

FOUR

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ST. JOHN STAR.

ST. JOHN, N. B., JUNE 12, 1908.

THE HABIT OF THRIFT.

Reference has been made, on various occasions during the past year, to the fact that deposits in the government savings bank show a marked increase monthly, while withdrawals appear to be increasing in volume at an even greater rate. In discussing this circumstance different explanations have been offered. Many are of the opinion that the shrinkage of deposits, and accompanying expenditure of money previously set aside, is due in a large measure to what is regarded as a period of depression in industry and commerce. No doubt this is to some extent true, but it must be obvious that other causes are more or less directly responsible for bringing about what can be looked upon only as an unfortunate condition. Men and women of the present day are not so particular about the absolute security of their savings, but are inclined to seek by industrial or other investment larger profits than are derived from the ordinary savings bank. The element of gambling, which appeals to some, enters here, and induces numbers of those who formerly deposited their spare funds in savings accounts, to take the risk of outside investment on the chance of doubling their interest returns. The fact that withdrawals increase and deposits decrease does not necessarily mean that people are generally avoiding the savings bank, though this is in part correct. In St. John during the past few years a number of branches of commercial banks all of them operating savings departments, have been opened, and all are bidding for a share of that business which was formerly monopolized by the Dominion Savings Bank. These commercial institutions pay interest at the rate of three per cent, the same as in the federal institution, but who interest quarterly whereas under the Dominion system it is added only yearly. This feature attracts many customers who naturally suppose that interest compounded frequently means larger earnings. This, indeed, is true, but as a matter of fact the difference between the two systems would produce two and one-half cents on a dollar, in fifteen years. Yet even this acts against the Dominion Savings Bank and produces a poorer showing.

As regards the demand for money because of depression, no doubt this is responsible for a fair share of the decline in business. It has been found to be so in all periods of dullness, and there is no reason why the present season should prove an exception. Moreover, the gradual increase in the amount of withdrawals would seem to indicate that persons are feeling more and more the scarcity of money and finding it incumbent upon them to draw upon their savings. This might be regarded as an indication of the fact, scarcely perceptible, that St. John is to some extent affected by the prevailing gloom in trade. This is true but the effect is not yet such as to be regarded seriously.

But over and above all these things it can scarcely be doubted that the principal cause of decreasing deposits and increasing withdrawals is the growing tendency toward extravagance. Most of us find satisfaction in complaining of the extremely high cost of living, yet seldom stop to think that we ourselves, by demanding in every day use many of those things which we formerly regarded as luxuries, are adding to our own misery. It is true that most commodities have, in the past half dozen years advanced, but this advance has been in a large measure due to the increased demand resultant from the desire to spend, and not from necessity. Moreover, there have been added to the list of those commodities, as necessities, many new items which until recent years were not reckoned as part of ordinary living expenses. People dress better than they used to; they live better and demand larger and more comfortable houses. If the cost of living has advanced it is due to ourselves. This tendency towards extravagance is very marked and while it is almost impossible to overcome, being national in its extent, it is worthy of attention on the part of those devoted to the study of such matters. France was saved during a recent financial crisis by the stocking and teapot banks of the peasants. When money was needed for national purposes it was not found necessary to raise it in the foreign markets. Loans were subscribed over and over again at home, and statistics show that the per capita wealth of France is greater than that of any other country. The people there have the habit of thrift and practice it. In Canada it has never existed to such an extent, yet the people have in former years appreciated the importance of living within their incomes, and setting aside a little each week. It is to be feared, judging from the reports of the savings banks that this habit is growing weaker and that the practice of preparing for a rainy day

is giving way to the somewhat selfish desire for present enjoyment, which of course means extravagance.

THE POETICAL SITUATION.

Magazine editors find that they have a surplus of poetry and are trying to dispose of it to other publications at less than half what they paid for it.—Current Note.

Here's one result of financial stringency—
Never a cent 'gaint the present contingency;
Poets look dejectedly up, with a twinge, and see
Hopes that they cherished now fading away.
Market overstocked! Did you ever see the heat of it?
Verse undigested—the mocking conceit of it!
Filed are our dreams of three square meals a day.

Villanelles, dodecaux and sonnets, yes, haiku of 'em,
All works of art from the heads to the tails of 'em,
Marked down to zero to hurry the sales of 'em,
Tubs of 'em, pails of 'em, sold for a song.
Haul down the banners, no longer there's room for us,
Summer this year holds no sublime perfume for us;
Nowhere the flowers seem to blossom and bloom for us;
All around down for us looms pretty strong.

Once we, with show of undaunted temerity,
Planted the editor's chilling severity,
Gave him the glad hand of smiling sincerity,
And the result was the usual check.
Nor did we waste any moment in petting it,
Soon as 'twas cashed we were gloriously letting it,
Fly with a prodigal hand—now we're getting it.
Sadly, assuredly, right in the neck.

Poets of passion and daring precocity,
Strong armed retailers of rhymed strenuosity,
Weak, feeble mortals who strain at the joints—
Destiny now strikes her ultimate blow.
Trusts literary some day will cease plundering,
Editors too will get over their blundering.
And as I pen these few stanzas I'm wondering
If there's a ghost of a chance that the "g" will sell.

A Scotchman, wishing to know his fate at once, telegraphed a proposal of marriage to the lady of his choice. After spending the entire day at the telegraph office he was finally rewarded late in the evening by an affirmative answer.

"If I were you," suggested the operator, "I'd think twice before I'd marry a girl that kept me waiting all day for my answer."

"No, no," retorted the Scot. "The lass who waits for the night rates is the lass for me."

"First Burglar.—Hark! I hear someone talking.
Second Burglar.—What's he saying?
First Burglar.—That he never will bet on another horse as long as he lives.
Second Burglar.—Let's get out of this. No money here; he's lost every cent."

"She sings at the theatre to keep the wolf from the door of their little home."
"Why doesn't she sing at the door of their little home?"

Attorney.—What did the firm tell you?
Client.—That no lawyer would be hired to sue them.
Attorney.—Yes; and then what did you do?
Client.—Came right over and engaged you.

"Poor Adam!" sighed Mr. Nuppon.
"Why poor Adam?" demanded Mrs. N.
"He didn't have anybody to whom he could tell the bright things little Cain said."

LITTLE, BUT GOOD.
Time is money to everybody but a loafer.
A poor opinion is better than none at all.
When a man aims at nothing he seldom misses.
Plattery will make even a brunette light-headed.
Most women would rather be tailored than self-made.
When a wise man gets really angry, he goes away and sits down.
Fortunate is the man who never knows when he gets the worst of it.
Never interfere with the busy bee unless you want a stinging reproof.
Revenge may be sweet, but seeking it is apt to sour one's disposition.
Happiness is not the only thing money can't buy; manners, for instance.
If a woman would stop to think when she is talking, she might think of her eyes badly. He was attended by Dr. Ryan.—Sussex Record.

On June 4th, while John Tabor, son of Alvan Tabor, Apohagut, was examining an unexploded fire cracker close to his eyes it went off, burning his eyes badly. He was attended by Dr. Ryan.—Sussex Record.

Stores Open Till 9 p. m.
Friday, June 12th, 1908.

Patent Slippers and Oxfords.

The time has now arrived for looking up something nice in patent slippers or Oxfords for graduation or school closing and there is always more or less trouble to get what you want.

We are well provided with just this class of goods. We have some exclusive designs. Our slippers are unusually nice.

—ALL SIZES TO FIT ALL—
PERCY J. STEEL, FOOT FURNISHER,
519-521 Main St.
SUCCESSOR TO WM. YOUNG.

FAUST TONIGHT.



The drama of "Faust" will be presented at the Opera House tonight and Saturday afternoon and evening with Mr. Chase, S. Silk, the young actor, in the stellar role. Mr. Silk has portrayed this part of Mephisto for the past six years, and has made a great success of it. The newspaper press of the country all speak in the highest praise of his cleverness in this part, and he has surrounded himself with a good acting company. The production and electric effects are all carried by this company and all together go to make a first class production of the celebrated play. The story of the play is known to almost everyone, being a dramatization from the poem of the same name by the well known German author Goethe. This play company is far above any of them and is therefore placed among the standard works.

Warships and Cruisers Will be in Readiness at Quebec

QUEBEC, June 11.—The six British vessels which will form the saluting fleet to receive the Prince of Wales on his arrival in Quebec will be composed of two battleships, two cruisers, and the latter of 14,000 tons each. The fleet will carry the flag of two Admirals.

The vessels will be the battleships Despatch, carrying the flag of Rear-Admiral Sir John Jellicoe, commander of the North Atlantic fleet, and the Allamance, carrying the flag of Rear-Admiral Sir John Jellicoe. The cruisers are the Russell, Duncan, Arrogant and Venus.

A cable has been received from the Earl of Crewe containing the information that these vessels, which it was intended at first should arrive here on the 21st of July, the day before his Royal Highness' arrival, will in order that they may be coaled and put in readiness for the Prince's reception.

COMING WITH A RUSH.

Five positions were filled by the Employment Bureau of the Currie Business University Ltd. yesterday, at an average salary of \$500 a year; the highest salary being \$900 and the lowest \$312.

In the past two weeks several offers of three or four dollars a week have been declined as the qualified applicant can earn more than that in the public typewriting office connected with the school.

Many of the qualified students of the Currie Business University, Ltd., have been declared as the qualified applicant can earn more than that in the public typewriting office connected with the school.

Tickets for the production of "A Sailor's Sweetheart" and "Caprice" by Theo. H. Bird and the St. John Dramatic Club in the Opera House, June 24, 25 and 26, have been placed on sale. Purchasers of these tickets may obtain their choice of seats at once at the Opera House box office. The sale to the general public will open on Tuesday, June 23, in the list of chapbooks published yesterday the name of Mrs. Spencer was inadvertently omitted.

25c.
PACKER'S TAR SOAP
25c.
E. CLINTON BROWN
DRUGGIST
Two Stores, Cor. Union & Waterloo Sts. & South End Pharmacy Cor. Queen & Carmarthen Sts.

YOUR EYES!
Health, play and work will play their part in changing the vision. A year ago the eyesight may have been perfect, but today you may need glasses. Consult Dr. Boyaner, 38 Dock street.

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WHO GOT THE PANTS?

Remarkable Series of Robberies in Sleeping Cars

Passengers Going to North Bay Should Nail Down Their Clothes Before Turning In for the Night

NORTH BAY, June 11.—During the past few days an organized band of crooks have been working Pullman sleeping cars on the C. P. R. and G. T. R. T. Harris, of North Bay, divisional car foreman, was returning from a trip of inspection on Saturday night, and while sleeping in his berth on the Winnipeg express was robbed of his trousers containing \$80. He was obliged to keep to his berth until an extra pair of uniform trousers was found.

On the same train a man named McLeod lost three coats.

J. Canham, en route to Sprague, Manitoba, from Toronto, arrived in North Bay on Sunday morning poorer by two thousand dollars of negotiable paper, besides ready cash, watch and tickets. Canham was obliged to wait a day in North Bay to secure funds to continue his journey. The robbery occurred between Allamance and North Bay.

Two men on No. 1 express on Monday night lost their trousers between North Bay and Sudbury while sleeping, but the cash loss was small. Three other passengers were relieved of their valuables on Monday night west of North Bay. The C. P. R. Co. have taken steps to protect passengers from further trouble of a like nature.

FOR THE RECEPTION OF THE PRINCE OF WALES

Warships and Cruisers Will be in Readiness at Quebec

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FERGUSON & PAGE.

Jewelry, Etc.

41 King St.

Boys' School Shoes

Made to stand the hard wear and tear of our asphalt sidewalks, yet dainty and stylish.

BOYS' PAT. CLOUT and BOX CALF BLUCHER LACED BOOTS \$3.50, 3.00, 2.50

BOYS' BOX CALF and DONGOLA BLUCHER LACED BOOTS \$2.50, 2.00, 1.75, 1.50

BOYS' KIP LACED BOOTS NAILED BOTTOMS.

Sizes 1 to 5, \$1.50, 1.25

Sizes 11 to 13, \$1.40, 1.10.

OPEN EVENINGS.

Francis & Vaughan

18 KING STREET.

Dr. John G. Leonard, Dentist

15 Charlotte Street, ST. JOHN, N. B.

Dr. C. Sydney Emerson, DENTIST,

34 Wellington Row.

Office hours from 9 a. m. to 12 m. and from 2 p. m. to 5 p. m.

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One cent a day for each word.

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BAPTISTS IN SESSION

At the annual meeting of the sixth district of the United Baptist Church, commencing yesterday afternoon at 8 o'clock, Rev. H. G. Kennedy presided.

The officers for the coming year were chosen as follows:—Chairman, J. Titus, of St. Martin's; Rev. H. G. Kennedy, vice chairman; Rev. J. W. Kierstead, re-elected secretary-treasurer. The executive committee is: Rev. R. G. Grant, Hampton; Rev. David Hutchinson, St. John; Rev. A. B. Cohoe, St. John; A. H. Chipman, St. John; Mrs. W. B. McIntyre, St. John; and Mrs. C. W. Weyman, Lower Mills-stream.

The annual sermon was preached by Rev. A. B. Cohoe and at the conclusion of the sermon A. J. Dearness and C. R. Wasson, of St. John, spoke on B. Y. P. U. work.

At the evening session Mrs. C. W. Weyman, president of the District B. Y. P. U., was in the chair. Mrs. C. H. Horsman, district secretary, read a report on the work of N. B. M. U., showing that there were twenty flourishing societies in the district. Miss Nan Estabrook read a paper on missionary literature.

Dr. Archibald gave an address on education as conducted in the Wolfville institutions, after which the session ended.

The Paper Co. at Woodland is continuing its efforts to prevent the sale of liquor on the Canadian side of the river opposite their property, and caused information to be laid before L. A. Mills against a supposed offender.

Constable S. E. Mills went on Monday and arrested the man named in the warrant given him, and brought him to St. Stephen where he was tried Tuesday morning. The witnesses brought against him averred that he was the wrong man and that it was his brother from whom liquor was purchased, and the prisoner was released.—Beacon.

Phone 1802-41

OXFORDS!

The general impression has been that men don't take kindly to low shoes. It is a mistake. The men are all right. The trouble has been with the shoes. For summer wear we have a good kind—a kind so good every man will want a pair as soon as he sees them. This is going to be a great Low Shoe season. Come first and get first pick. New styles—new prices—that you will say are low enough.

D. MONAHAN,

32 Charlotte Street.

The Home of Good Shoes.

Skinner's Carpet Warerooms.

SPRING 1908.

A MOST COMPLETE STOCK OF

Union, Wool, Tapestry, Velvet, Brussels, Wilton and Axminster

Carpets and Carpet Squares,

IN NEW DESIGNS AND COLORS.

New designs in Oilcloths, Linoleums and Inlaid—all widths and prices.

Muslin, Lace, Irish Point, Swiss, and Marle Antol-nette Curtains in the latest novelties.

Carpets can be selected, made up and stored until required

A. O. SKINNER.

WE TRUST YOU

\$1.00 a week pays the bill. Your business is private. Pay at the store. We send no collectors. Let us supply your clothing needs. Latest styles in Ladies' and Gentlemen's wearing apparel. Satisfaction assured or money back. Your credit is good at J. CARTER'S, 48 Mill St. Phone 1804

BARGAINS!

80 pairs Lace Curtains, regular price \$1 and \$1.25 pair, your choice 75 cents pair. We want to clear these out regardless of cost. 3 yards and 3 1/2 yards long.

100 dozen Ladies' Stockings fast black 15 to 18 cents pair. Sale price 10 cents. 50 children's straw hats, 15 to 25 cents each. Your choice. The minimum price 15 dozen Mixing Dishes, slightly chipped, 8 and 10 cents.

McLEAN'S DEPARTMENT STORE, Mill St.

THE PENMANSHIP OF PRESENT-DAY NOVELISTS

Among present-day novelists the prize for good handwriting should be awarded to Sir Arthur Conan Doyle. His manuscripts are a perfect picture of clear, precise calligraphy, as easy to read as type.

Probably the most minute as well as the neatest handwriting is that of Fred M. White. Mr. White writes with his own hand every word of his stories and novels. His manuscript, though so microscopic, is wonderfully clear and legible. Another good penman is Max Pemberton, and no one can see so much as his signature without detecting the artist in every curve. He, too, is trying for the eye for he errs on the side of minuteness.

LITERARY PARADOX.

One of the most business-like "fats" that of Frank T. Bullen, whose "Cruise of the Cachalot" aroused the enthusiasm of Rudyard Kipling. Bullen told the present writer that the very act of writing was a real joy to him, and that he was never happier than when covering pages after pages with his sloping, schoolmaster-like characters. Seeing that his schooling was almost nil, this very correct style is somewhat remarkable. Another man who routed it in his boyhood and had practically no other school but the street and the factory is Bart Kennedy. He is a literary paradox, for his books are nothing if not artistic, and even poetic, and yet his manuscript could almost be read across a street. His writing is very clear and very large.

A popular writer who never uses a typewriter and has no need to do so, if clearness is the object in view, is Silas K. Hocking. He sends in hundreds of pages of MS. all beautifully written with his own hand—a perfect joy to the printer.

ARTISTIC "FISTS."

Hall Caine writes a very plain, but not particularly distinguished, hand. Unlike F. T. Bullen, he declares the act of writing bores him, yet he never dictates. He can, however, write anywhere, even, like Mark Twain, in bed. L. T. Meade dictates a good deal, but she has a peculiar and by no means artistic upright style which is not easy to read, although it is not minute and not particularly feminine. Stanley Weyman and J. M. Barrie are both good penmen, but Coulson Kernahan often causes brain-racking on account of the smallness of his writing. Guy Thorne and Sidney Warwick have particularities of their own.

BEST PLAN.

Johnson—Don't you think it easier to coax a woman than to drive her? Coxon—That's my way, but I think it's a great deal safer!

Does Not Color the Hair Destroys Dandruff

AYER'S HAIR VIGOR