

WANTED - MALE HELP
WANTED Laborers
Apply Maritime Nail Co., LIMITED
Portland St. 11800-3-14

WANTED - Two salesmen with dry goods experience, permanent position. Start work immediately. Apply Room 3, Standard Bank Bldg., or P. O. Box 942, 11423-3-12

WANTED - Salesman, one who covers Nova Scotia or New Brunswick wishing to carry a profitable line. Apply to Box W 97, Times, 11208-3-12

WANTED - Earn \$25-\$100 weekly, spare time, copying authors' manuscripts. Write R. J. Carnes, Author's Agent, Tallapoosa, Ga., for particulars. 3-12

WANTED - Salesmen. Well known manufacturer of air compressors, gasoline and oil storage systems for garages, factories, dry cleaners, stores. Requires local part or full time salesman. Saturday Evening Post campaign. Unusual opportunity for energetic, capable salesman. Franchises furnished. Milwaukee Tank Works, Milwaukee, Wis., U. S. A. 11823-3-12

WANTED - A well known concern has a vacancy in its sales force for two French speaking men. Experience not necessary. Apply Box W 82, Telegraph and Times, 11424-3-12

WANTED - Immediately, an experienced stock salesman. Best terms to the right man. P. O. B. 891, St. John. 11302-3-12

MAKE MONEY AT HOME - \$10 to \$50 paid weekly for your spare time writing show cards for us. No canvassing. We instruct and supply you with work. West Angus Show Card Service, 57 Colborne Bldg., Toronto. 11622-3-12

WANTED - Bookkeeper and Stenographer with at least three years experience. Give confidentially present employment, salary expected and qualifications. Apply Box 1 2, Times, 11622-3-12

GARAGES TO LET
TO LET - Heated garage, near King Square, immediate possession. Telephone 1401, 11120-3-12

URGENT HOME FOR FEELBE-HEADED
Hundred Delegates Ask N. S. Premier to Establish Institution in Province.

(Halifax Chronicle)
A delegation of over one hundred prominent men and women of Halifax and from other parts of the Province waited upon the Premier and Council this morning urging the necessity of immediate steps being taken to provide a home for the training and segregation of the feeble minded, particularly children of the school age and women of the child-bearing age. Those who presented the case of the feeble-minded were Mrs. Stead who is in charge of the programme, Mrs. Harold Oxley and Mrs. Geoffrey Morrow representing the I. O. D. E. Dr. Ross and Mr. R. F. Moriarty representing the Provincial Social Service Council, Mrs. W. M. E. Webster, representing the Local Council of Women, Dr. Woodbury of the Nova Scotia Committee on Mental Hygiene, Professor Kellogg of Acadia University, Mayor Rice of Canso, Mrs. E. M. Murray, Rev. G. M. Ambrose who represented Archbishop Worrell who was unable to be present owing to illness, and Father McManus who also sent his regrets at being unable to be present.

The Premier expressed himself as well pleased with the strongly endorsed resolution and assured the delegation that the matter would be given the most serious and sympathetic consideration although he thought it only fair to state that the Government would

MUSICAL INSTRUMENTS
1878-1923
ESTABLISHED IN ST. JOHN 45 YEARS
Representing the Very Best in HIGH GRADE PIANOS
Always Selling Our Instruments at Lowest Reasonable Prices and Terms
NO AGENTS NO INTEREST
make our Prices and Terms the lowest possible. Please call and examine our Pianos and Photographs before buying.

BELL'S PIANO STORE
86 Germain Street

WHAT'S DOING IN THE MONEY AND STOCK MARKETS TODAY

SOME POINTERS FOR AVERAGE INVESTOR

Answers to Questions That are of Much Interest - Bonds and Stocks Discussed.

(New York Tribune)
Question - I have just begun to be interested in the idea of buying securities. I confess my utter ignorance of the elementary principles and I should like you to answer the following questions: For one who has only about \$2,000 is it possible to buy securities yielding 8 or 9 per cent? Should necessarily arise, can the principal be had at any time or with what difficulties, usually? What bonds have the shortest term to maturity? How do shares increase in value, and in what ratio to financial gains made by companies issuing them. Does such increase apply only to common, or to preferred stock as well? Any other information might benefit one who is entirely ignorant of the fundamental principles of buying and redeeming securities (as, for instance, the greater desirability of either shares or bonds) will be greatly appreciated. - E. G.

Answer - In beginning your financial education, banish the thought that you can get safe securities yielding 8 or 9 per cent. Securities that are regarded as the standards of safety yield 4 to 4 1/2 per cent, and in taking anything yielding more there is a presumption that safety of principal is being sacrificed. However, the average investor can, with conservatism, take bonds yielding 5 to 6 per cent, and preferred stocks yielding 5 1/2 to 6 per cent. If you take a security having a high degree of speculation and desire to sell it in a period of business depression, the market price will undoubtedly show a substantial loss, especially if the securities were bought in a period of prosperity.

On the other hand, even the best bonds and preferred stocks fluctuate in market value, rising as money rates decline and declining as money rates advance. If you buy listed securities, you can dispose of them without trouble. Bonds range in maturity all the way from one year to eighty years or more.

The price of a stock reflects the current earning power of the companies in question, but there is no set rule by which you can gauge the market action that might be expected in view of a given appreciation in the company's earnings. Inasmuch as they are limited to a definite figure in the share they can claim of a company's earnings, make only a limited response to the change of price in earnings. They have a better claim, however, to an investment rating because they have preferred rights to dividends. In the case of strong companies preferred stocks receive dividends without curtailment even in periods of depression.

The preferred stock holder is a partner who has a limited but prior claim on earnings. In return for this prior claim he forfeits any right to a share in earnings over the stipulated rate. A common stockholder comes in for extra dividends in times of prosperity, but takes the chance of having his income cut off entirely in times of depression. The man who is laying the foundation for a well planned investment will do well to confine himself to bonds or good preferred stocks on the first few purchases.

WELL HERE'S ONE MORE STORM
Washington, March 10 - A southwest storm warning was issued at nine a. m. by the weather bureau along the coast from Norfolk, Va., to Eastport, Maine. Strong south and southwest winds and probably gales today but shifting to northwest tonight were predicted.

MORNING STOCK LETTER.
New York, March 10 - The selling of stocks which has been going on for several days is only the result of technical conditions. Stocks seem a purchase on this reaction as we believe the market for next week looks higher. The really disappointing feature of this market is the railroad stocks. There is no mistaking the transportation earnings improvement. At the same time it is extremely difficult to get any one interested in the rail stocks, probably because it is believed that if we do run into further inflationary movements, railroad rates are the last to be advanced while cuts continue to advance and there is a great deal of fear of governmental meddling as the result of the next Congress. We had thought both these reasons were at the moment too far removed to check a substantial move in the rails, but so far this has not proved the case. Men who close touch with railroad affairs, however, are still predicting a good advance before the termination of the bill movement. Railroad Steel Springs, which had not shares in the advance to any extent, looks much higher. The U. S. Steel unfiled tonnage report out at noon today is expected to show an increase from 250,000 to 300,000 tons. This should result in a movement in the steels. FN, OB and Loews look higher. There is some talk of a move in close touch with railroad affairs, but there is no sign of weakness in it. Technical conditions could hardly be better and there is reason to believe that the main trend is still upward and that higher prices are coming.

have to be very sure that any municipality sending inmates to such an institution would pay for their maintenance and upkeep.

FINANCIAL

NEW YORK MARKET.
(By direct private wire to McDougall & Cowan, 28 King street, city.)
New York, March 10, 1923
Stocks to twelve noon.

Table with columns: Stock Name, Open, High, Low. Includes Atchafalca, Am Beet Sugar, Allied Chem, All Gulf, Am Int Corp, Am Locomotive, Am Smelters, Asphalt, Am Telephone, Amoco, Bait & Oil, Beld Loco, Best Steel, Bette & Sup, Bosch, Can, Chandler, Cen Leather, Cen Steel, Cuban Cane, Cuban Cane Pfd, Calif Pete, Crucible, Corn Products, Cosden Oil, Cost Can, Crucible, China, Davidson Chem, Dupont, Erie Com, Erie 1st Pfd, Endicott John, Great Nor Pfd, Gulf S Steel, Gulf M & N R R, Houston Oil, Hudson Motors, Inspiration, Inter Paper, Indus Alcohol, Invinible, Imperial Oil, Kennecott, Kelly Spring, Kennecott, Kansas City South, Lehigh Valley, May Stores, Marine Pfd, Mack Truck, Mex. Seaboard, Midvale, Mid States Oil, Mo Pacific, New Haven, Northern Pac, N Y Central, Nor & West, Pennsylvania, Pan Am, Pan Am B, Pearce Arrow, Punta Sugar, R. M. Lumber, Pere Marquette, Pacific Oil, Reading, Rep I & C, Roy Dutch, Rock Island, Retail Stores, Rubber, Sugar, Sinclair Oil, Southern Ry, S. Paul, Stromberg, Steel Foundries, Stan Oil N J, Stan Oil Ind, Stan Oil N Y, Stan Oil P, Texas Company, Transcontinental, Tex Pac & Oil, Union Bag & Paper, Union Pacific, U S Realty, U S Steel, Utah Copper, United Drug, United Fruit, Vanadium Steel, Westinghouse, Sterling.

Profit-Taking and Fresh Buying Power in Wall Street This Morning.

New York, March 10 - Resumption of yesterday's late profit-taking, particularly in the low priced oils, copper, and some of the non-dividend payers, coincident with the appearance of fresh buying power in other groups imparted an irregular trend to opening prices in today's stock market. American Tobacco advanced 1 1/2 points, but Utah Copper dropped a point and heaviness was noted in Chesapeake and Columbia.

Montréal, March 10 - (10:30) - The opening of trading in listed shares on the local stock market was a dull affair. The traction group led the market with Canadian Northern, Dominion City up 1/4 to 65. Fractional changes were noted by the following issues: Concooters of 1-4 to 98 1/2, Dominion Textile of 1-4 to 70, and St. Lawrence Flour of one point to 80. Hardware Smith Preferred at 107 and Quebec Railway 28 1/4 were unchanged.

NEWS NOTES OF STOCK INTEREST
(McDougall & Cowan)
New York, March 10 - Southern Pacific bought ten mountain type 4,000 cars as follows: Standard Steel Car 2,000; Ann. Car & Poy, 1,500 and Pressed Steel Car 500.

BOOST THEIR PRODUCTS ON THE BRITISH MARKET
London, March 10 - Australian Fruit and Produce Exporting Associations are urging the Commonwealth Government to co-operate in a comprehensive advertising crusade in Great Britain next year as a necessary follow-up to Empire exhibition and to support the British importers in developing trade in Australian products.

HIGHER FREIGHT RATES
New York, March 10 - The Continental Conference has advanced the rate on provisions, ordinary storage, from 20 to 25 cents for 100 pounds, effective March 31.

GOLD TO INDIA.
New York, March 10 - Gold withdrawn from the market by the Bank of India for the purpose of strengthening the Indian rupee, is reported to be in the neighborhood of 100,000,000.

MONTREAL MARKET.
Montréal, March 10, 1923
Stocks to twelve noon.

Corrugated Galvanized Steel Roofing
The Metallic Roofing Co., Ltd.
1124 King St. W., Toronto

Concrete Block and Brick for Sale
Waterproof Concrete Blocks and Bricks.
Maritime Construction Co., Ltd.
FAIRVILLE, Phone West 779.

Puts & Calls
\$40 to \$125 controls 100 shares of any listed stock on N. Y. Stock Exchange. No further risk. Move 5 points from option price gives you 5 points to take \$500 profit; \$,800, etc. Write for Free Circular. 1923 5 p. c. War Loans - 100.40. 1915 5 p. c. War Loans - 101.40.

IRREGULAR AT THE OPENING

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SOME DOMINIONS REPAIRING LOANS
London, March 10 - (Canadian Press) - Stanley Baldwin, Chancellor of the Exchequer, said in the Commons that during the current financial year repayments of principal on loans have been made to Great Britain by dominions and colonies as follows: South Africa, £281,000; New Zealand, £141,000; Australia, £227,000; British Guiana, £142,000.

PUBLIC NOTICE is hereby given that a bill will be presented for enactment at the next session of the Legislature of New Brunswick. The purpose of the bill is to amend the assessment law in the parishes of the City and County of Saint John by providing a Board of Assessors for the whole County; giving an appeal to the Judge of the County Court; and amending the law of assessment and providing for payment of expenses of properties sold in default of taxes.

TENDERS marked "Tenders for Grain" will be received on Monday, March 12th, 1923. This grain, consisting of 10,000 bushels, No. 1 and Northern, was in cars delivered and different grades became mixed. Samples may be obtained by applying to the Port of Saint John, N. B., Elevator, Water Street, St. John, N. B.

VALUABLE FREEHOLD PROPERTY
With 2 1/2 Storey House, 9 Rooms, No. 22 St. John Street, St. John, N. B.

WALNUT BEDROOM SUITE, Beds, Springs and Mattresses, Drophead Sewing Machines, 100 pairs of Curtains, Kitchen table, Rockers, Organ and Stool, Sofa, Scissors and Pins, Coat Length, Feather Puffs, Pictures, Paintings, etc.

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SUCCESS In the Stock Market FORTUNES

Made From Small Investments Write for Free Booklet. "The most simple explanation of Profitable Stock Trading. We guarantee that you always get a square deal."

KENNEDY & CO. Est. 1884. 74 Broadway, New York Members Consolidated Stock Exch.

L. R. STEEL CO. CAN CARRY ON

Montréal, March 9 - The Canadian L. R. Steel Co. will be able to pay creditors and still retain a substantial balance for working capital, according to advices from Toronto.

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PRODUCTION OF IRON AND STEEL

A report issued by the Dominion Bureau of Statistics states that the production of pig iron showed an increase of 4,848 tons or 13.5 per cent in January the advance being from 35,891 tons in December to 40,739 tons in the month under review. This represents an increase of 26.6 per cent over the output of the corresponding month of 1922 and an increase of 11 per cent over the average production of the corresponding month in the last two years.

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The Canadian Pacific Railway WILL FIND Farm Help for Eastern Farmers

TO BE OF SERVICE to Eastern Canadian Farmers and help to meet their needs in securing competent farm help, the Canadian Pacific Railway is preparing to utilize its widespread organization to provide such help from a number of countries.

The CANADIAN PACIFIC Railway will now receive and arrange to fill applications for male and female farm help to be supplied from Great Britain, Belgium, Holland, Denmark, Switzerland and Norway, in all of which countries the Company has representatives who are familiar in and with the means and conditions and who are now in touch with such men and women ready and anxious to come to Canada.

The GOVERNMENTS of the countries above mentioned have expressed their willingness to aid the immigration of this class of their people. In order to fill such applications satisfactorily and bring the help to the farmer at the proper time and with a clear understanding of the requirements, the Company has prepared a printed "Application for Help" form has been prepared which can be obtained from any of the offices listed below.

The Company will make no charge to the farmer for this service nor will it charge for the transportation of the help to the nearest railway station. The travelling expenses of the help to the nearest railway station. The information necessary to fill such applications is as follows: Name, age, sex, marital status, occupation, and other details. The kind of work wanted - male or female, married or unmarried; date received and for how long; nationality desired; monthly wages offered; kind of work offered, etc.

MONTEREAL, P. Q. - J. Dougal, Gen. Agricultural Agent, C.P.R. C. La Dus Norwood, Land Agent, C.P.R. KENTVILLE, N.S. - Gen. E. Graham, Gen. Agr. Dominion Atlantic Ry. Department of Colonization and Development J. S. DENNIS, Chief Commissioner, Montreal.

FOR SALE
Desirable modern eight-room, self-contained dwelling, situate on Summer street, St. John, N. B.

The Canada Permanent Trust Company
63 Prince William St. St. John, N. B.

NINE MILLIONS FROM CANADA SHIPING
ALMANAC FOR ST. JOHN, MAR. 14
High Tide, 5:23 Low Tide, 11:39
Sun Rises, 6:46 Sun Sets, 6:22

LOOKS FOR MORE LIQUOR REVENUE THAN IN 1922
Quebec, March 9 - That the profits from the sale of liquor through the distribution of the liquor in the last year and will easily go beyond the four million dollar mark, is the opinion of J. A. Bégin, controller of provincial revenues.

U. S. GRAIN EXPORTS DOUBLE
Washington, March 10 - Grain exports from the United States last week amounted to 8,740,000 bushels compared with 4,351,000 for the week previous. Much of the increase in the weekly total of the grain exported resulted from the shipment of 3,178,000 bushels of barley to the United Kingdom, which was almost as much as had been shipped in the preceding two months.

PRICES INDEX RISES
New York, March 10 - Strong prices in textiles and metals last month, together with smaller advances in residential building, oil, and other building materials, chemicals, drugs, etc., offset declines in live stock, coal, coke, hides, and leather, with the result that the index number for the week ending March 9, 1923, was 100.00, an increase of 0.10 points over the index for the week ending February 26, 1923.

BOOKED FOR SIX MONTHS
New York, March 10 - The Iron Products Corporation, according to an official announcement yesterday, has sufficient forward orders on its books to keep the plants at capacity for the next six months. The combined production capacity of the company is 180,000 tons of pig iron and 150,000 tons of finished product yearly. The recapitalization plan now pending will be formally announced in about ten days.

FOR BIG GATHERING OF BUSINESS MEN
Toronto, March 10 - The Star says that for this month's business men luncheon at Government House, invitations have been sent to every party of Ontario, as well as to outside points from Calgary to Halifax.

FIRE LOSSES IN THE PROVINCE
Fire loss, totalling \$3,043,967, exclusive of forest, was suffered by the province during 1922 in 1,170 fires. The average loss per fire was \$2,683.33. General business depression is set down as responsible for a number of the fires. The per capita loss is given as \$7.74; the insurance loss, \$2,295,000, and the loss covered, \$850,000. The total loss of 1,170 fires, 333 were of unknown origin involving a loss of \$1,400,000. From known causes, sparks on roofs caused 207 fires, with a loss of \$327,255; defective wires, 134 fires for a loss of \$205,227; stoves and furnaces, 127, with a loss of \$109,107; smoking, 97, loss \$114,987; electricity, 62, loss, \$114,400; matches, 45, loss, \$86,000; lightning, 43, loss, \$129,000. Fires in dwellings totalled