

THE EVENING TIMES, ST. JOHN, N. B., TUESDAY, APRIL 10, 1906.

GENERAL LOCAL NEWS

MR. FITZPATRICK'S ANTI-USURY BILL

Which Limits the Rate of Interest to 12 per Cent, and Which has Passed its Second Reading-- Full Text of the Bill.

Considerable interest is shown in St. John as to whether the anti-usury bill, which is entitled "An Act respecting money-lenders," has received its second reading and will shortly be up for its third reading.

Whereas on the part of some money-lenders a practice has obtained of charging exorbitant rates of interest to needy or ignorant borrowers, and whereas it is in the public interest that the transactions of money-lenders should be controlled by limiting their rates of interest...

Therefore His Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:

1. This Act may be cited as the Money-Lenders Act, 1906. 2. The expression "money-lender" in this Act shall include any person who carries on the business of money-lending or advertises, or announces himself, or holds himself out in any way, as carrying on that business, and who makes a practice of lending money at a higher rate than ten per cent. per annum, but does not comprise registered pawnbrokers as such.

3. Notwithstanding the provisions of chapter 127 of the Revised Statutes of Canada, no contract or agreement, contract or agreement, concerning a loan of money, the principal of which is under five hundred dollars, a rate of interest exceeding that twelve per cent. per annum, shall be reduced to the rate of six per cent. per annum from the date of judgment for the recovery of the amount due.

4. In any suit, action or other proceeding concerning a loan of money by a money-lender the principal of which was originally under five hundred dollars, whenever it is alleged that the amount of interest paid or claimed exceeds the rate of twelve per cent. per annum, including the charges for discount, commission, expenses, inquiries, fines, losses, renewals, or any other charges, but not including taxable conveyancing charges, the court may reopen the transaction and take an account between the parties, and may, notwithstanding any agreement or contract to the contrary, set aside the account already taken between the parties, and relieve the person under obligation to pay...

5. Every money-lender is guilty of an indictable offence and liable to imprisonment for a term not exceeding one year, or to a penalty not exceeding one thousand dollars, who lends money at a rate of interest greater than that authorized by this Act.

6. This Act shall not apply to the Yukon Territory.

WARM DEBATE OVER G. T. P.

Mr. Carvell Says no Matter How Eastern Section is Built St. John Must Get Heavy Freight Traffic.

OTTAWA, April 9.—There was a lively debate in the house today over the G. T. P. route. It was introduced by O. N. Crockett of Quebec, who moved for a committee of correspondence regarding the survey between Quebec and Moncton. He said there was a feeling in the maritime provinces that the government had abandoned that section of the road altogether. Mr. Crockett argued that the calling of tenders west of Quebec was a violation of the statute which said that the route should be done simultaneously at Moncton, Quebec and Winnipeg. He hoped that the government would not abandon the maritime route, and said that the chief engineer of the commission was wholly unfair to that route.

Mr. Carvell of Carleton followed. He said it was true that the new road was not to be built, was expected at one time. But if the I. C. R. grades were to be reduced to the carrying capacity of the proposed road then it would be 100 miles longer than the transcontinental. He looked at the question purely from a transportation standpoint. Mr. Carvell said that he and others along with him waited on the government and asked that a railway be made of the valley route. That was why the delay occurred. The report of Mr. Lamson was unfair to the valley route. There were no elevations between Grand Falls and Fredericton. The centre route had a mountain 1,500 feet high. The road was surveyed from Fredericton to 24 miles north of Woodstock and there was an excellent grade of splendid carrying capacity. He regarded the whole question as one of transportation and the route should be selected that would carry the greatest amount of traffic for the least possible cost. The first object of the road would be to get to Moncton. About that...

TRY HEATHENE FOR THE BLOOD AND NERVES. ASK YOUR DRUGGIST FOR IT. PREPARED BY The Heathene Co., Sydney, C. B.

ROYAL INSURANCE CO. OF Liverpool, England. Total Funds over \$60,000,000. J. STONEY KAYE, Agent.

M. R. MACHUGH W. D. FOSTER MACHUGH FOSTER, Fire Insurance Agents. Law Union & Crown (Fire) Ins. Co. Limited, 40, Queen St. W., Toronto, Ont.

HILL WANTS A GRIP ON WESTERN CANADA

Eager to Match His Brain Against Canadian Railroaders and Seek Revenge for Their Invasion of American Territory.

It is conjectured by those who are familiar with the conditions north of the boundary that from now on a merry war will be waged for supremacy in the rail road building in western Canada. Mr. Hill has long been in the saddle and is eager to match his brains and capital with brilliant railroaders who direct the important moves of the Canadian Northern and Grand Trunk Pacific.

The biggest portion of the projected transcontinental line now under construction is in British Columbia, from Vancouver to Midway. As soon as the line is built on the western end it will be practically smooth sailing to build across the prairies of Alberta, or any portion of the western provinces through which the Great Northern will decide to enter the city.

There is considerable speculation in railroad circles as to the outlet which the Great Northern will seek eastward from Winnipeg. It is apparent in order that the service may be as thorough as possible that a way must be secured. For the Great Northern will use the Canadian Northern line from Winnipeg to Port Arthur and thus gain access to the great lakes. In view of the fact, however, that the Great Northern is prosecuting the new transcontinental project alone and is strictly independent of the Canadian Northern in new negotiations, this theory is not generally accepted.

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N. Y. STOCK MARKET

Table with columns: Name, Closing, Open, High, Low. Includes Amalgamated Copper, Anaconda, Am. Sugar, etc.

THE WORLD OF SHIPPING

MINIATURE ALMANAC. Harry from Bridgewater, Pictou, St. John via Victoria Head in tow of the Nonpareil, 24th, 25th, 26th, 27th, 28th, 29th, 30th, 31st.

REPORTS DISASTERS, etc. PHILADELPHIA, Pa., March 21.—The schooner "Hannah P. Carleton," from Victoria for New York, with 100 tons of Delaware reclamation last night, wrecked this morning, unassisted and undamaged.

VESSLS IN PORT. Not cleared to date—Showing the Tonnage and Countries: STEAMERS. Aloula, 21st, Schenck & Co.

CONDENSED ADVERTISEMENTS. MILLINER WANTED. AN EXPERIENCED MILLINER for first-class dress making, etc. Address "MILLINER" Times Office.

WANTED—ANY LADY WISHING A GOOD paying position on some of the streets by applying with this paper to 148 Gullford street, St. John. Enquire for MISS CLARK. Ring Electric Bell.

WANTED—FIRST CLASS ALL ROUND handyman, two good trousers and a girl for sewing in the kitchen. Apply to Mrs. A. B. St. John, 148 Gullford street, St. John, N. B.

WANTED—ONCE, A GITH FOR GENUINE. Apply to Mrs. A. B. St. John, 148 Gullford street, St. John, N. B.

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Tents, Awnings, Oiled Goods. Write For Catalogue. Merchants' Awning Co., Ltd., 227-229 East Notre Dame St., Montreal, Que.

"Don't Start Anything You Cannot Stop." If you need HARNESSES don't put off too long. A weak spot might cause a serious accident. You never know what your Harnessees may be called upon to stand. You will find it pays to get the best.

To the Electors of the City of St. John. LADIES AND GENTLEMEN—At the request of many friends I will be a candidate for alderman of Prince Ward and as it will be impossible for me to see you all personally I take this means of soliciting your support and if elected I will use my best judgment in the interests of the city. I remain yours respectfully, T. KICHAHAN.

To the Electors of the City of St. John. LADIES AND GENTLEMEN—I will be a candidate for the office of alderman for Brooks Ward and I earnestly promise to do all I can to reduce taxation and at the same time care for the wants of the city and the citizens in general. Solliciting your valued support, I remain, Yours faithfully, F. McMANUS.

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To the Electors of the City of St. John. LADIES AND GENTLEMEN—I beg to announce that I shall be a candidate for alderman for Gays Ward at the approaching civic election and respectfully solicit your support. Truly yours, W. D. BASKIN.

DR. SCOTT'S Liniment. For external use, it is superior for Bruises, Burns, Canker, Neuralgia, Migraine, Rheumatism, Lame Back or Side, Sprains, Strains, Chilblains, Stings and Frost Bites. Large bottles, 25 cents.

To the Electors of the City of St. John. Ladies and Gentlemen: Having decided to offer myself as a candidate for Alderman for Sydney Ward, I hereby solicit your support. Time being limited it will be impossible to visit all the interests of the city. My experience as a contractor and business-like manner, looking at all times to the advancement and betterance of the city's interest. Hoping to be favored with your confidence, I remain, Yours faithfully, J. M. BOWMAN.

To the Electors of the City of St. John. Ladies and Gentlemen—As a candidate for the office of Alderman for Prince Ward, I beg to solicit your support. If elected it will be my aim always to act in the best interests of the city. My experience as a contractor and my aim of business should be of some benefit to the city. Yours faithfully, STEPHEN B. BUSTIN.

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