

THE EVENING TIMES.

ST. JOHN, N. B., MARCH 10, 1906.

The St. John Evening Times is published at 27 and 29 Canterbury Street, every evening (Sunday excepted) by the St. John Times Printing & Publishing Co., Ltd., a company incorporated under the Joint Stock Companies Act, 1890.

W. RUSSELL, JR., President.

A. M. BRIDING, Editor.

Circulation of The Times.

WEEK ENDING MARCH 3rd, 1906.

MONDAY 8,835

TUESDAY 7,050

WEDNESDAY 6,667

THURSDAY 6,698

FRIDAY 6,814

SATURDAY 7,305

TOTAL 43,369

Daily Average 7,228

Average Daily Sworn Circulation Last 3 Months of 1905 6,553

A RECORD SEASON

Already the exports by the winter steamships this season total in value \$15,807,254, or \$1,790,377 more than for the whole of the season 1904-05. And there are still 23 cargoes to be counted in this season's total.

From the figures given on another page of this issue it will be noted that of the \$15,807,254, United States produce totals over \$6,000,000. Comparing the value of exports this season with the same number of cargoes last season, there is a total gain of over \$5,000,000. There is also a gain in steamship tonnage of 11,588. Three cargoes for South Africa were valued at over \$1,000,000. Grain shipments to date are \$3,488,000 bushels, compared with 1,990,087 in the whole of last season; while the cattle shipments are only 1347 behind the total of last season. Nearly 4,000 carloads of American goods have arrived here this season for export.

Taken as a whole, the showing is remarkably favorable and gratifying, and this season, as already pointed out in this paper, will make a record.

CONCERNING USURY

In view of proposed legislation by parliament to restrict the practice of usury, and reads with interest (no joke intended) the account in the Toronto News of some cases before the court in that city. A firm of loan brokers was charged with fraud. One case was that of a man who had borrowed \$10. The payments for the \$10 were to be \$1.35 a week for 24 weeks, a total of \$32.40. It was pointed out that the borrower would be about 130 per cent. The borrower replied that he was willing to pay it, and the case was dismissed. Another case was that of a loan of \$15, on which \$1.50 was to be paid every two weeks for six months. The witness said he was satisfied and had no complaint to make. Another gave similar testimony, and said he was satisfied to pay 125 per cent. In another case a woman had borrowed \$40 and was to pay \$3.90 per month for a year. She had paid \$39, but still owed \$11.90, or two monthly payments. The court ordered the loan to be repaid without this amount, the costs to go against the loan brokers. In still another case, a man had got a loan of \$144.50, against which there were interest and principal charges of \$334.15 in two years. He had paid \$243. The court discharged this loan also. There were several other cases against the same brokers, the crown being the prosecutor.

The fact that some persons are willing to pay such charges as those indicated illustrates the difficulty in the way of restrictive legislation. Touching the matter of legislation, the Montreal Gazette says: "Questions asking parliament to make usury a criminal offence are being circulated for signature. They are not likely to accomplish their object. After a great deal of consideration the farthest the parliament of Great Britain would go in the same connection was to give the judges power to relieve a borrower from the obligations of an improvident contract. That is as far as it has been proposed to go in bills before the Quebec legislature; and it is as far as parliament is likely to feel justified in going, if it is at all in its power to deal with the matter on such lines. The making of high charges for the use of money is not now in commercial countries regarded as an offence, and in one section of the law parliament has expressly declared that it shall not be an offence."

The regrettable fact in connection with borrowing money at very high rates of interest is that those who have to pay the charges are in so many cases very poor people, to whom a few dollars represent actual necessities of life. Their case is very different from that of the man who is temporarily embarrassed and who is not only glad to pay a high rate for accommodation, but is able eventually to meet the obligation. The question is one on which it will be very difficult to frame legislation such as will prevent what is called usury without interfering with the right of individuals in a manner that might inflict hardship. Nobody has any sympathy with the usurer, but a good many of us might be able to sympathize with the man who needed the money—even at high rate. An Ottawa despatch of last night says: "The usury bill will be on the lines of the English act. That is to say no attempt will be made to fix a maximum rate for interest charges on loans, but authority will be given to the judges, where cases of extortion are brought to their notice, to say what shall be a fair rate of interest."

THE CHURCH'S OPPORTUNITY

Speaking of the men gathered at the great missionary students' convention at Nashville, the correspondent of the Toronto News wrote:—

"Kipling tells somewhere of a meeting of young men at Christmas festivities in India. None of them were twenty-five, but they had strange and moving tales to tell when they could be induced to talk of the task of governing alien peoples, of British efforts to put down tribal wars, and the valley of the Indus, the Mohammedans and the Buddhists of Southern India and Ceylon, with quaint tales of native customs, superstitions and life. Gaiety, the man who has reached more than any other the great literati class of China, told of the passing of the old China, and the birth of the new, the Middle Kingdom, he said, is even now in the throes of transition, and it rests with the church at home to say whether the new life of the land of Confucius shall be merely the superficial materialism of Japan, or shall be instinct with the spirit of the Gospel. Helm, of Japan, told story after story of the awakening of the British of the East, and of the influence Japan is already exerting on China and the inner life of the Celestial Kingdom. To hear these young Crusaders of the twentieth century, foregrounded from the ends of the earth, telling of how the mysterious East is sloughing in the dead inertia of centuries and is ready and anxiously waiting to be taught, is to realize the opportunity of the church and its responsibility."

DIED IN WEYMOUTH

A Lubee letter in the Eastport Sentinel says:—A telegram was received last week by druggist A. W. Kelley, that his cousin, Mrs. Carrie Jones, of Weymouth, N. S., had died very suddenly. Her sister, Miss Lennie, who has made her home with Mr. Kelley for a number of years, was informed that her sister was dangerously ill, and she immediately started for Weymouth, crossing the Bay of Fundy Wednesday, from St. John to Digby, in the teeth of a howling gale, and found her loved sister cold in death, who but a few days previous, had written her that all were well at home, particularly herself, and she never felt better in her life, and was enjoying the pleasant winter. The letter was being perused by Miss Lennie about 5 p. m., at the same time her sister was stricken by the grim messenger. Mrs. Jones was a lady well known in Lubee, and had formed a large circle of loving friends, during her frequent visits here. She was a daughter of Mr. and Mrs. John Godwin, formerly of this town."

THE EVENING TIMES, ST. JOHN, N. B., SATURDAY, MARCH 10, 1906.

Open till 11 tonight. St. John, N. B., March 10, 1906.

CALL AT HARVEY'S TONIGHT

For New Spring Suits for men. New Suits for Boys in 3-Piece Norfolk. The New Eric Belled Suit, Men's Pants; Boys' Short Pants.

New Spring Shirts, Ties and Bows all of the newest shades and shapes. New Hats, New Spring Caps for Men and Boys.

Ask to see the New Spring Cloths that we are making suits to order from fur \$12 to \$26.

J. N. HARVEY, Tailoring and Clothing, 199 to 207 Union Street.

Fit Necessary for Men.

Many men put on their shoes before eight in the morning and wear them until ten or later in the evening, and shoes that are not the exact fit will most surely cause annoyance and pain.

We Have Your Size.

And will take the time necessary to properly fit you, no matter how long that is. We measure the feet and are personally interested in giving you the RIGHT SIZE.

Try Our Method.

See the splendid styles in our window at \$3.00 and \$3.50.

FOOT LITTERS McRobbie 94 KING STREET

FURNITURE.

This is the month we have NEW FURNITURE ARRIVING from the factories every day. We can furnish your house in anything from the parlor to the kitchen, at most reasonable prices. We are noted for our LARGE DISCOUNTS, and would like you to call any time, NOW if possible, for first choice. Open every evening.

BUSTIN & WITHERS, 99 Germain St. OPEN EVENINGS.

Is There Any Old Dingy Furniture in Your Home?

If there is, you can make it look like new—give it a rich, natural wood finish with

SHERWIN-WILLIAMS VARNISH STAIN

Fine for wood work too. Not a new "fad" product, but one that has been made and sold widely for years. It correctly imitates all the hardwoods. It spreads easily and anyone can apply it. A small can goes a long way—try one.

PRICES PER CAN... We are selling agents for Sherwin-Williams. Have in stock their paints and varnishes. All kinds and colors.

EMERSON & FISHER, LIMITED.

The New Store. 25 Germain Street.

Special Line of Men's Box Calf Blucher Cut \$4.00.

A capital boot for spring weather. Stylish, Durable, Waterproof. Also a complete line of Rubberboots.

J. W. SMITH, 37 Waterloo Street.

Grand Clearance Sale

BOOTS and SHOES, RUBBERS and OVERSHOES

To make room for Spring Goods

Sale Prices: 28c, 48c, 68c, 98c, \$1.18, \$1.48, \$1.98 and \$2.48. Former Prices: 50c, 75c, \$1.10, \$1.50, \$2.00, \$2.50, \$3.00, \$3.50 and \$4.50.

Special Rubber Prices: Women's, 48c, Misses', 45c, Children's, 38c. Men's Rubbers, 68c, and 75c, Boys', 68c, Youths, 58c.

Overshoes at Cost Price.

G. B. PIDGEON, Corner Main and Bridge Streets, North End.

GILBERT LANE DYE WORKS.

LACE CURTAINS cleaned and done up EQUAL TO NEW. Carpets cleaned and beaten. Dyeing and scouring.

MACAULAY BROS. & CO., City Agents

BARGAINS FROM THE FIRE.

Cheap Underwear and Gloves. A Chance to Save Money at WETMORE'S, Garden Street.

JEROME AFTER MUTUAL RESERVE

President Burnham and First and Second Vice-Presidents Indicted

New York, March 9.—Three indictments against officers of the Mutual Reserve Life Insurance Company were handed down by the grand jury yesterday. Those indicted

are Frederick A. Burnham, president; George D. Eldridge, first vice-president, and George Burnham, Jr., second vice-president.

Ever since the legislative insurance investigation ended District Attorney Jerome has been investigating certain transactions of the Mutual Reserve. Recently the officers who were yesterday indicted appeared before the grand jury and made statements concerning these transactions.

If according to a report published yesterday, "Judge" Hamilton returned from Paris at the instigation of District Attorney Jerome, and if Hamilton has been promised immunity if he tells all he knows, Mr. Jerome refused to say anything about it. It is not believed, however, that Mr. Jerome is involved in Mr. Jerome's investigation.

It is possible that Mr. Jerome may have had some communication with Mr. Hamilton, either directly or through some of the "Judge's" friends. "Judge" Hamilton is said to have been anxious to find out if he would be made a scapegoat if he returned to this country. He was informed that he would be treated the same as any one else involved in Mr. Jerome's investigation. It was pointed out that there might be something more than a coincidence in the fact that "Judge" Hamilton returned from Europe on the day that the grand jury began its investigation of political contributions by the insurance companies. Mr. Hamilton may have some knowledge of gifts to political parties by the insurance companies that the grand jury would like to hear.

The annual report of the Mutual Life Insurance Company for 1905 to the insurance department at Albany shows that the company issued during that year new insurance amounting to \$181,692,643 as against \$229,532,430 in 1904.

Hamilton Returns.

New York, March 9.—Unheralded and unannounced, Andrew Hamilton, the long absent legislative agent of the New York Life Insurance Company, slipped into New York Tuesday on the steamship Deutschland, and hastened away to Albany before the news of his arrival had gotten beyond the officers of the company, who alone were in the secret.

With no concealment save the signing on the ships register as H. A. Milton, which differently punctuated and capitalized as "Hamilton," the man who knows most about the famous "yellow dog" funds which have never been satisfactorily explained, he was seen by the grand jury yesterday by the Armstrong investigating committee, guided into New York like a shadow and as quickly passed on again. To a friend at the pier the man who got more than \$1,200,000 from the New York Life "by order of the president," said: "I am here prepared to meet any charge that may be made against me. My hands are clean, and I have no fear of the result. If anybody else fits to get after me with a gun he will find out that I am armed with a cannon."

(N. Y. Commercial.)

There remains the office of the New York district attorney. May we expect his activities to be enlisted in a prompt and earnest effort to investigate the "yellow dog" disposed of all his "yellow dog" dollars and whether or not any criminal acts are to be laid at his door or any other of the officers of the company, whose attitude toward life insurance affairs does encourage an affirmative response. Only two days ago he resorted to a most unusual device for setting indictment machinery in motion: Through his direct instructions or suggesting the grand jury addressed a presentment to Justice O'Sullivan of certain questions containing a series of hypothetical questions as to whether certain alleged diversions of funds by officers of corporations (no direct reference to life insurance companies) would constitute a crime "if the intent actuating the officers" was not personal gain but to serve the interests of these corporations. An effort, the district attorney's critics suspect, to secure, if possible, a quashing of any prospective indictments that the grand jury might bring before they were actually brought. If he is approaching the prosecution of life insurance officials so gingerly, would he be any less cautious in attacking cases of suspected bribery with life insurance money or any less tender in his treatment of the returned lobbyist? The outlook for ever getting at the bottom facts as to the disposition of money placed by the New York Life and other companies in the "Judge's" hands does not, it must be confessed, look particularly bright at the moment. That the matter is extremely "interesting and important" is shown by the following table of payments made to him by the New York Life alone:

1882-1890—For legal services in specific matters \$37,007.61

1890-1895—Payments of bureau of legislation and taxation 705,577.54

1900-1904—Payments on account of the home sales account—reported by President McCall 235,000.00

1904—Unexpended payment from money advanced by the New York Life 70,000.00

1905—Money collected from assigned policies on the New York Life's books, including the \$10,000 office, including the \$10,000 on the Hamilton account 144,000.00

1905—Money collected from the New York Life profits in the Steel syndicate 22,210.73

Total \$1,147,382.41

Who got it for what? Andrew

AMLAND BROTHERS.

Those who have old shabby Parlor Suites, Lounges

Easy Chairs, etc., which need re-upholstering, can have them made over in the latest styles before the spring rush.

New Furniture

To Select From.

AMLAND BROTHERS,

Furniture and Carpet Dealers, 19 Waterloo Street.

Another Saving in Rubbers

When there are any good Rubber Bargains we are always on the spot.

Women's Croquet Rubbers, medium toe. Sizes, 2½, 3, 3½, 4, 4½, 35c

Women's Sandal Rubbers, round toe. Sizes, 3, 4, 6, 7, 8, 40c

Women's Light Weight Rubbers, pointed toe. Sizes, 2½, 3, 3½, 4, 5½, 6, 40c

Youths' Sandal Rubbers, round toe. Sizes, 10, 12, 13, 30c

Boys' Plain Rubbers, round toe. Size, 3, 40c

We are offering extra quality Women's Rubbers at 55c; Men's 80c.

Overcoatings, Suitings and Trouserings

in the newest and best makes and patterns. An early inspection is invited.

A. R. Campbell & Son, High Class Tailoring, 26 Germain St.

WEIGHING MACHINERY.

We make a specialty of repairing and overhauling platform and counter scales, also weighing beams, to conform with inspectors' requirements.

E. S. STEPHENSON & CO., 27, 29 Nelson Street, St. John, N. B.

500 1-2 Curtains will be on sale Today at... 17c

Some are worth 75 Cents.

E. O. PARSONS, WEST END.

FERGUSON & PAGE.

For Choice Goods in

Watches, Clocks, Jewelry, Silverware, Cut Glass, Etc., call upon us at

41 King Street.

Going-Out-of-Business Sale

All our STABLE goods are cut in price the same as our Fancy Goods. All goods at prices never heard of before. Come and see us.

JAMES A. TUFTS & SON, Corner Germain and Church Streets.

FRESH FISH DAILY.

You can get fresh fish here every day. Salt and smoked fish too; all kinds. Fresh vegetables in abundance.

COLLINS BROS., 17 Winslow St. ST. JOHN, WEST.

I can stuff Birds and Animals of all kinds. Give me a trial. No experimenting. I have been in the business for years.

P. E. CAMPBELL, Taxidermist and Seedsman, 47 Germain Street. Telephone 532.

Arnold's Removal Sale.

2,000 Yards Remnants White Cotton—3 to 10 yard lengths, 6c, 7c, 8c, 9c, 10c, 11c, 12c, 13c, 14c, 15c, 16c, 17c, 18c, 19c, 20c, 21c, 22c, 23c, 24c, 25c, 26c, 27c, 28c, 29c, 30c, 31c, 32c, 33c, 34c, 35c, 36c, 37c, 38c, 39c, 40c, 41c, 42c, 43c, 44c, 45c, 46c, 47c, 48c, 49c, 50c, 51c, 52c, 53c, 54c, 55c, 56c, 57c, 58c, 59c, 60c, 61c, 62c, 63c, 64c, 65c, 66c, 67c, 68c, 69c, 70c, 71c, 72c, 73c, 74c, 75c, 76c, 77c, 78c, 79c, 80c, 81c, 82c, 83c, 84c, 85c, 86c, 87c, 88c, 89c, 90c, 91c, 92c, 93c, 94c, 95c, 96c, 97c, 98c, 99c, 100c.

Arnold's Department Store, 11 and 13 Charlotte Street.

About May 1st we remove to Roberts' old stand, 85 and 88 Charlotte Street.