Loan & Debenture, having \$225,000 in deposits, and keeping \$225,000 liquid, equal to more than 100 per cent. And there are other companies, such as the Central Canada Loan and the Toronto Mortgage Company, which hold, the first, three times, the other, twice as much in cash or immediately available securities as their deposits amount to. It would be manifestly unwise to prevent such companies from taking deposits when they can show such security to their depositors. Nor is it less unwise to jump sound concerns like these with the score of weak and undesirable companies which not only have no such available reserves but make pretensions and alluring promises to depositors or "members" which cannot be made good.

MONTREAL BROKERS

For First Time in Months Some are Advising Purchase of Stock.

(Montreal Star) For the past two weeks or more Montreal brokers have talked in a more optimistic strain in regard to the future of Canadian stocks and some have come out flat-footed. (For the first time in months) to advise their clients to range themselves on the bull side. McCaughey Bros., for instance, in writing their clients to-day, say: "Not very long ago we advised our clients to purchase stocks listed in our Canadian market, as we were satisfied that the time had come for a general advance in them, although, as we pointed out at the time, the advance would be moderate and not collective. "Since then the correctness of this opinion has been demonstrated in several stocks. "The advance in Minneapolis St. Paul and Sault Ste. Marie stock, which we predicted in the circular of the 14th in which the company's statement was given, has taken place. The common stock has advanced from 127 to 132, and the preferred from 167 to 183. "We cannot too strongly impress upon our clients that the stocks listed in this market are booked for a substantial advance within a very reasonable period. The earnings of these companies are phenomenally large, and there are special conditions of which we are not permitted to speak, but which will cause some extraordinary advances during the next four months. "We have hesitated to place ourselves too strongly on record up to the present time, but we feel that the time has now come when we should have the courage of our convictions. "The preferred 6 per cent. cumulative stock of the Illinois Traction Company is shortly to be listed on our Exchange. This company is controlled by Canadians, and as it is earning 17 per cent. on its preferred stock this dividend is assured for all time to come. We unhesitatingly recommend this stock to investors to buy outright and put away as there can be little doubt that within a year or two it will worth considerably more than par. Meanwhile it pays 6 1/2 per cent. on the investment at 95."

BRITISH COLUMBIA PERMANENT SAVINGS CO.

Dividend No. 15. Notice is hereby given that a dividend of NINE per cent. per annum has this day been declared on the Permanent Stock of the Company for the half year ending Dec. 31, 1905, and that the same will be payable at the head office of the company, No. 321 Cambie street, Vancouver, B. C., on and after January 15, 1906. By order of the board. THOS. T. LANGLOIS, President, Vancouver, January 10th, 1906.

LOAN SHARKS IN WINNIPEG

They Make Enormous Profits Out of Illiterate Poor who Come to Them For Aid.

WINNIPEG, Jan. 14.—That Winnipeg is profitable for loan sharks, who prey upon the misfortunes of the illiterate, and make enormous profits out of the necessities of the poor, and financially embarrassed, was shown by some astonishing facts which were recently presented to the Trades and Labor Council. Cases were brought to the attention of the delegates of a man who pawned recently a gold ring worth \$40. The ring, if not redeemed within a month, was to be sold without reserve. On the ring only \$6.50 was lent. Of this amount 50 cents was deducted when the loan was made for interest, which is nearly 200 per cent. per annum. W. H. Reave, the president of the council, brought before the members an even more striking instance of the grasping usury of loan companies now flourishing in the city, and operating especially in the North End. He told of a man who secured the loan of \$30 for three months, and was compelled to pay \$12 for use of the \$30, but the company deducted the \$12 for interest when the transaction was made, so that the man only received \$18, while he paid back to the firm \$30. They had an additional interest of \$12 in the meantime. It figures out at over 100 per cent. interest.

NEURALGIA

Is Due To Impoverished Blood.

When the blood becomes thin and watery, as a matter of course you become weak, vitality goes down low, and there is but little power in the system to ward off disease and pain. Neuralgia hunts out a weak spot, and makes a home there, so secure that it is hard to drive it out. But by using the proper remedies it can be driven from the system, never to return. To obtain immediate relief, first apply to the painful part a good quantity of Pulex-Neroline, and then bind on a hot flannel cloth. This local treatment will be found very efficacious, but must be followed by a course of Ferruzone treatment. Ferruzone is a blood food, and a blood purifier, and quickly strengthens the system so that further attacks may never be feared. It makes the rich red kind of blood, that gives strength and vigor to weak constitutions and puts them in good shape to resist neuralgia attacks. This combined treatment of Neroline and Ferruzone in Neuralgia, Sciatica, and Rheumatism, is marvellously effective, and cures after all else has failed. Because of the unique success of these remedies we have no hesitancy in endorsing their use to our readers. All druggists sell them. To drive mites away get some rock salt, or borax, and mix a solution in a clean jar or store, and place small lumps among the clothes put away after well brushing them. It will have no smell or mark of any sort, and no moth will go near the box or drawer where brimstone is placed.

THE WORLD OF SHIPPING

Table with columns: Name, Date, Destination. Includes entries for STEAMERS FOR ST. JOHN and VESSELS NOW IN PORT.

The Times used in Eastern, for the 7th Monday in 1905, the hours of the day are: Greenwich mean time, 11 is counted from 9 to 24 hours, from midnight to midnight.

Table with columns: Name, Date, Destination. Includes entries for STEAMERS FOR ST. JOHN and PORT OF ST. JOHN.

Star Carlin Austin, 2,533, Pika, from Boston, via Esport; W. G. Lee, pass and order. B. K. Shaw, 68, netaker, for New York. John E. Moore, 715 tons hard coal, Star.

Star Granville, 48, Collins, Annapolis, and on.

Star Bonavia, 87, for Loubourg, C. B. Baker. Sch. Rebel, Wilson, Grand Harbor.

MUSQUASH, Jan 10 - 814, schr. Harry Knowlton, for New York; 39,634 feet spruce deck.

HALIFAX, Jan 17-Ard, schr. Numidian, from Liverpool for St. John, and proceeded.

LIVERPOOL, Jan 16-814, schr. Lake Erie, for St. John.

ROCKLAND, Jan 16-Ard, schr. Minneapolis, from New York; Montreal, from St. John, N. B. via Halifax.

CITY ISLAND, Jan 14-Ped. schr. Tay Spragg, St. John for New York; Blue Nose, New York for St. John; 14, for New York; New York for St. John.

VINEYARD HAVEN, Mass. Jan 16-Ard. Schr. Lady Ellen, Philadelphia for St. John, N. B. Schr. Onyx, Liverpool, N. S. for New Haven.

CITY ISLAND, Jan 16 - Bound south, schr. Sylvia, St. Johns, N. F. via Halifax. PHILADELPHIA, Jan. 16-Ard, schr. Antares, from Glasgow and Liverpool via St. John, N. B. and Halifax.

VINEYARD HAVEN, Mass. Jan 16-Ard. Schr. Lady Ellen, Philadelphia for St. John, N. B. Schr. Onyx, Liverpool, N. S. for New Haven.

PHILADELPHIA, Jan. 16-Ard, schr. Antares, from Glasgow and Liverpool via St. John, N. B. and Halifax.

REPORTS, DISASTERS, ETC. PORTLAND, Me. Jan 14-Schr. Cora May, from St. John, N. B. for New York, arrived here today with two men broken and maimed.

CHATHAM Mass. Jan 15-An effort will be made to sink the schooner, which was wrecked in Pollock Rip Channel, and a portion of the cargo of 60 tons of coal.

PORTSMOUTH, N. H. Jan. 16-Schr. Mary A. Hill, Leith, T. Garrison and Earl of Aberdeen, from Liverpool, arrived here Sunday last, have made temporary repairs and will proceed to their destination the first favorable opportunity.

THE WORLD OF SPORT

HOCKEY

Will Play Tonight. Everything goes promise of two good games of hockey tonight when the city senior and the intermediate leagues will meet their season. The first game, which will be the senior league, will be between the Beavers and Y. M. C. A. spectators and the line up is as follows:

Table with columns: Name, Position. Includes entries for Beavers, Y. M. C. A., and other teams.

Sussex, 3; Fredericton, 1. Fredericton, N. B., Jan. 16-(Special)—The Sussex hockey team defeated Fredericton in a provincial league match at Arctic rink this evening, to the tune of three to one. It was Fredericton's first defeat of the season, and the members of hockey enthusiasts generally are very crestfallen in consequence. The reverse means that Fredericton's chance of winning the league trophy this season are rather slim, as they never regarded Sussex as a serious competitor.

The game was fast and clean all through and was witnessed by a large crowd of spectators. Fredericton shot the first goal after five minutes play, and things looked easy for a time, but Sussex soon turned the tables. The visitors shot their three goals during the first half.

In the second half Sussex played almost entirely on the defensive, and it was certainly good tactics from their standpoint. Towards the close the members of the team loafed in front of their goal and succeeded in killing time very easily. Fredericton made a desperate effort to score, but could not overcome the Sussex defence. The game was not rough, and there were no casualties. Charles Halton refereed in a very efficient manner. The Sussex boys are greatly elated over their victory, their only cause for regret being their failure to win the Maryville game last night. The line up of the teams was as follows:

Table with columns: Name, Position. Includes entries for Sussex and Fredericton players.

Chatham, N. B. Jan. 16-(Special)—An interesting match game between the Chatham and Maryville hockey teams was played here after afternoon and evening, resulting in a victory for Chatham. After the game refreshments were served at the rink. The visiting players will leave for home tomorrow morning. The following is the score:

Table with columns: Name, Position. Includes entries for Chatham and Maryville players.

Chatham, N. B. Jan. 16-(Special)—An interesting match game between the Chatham and Maryville hockey teams was played here after afternoon and evening, resulting in a victory for Chatham. After the game refreshments were served at the rink. The visiting players will leave for home tomorrow morning. The following is the score:

Table with columns: Name, Position. Includes entries for Chatham and Maryville players.

THE WORLD OF SHIPPING

Table with columns: Name, Date, Destination. Includes entries for STEAMERS FOR ST. JOHN and VESSELS NOW IN PORT.

The Times used in Eastern, for the 7th Monday in 1905, the hours of the day are: Greenwich mean time, 11 is counted from 9 to 24 hours, from midnight to midnight.

Table with columns: Name, Date, Destination. Includes entries for STEAMERS FOR ST. JOHN and PORT OF ST. JOHN.

Star Carlin Austin, 2,533, Pika, from Boston, via Esport; W. G. Lee, pass and order. B. K. Shaw, 68, netaker, for New York. John E. Moore, 715 tons hard coal, Star.

Star Granville, 48, Collins, Annapolis, and on.

Star Bonavia, 87, for Loubourg, C. B. Baker. Sch. Rebel, Wilson, Grand Harbor.

MUSQUASH, Jan 10 - 814, schr. Harry Knowlton, for New York; 39,634 feet spruce deck.

HALIFAX, Jan 17-Ard, schr. Numidian, from Liverpool for St. John, and proceeded.

LIVERPOOL, Jan 16-814, schr. Lake Erie, for St. John.

ROCKLAND, Jan 16-Ard, schr. Minneapolis, from New York; Montreal, from St. John, N. B. via Halifax.

CITY ISLAND, Jan 14-Ped. schr. Tay Spragg, St. John for New York; Blue Nose, New York for St. John; 14, for New York; New York for St. John.

VINEYARD HAVEN, Mass. Jan 16-Ard. Schr. Lady Ellen, Philadelphia for St. John, N. B. Schr. Onyx, Liverpool, N. S. for New Haven.

CITY ISLAND, Jan 16 - Bound south, schr. Sylvia, St. Johns, N. F. via Halifax. PHILADELPHIA, Jan. 16-Ard, schr. Antares, from Glasgow and Liverpool via St. John, N. B. and Halifax.

VINEYARD HAVEN, Mass. Jan 16-Ard. Schr. Lady Ellen, Philadelphia for St. John, N. B. Schr. Onyx, Liverpool, N. S. for New Haven.

PHILADELPHIA, Jan. 16-Ard, schr. Antares, from Glasgow and Liverpool via St. John, N. B. and Halifax.

THE WORLD OF SPORT

HOCKEY

Will Play Tonight. Everything goes promise of two good games of hockey tonight when the city senior and the intermediate leagues will meet their season. The first game, which will be the senior league, will be between the Beavers and Y. M. C. A. spectators and the line up is as follows:

Table with columns: Name, Position. Includes entries for Beavers, Y. M. C. A., and other teams.

Sussex, 3; Fredericton, 1. Fredericton, N. B., Jan. 16-(Special)—The Sussex hockey team defeated Fredericton in a provincial league match at Arctic rink this evening, to the tune of three to one. It was Fredericton's first defeat of the season, and the members of hockey enthusiasts generally are very crestfallen in consequence. The reverse means that Fredericton's chance of winning the league trophy this season are rather slim, as they never regarded Sussex as a serious competitor.

The game was fast and clean all through and was witnessed by a large crowd of spectators. Fredericton shot the first goal after five minutes play, and things looked easy for a time, but Sussex soon turned the tables. The visitors shot their three goals during the first half.

In the second half Sussex played almost entirely on the defensive, and it was certainly good tactics from their standpoint. Towards the close the members of the team loafed in front of their goal and succeeded in killing time very easily. Fredericton made a desperate effort to score, but could not overcome the Sussex defence. The game was not rough, and there were no casualties. Charles Halton refereed in a very efficient manner. The Sussex boys are greatly elated over their victory, their only cause for regret being their failure to win the Maryville game last night. The line up of the teams was as follows:

Table with columns: Name, Position. Includes entries for Sussex and Fredericton players.

Chatham, N. B. Jan. 16-(Special)—An interesting match game between the Chatham and Maryville hockey teams was played here after afternoon and evening, resulting in a victory for Chatham. After the game refreshments were served at the rink. The visiting players will leave for home tomorrow morning. The following is the score:

Table with columns: Name, Position. Includes entries for Chatham and Maryville players.

Chatham, N. B. Jan. 16-(Special)—An interesting match game between the Chatham and Maryville hockey teams was played here after afternoon and evening, resulting in a victory for Chatham. After the game refreshments were served at the rink. The visiting players will leave for home tomorrow morning. The following is the score:

Table with columns: Name, Position. Includes entries for Chatham and Maryville players.

Chatham, N. B. Jan. 16-(Special)—An interesting match game between the Chatham and Maryville hockey teams was played here after afternoon and evening, resulting in a victory for Chatham. After the game refreshments were served at the rink. The visiting players will leave for home tomorrow morning. The following is the score:

Table with columns: Name, Position. Includes entries for Chatham and Maryville players.

Chatham, N. B. Jan. 16-(Special)—An interesting match game between the Chatham and Maryville hockey teams was played here after afternoon and evening, resulting in a victory for Chatham. After the game refreshments were served at the rink. The visiting players will leave for home tomorrow morning. The following is the score:

Dewar's "The Whisky Popularized By Quality." Over 50 Medals and Grand Prizes. Paris 1900! St. Louis 1904! Liege 1905!

BASKET BALL With The Ladies. The ladies of St. Luke's church defeated the ladies of Trinity in an exciting game of basket ball yesterday afternoon, 12 to 10. The line up was: St. Luke's. Forwards, Trinity. Miss Sybil Craigie, Miss K. G. Gills, Miss Hester Irving, Miss Bonnie Knight, Centre, Miss Bertha Cunningham, Miss Daisy Sears, Miss Edith Wallbridge, Miss Hester DeForest, Defence, Miss Maud Miles, Miss Betty Spence, Miss Daisy Hawkins, Miss Kitty Spence.

BOWLING First League Game. The first game of the championship series of the city bowling league for the seven trophies given by Mr. Richey, was played on the Richey alleys last night. After a very close and exciting game the "Victoria Athletic Club" won from the Privaters by the small margin of 11 pins. The score: Victoria Athletic Club. Total Ave. Capt. J. Fitzgerald, 75 85 88 244 81-3; H. Orchard, 77 81 84 238 81-3; N. Cole, 78 87 84 249 73-1; G. Milne, 74 83 88 235 73-1; F. Coleman, 82 82 82 246 77-1. The Privaters. Total Ave. Capt. J. Root, 75 85 88 244 81-3; H. McLintock, 80 78 88 246 81-3; W. Wearing, 77 81 86 244 81-3; D. Willett, 78 84 82 244 71-3. The next game in the series will be at 5.30 o'clock Friday night on Richey's alleys, between the Invincibles and Electricians.

"CANADIAN RUBBERS" ALL rubbers must be waterproof. Otherwise they're useless. "Canadian" Rubbers are permanently waterproof. A perfect rubber composition—the secret of "the mark of quality"—insures permanency in their waterproofness. If you would have dry, comfortable feet, insist on rubbers bearing "the mark of quality"—a distinction won after more than half a century of effort.

OFFICE, WAREHOUSE AND FACTORY TELEPHONES SOLD OUTRIGHT. SEVEN DIFFERENT AUTOMATIC SYSTEMS ALL FULLY GUARANTEED. THE R. E. T. PRINGLE CO. Ltd ST. JOHN, N. B. Write for Catalogue. Fire and Marine Insurance, Connecticut Fire Insurance Co., Boston Insurance Company. VROOM & ARNOLD, 160 Prince Wm. Street. Agents. R. R. MACHUM, W. D. FOSTER, MACHUM & FOSTER, Fire Insurance Agents. Law Union & Crown (Fire) Ins. Co. Assets over \$2,000,000. Offices—49 Canterbury St., St. John, N. B. Telephone, 59 P. O. Box 23.

ROYAL INSURANCE CO. Of Liverpool, England. Total Funds Over \$60,000,000. J. SYDNEY KAYE, Agent, 45 b-2 Prince Wm. St., St. John, N. B. In blanching almonds do not put more than 10 or 12 into the boiling water at a time, as the water hardens the skin if they are left in too long. Half a lemon dipped in salt will do the work of oxalic acid in cleaning copper boilers, brass tea-kettles, etc.