

The Evening Times and Star

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MORGAN'S WILL

The will of Mr. J. Pierpont Morgan is a remarkable document. It shows that while Mr. Morgan devoted his splendid ability to the task of piling up an enormous fortune, and bent the forces of his keen intellect to the solution of financial problems, he accepted his religion readily, and complacently referred the matter of his own salvation to One who had undertaken that particular work.

It was Artemus Ward who was willing to sacrifice all of his wife's relations on the altar of his country. Mr. Morgan is willing that his own children should make the most extreme sacrifice, but in order that they might be the better able to do it, he takes care to provide each of them with some millions of dollars.

There is something wrong with a conception of religion such as that revealed by the will of the multimillionaire. It is quite true that during his life Mr. Morgan is reported to have dispensed large sums in charity, but it is also true that at the time of his death his wealth was enormous.

Necessarily upon quitting this life he was compelled to leave that wealth behind, and in addition to what he left to his children, and other relatives he appears to have been generous to a great many other people. Possibly they are deserving and possibly not, but the whole system is wrong.

It is not at all surprising that Vice-President Marshall should wear the military sash of the United States that "the right to inherit and the right to devise are neither inherent nor constitutional, but on the contrary they are simply privileges given by the state to its citizens."

In other words, the people of any state by act of the legislature might take back again at his death the wealth which, under a vicious economic system, is allowed or perhaps unscrupulous or even dishonest man might, during his life, be able to accumulate.

There might be less disposition to criticize the will of J. Pierpont Morgan if he had frankly bequeathed his property to his relatives and friends without associating the act with the religion and the memory of Him who chose to cast His lot among the poor of His time, and placed the emphasis of His incomparable life upon the riches of the spirit, all else being of secondary importance.

Mr. Morgan having invited a contrast between himself and the Author of the Christian faith, the people are justified in making that comparison, and indulging in some reflections upon the economic and social conditions which make it possible for one man, in defiance of the ethics of Jesus, to accumulate and distribute for the most part among people already rich such an enormous mass of wealth, while there are so many who, like the Man of Nazareth, have not where to lay their head, and, what is worse, have little or no faith in a religion which recognizes a Morgan, a Carnegie or a Rockefeller as one of its saints and its prophets.

FARMERS AND CREDIT The question of co-operative banks has been brought to the attention of the farmers of Maine by the state grange lecturer, Mr. B. W. McKean. He points out that though these farmers are becoming more familiar with the methods of agriculture which enable the farmers of Denmark, Germany and France to raise more per acre than is raised by the Maine farmer, the latter has not yet learned much about the co-operative banking system in those countries.

When he seeks for more capital he is met with a mortgage proposition and a high rate of interest. He meets the competition of the European farmer, who gets money at half of what it costs him, and Mr. McKean declares that he must learn that co-operation in getting credit is now the most essential thing for him. The individual credit of a European farmer is no better than that of a Maine farmer, but by combination it is easy to get capital at a low rate of interest.

Describing the co-operative banks in Germany Mr. McKean says: "These banks are started upon practically the same basis as our mutual grange fire insurance companies, each member subscribing for a small amount of stock and pledging his individual credit for the debts of the bank. The bank loans money only to members, and to these only for business purposes, such as for improving the farm by draining or by more liberal fertilization, the procuring of better farm teams and machinery or thoroughbred live stock. The directors know every member and if perchance one should use his money for purposes other than those stated in his application for a loan, his property is drawn on at once, payment is forced and he is expelled from the bank. As soon as the bank is started, deposits begin to come in and money can be obtained in the open market. No mortgages are required; notes run for long terms or may be paid by instalments and the rates of interest run from 2 to 6 per cent."

Making a comparison between the conditions in Europe and in the United States Mr. McKean says: "The farmers of America are paying an average of 8 1/2 per cent interest; the business men are paying but 4 1/2 per cent. France has the same co-operative banking system as Germany and in both countries the farms are increasing in value and productivity many times as fast as they are in America. Stockholders in these banks get dividends in addition to the benefits derived from lower rates of interest. The American farmer's burden of interest amounts to \$210,000,000 a year, practically the total value of a year's wheat crop. Already, however, steps are being taken to change the conditions in the United States. The State of Massachusetts in 1909 adopted a law providing for the organization of co-operative banks. Mr. McKean tells the farmers of Maine that it is time they also took advantage of a system which would enable them to conduct their operations on a larger scale and with a greater assurance of success.

With a majority of twenty-two the Liberal premier of Alberta has come out of the elections with the assurance that the people of that province still stand for Liberal principles.

These are anxious days for the Borden government and its supporters. They are promoting legislation which is un-British and un-Canadian, and they fear to go to the people, knowing full well that defeat would stare them in the face.

The Conservatives would like to drop the naval bill and close, but to do so would be a confession of weakness. To proceed with these measures would also be dangerous, and the party therefore finds itself in a serious dilemma.

The fact that a steamship, now in port, sighted many icebergs near the place where the Titanic went down would cause a good deal of anxiety, but for the fact that last year's disaster has caused the captains of vessels to proceed with extreme care when in that part of the ocean.

Sir Charles Tupper has expressed himself as favorable to a naval contribution, associated, however, with a strong Canadian naval policy. He is represented as believing that there is an emergency. If so, Sir Charles at 92 has lost some of the clearness of discernment, which marked the years of his active political life.

The following statement appears in the Manchester Courier, March 28: "A group of British financiers have called to the Dominion, and they are going to set up important British industries in several centres. It is said that five millions sterling are already at the command of the group, and amongst the first objects which the present financial group will deal with are traction engines, agricultural and other machinery, which Canadians now mainly obtain from America, while an effort will also be made to develop the motor-car business."

Mr. F. Maclure Schlanders, board of trade commissioner of Saskatoon, and who is so well known in St. John, has sent the following telegram to the "Financial Times" of Montreal: "Agriculturally, the season opens very propitiously. The seed bed is in ideal condition. Work upon the land commenced a few days ago. The present real estate lull is worth three good crops to this west. I speak from the standpoint of practical economics. Legitimate business never was better. The only man who is not happy is the cheap retail man whom we could, like every other city in the west, do severely without. Solid reality concerns are quite satisfied and report steady business in good lots for actual building purposes. Everything here is on a very solid basis, and so far as actual observation goes, the same may be said concerning every important western centre, and indeed, with regard to this west as a whole."

INDIAN 131 YEARS OLD Wab-Hah-Gun-Ts, which translated into English means Wiley Wampus, Chief Fire-maker, the 131-year-old Black-foot Indian from Glacier Reservation in Washington, will soon celebrate another birthday.

Chief Fire-maker is said to be the oldest human being in the world, having been born in the region now known as Glacier National Park, in 1781, according to well-substantiated tradition.

He was the first red man in that territory to visit the Great White Father, and the journey to the national capital, when President Jefferson was in the White House, was a memorable event in his life. At the time of his birth, so the Indian legend goes, the Father of All Spirits, standing on a mountain, shot an arrow near his father's tepee. The prophecy as interpreted by the medicine men is that he would live forever and assist the gods in their councils.

The aged Indian is a chieftain of his tribe, and in his younger days was a fine shot and athlete.—New York World.

Corsica produces the largest quantity of wax in the countries in Europe, if not in the world. In ancient as well as in mediaeval times the inhabitants paid their taxes in wax, and supplied 200,000 pounds annually. Since wax is to honey, in quantity, as 1 to 15, the Corsicans must have gathered each year 3,000,000 pounds of honey.

BIRTHDAYS OF NOTABILITIES

MONDAY, APRIL TWENTY-ONE. The Hon. F. J. Sweeney, Moncton, N. B., was born on April 21, 1862 at Melrose, N. B. He took up the practice of law in his native town and entered the legislature in 1903. He was solicitor-general and surveyor-general in the Tweedie administration from 1904 to 1908.

His Honor Judge MacLachlan of Ottawa, was born in Carleton county, Ont., on April 21, 1832. He became judge of Carleton county in 1887 and in his official capacity has sat on many important commissions. He has taken a prominent part in the public life of Ottawa.

LIGHTER VEIN THE MOTE. Financier—To think that a son of mine would "crib," actually steal, to pass a college examination! The Son—Come off, dad. How much did your company have to swipe to pass the government examination?—Lift.

SECOND THOUGHT. You Blumer (roaring with rage)—Who told you to put that paper on the wall? Decorator—Your wife, sir. The American Blumer—Pretty, isn't it?—San Francisco Chronicle.

FIGURING. First Fly—What's the matter with your eyes? Second Fly—I strained them counting my eggs. One of the swatters says the average fly lays 67,000 eggs. First Fly—How did you come out? Second Fly—I think I'm about forty-seven short.—Cleveland Plain Dealer.

HARD TO GO DOWN. Briggs—My wife found a white poker chip in my pocket this morning and I told her it was a dyspeptic tablet. Griggs—And did she swallow it? Briggs—No, she threw it away.

DISTANCE AND THE VIEW. You must be spending a heap of money baron. You're always driving about with your wife nowadays. "Oh, I see. You want me to touch up your windows."—Flegende Blatter.

THE PICTURE AND THE FRAME. "I cannot do anything for you," said the beauty doctor. "You're as pretty as a picture now."

OUT RATES. "The wisest man may change his mind," said the ready-made philosopher. "Yes," replied the undesirable, "but they isn't as much in it as there used to be. I can remember the time a voter could get \$2 every time he changed his mind."—Washington Star.

HAD BEEN "STUNG." Marks (with newspaper)—Here's a man who says that borrowing is a disease. Do you believe it? Park—Yes, and that lending is insanity.—Boston Transcript.

Every day is moving day with the man who gets there.

Provide For Pure Blood By making sure that your blood is pure you are taking out the best kind of health insurance. Disease cannot be held off by you half as quick if your blood is pure. Now is the time to fortify yourself against contagious diseases. Make sure that you have pure blood by taking Peerless Hypophosphites

75 Cents per Bottle Only sold at Porter's Drug Store "The Biggest Little Drug Store in the Town" Cor. Union and St. Patrick Streets

When Cook is Busy BUY BUTTERNUT BREAD You'll Like The Change SEEDS 500 Bushels Banner Oats. 500 Bushels P. E. I. Oats. Timothy, Clover and Lawn Peas. Beans, Corn, etc. Garden and Lawn Seeds. JAMES COLLINS 208-210 Union St. Opp. Opera House 'Phone Main 281

Clothes Cleaned and Pressed by McPARTLAND THE TAILOR Last Twice as Long. Goods Called for and Delivered. Phone 1018-11

Advertisement for Genuine Balata Belting. Text: "NOTHING CHEAP IS EVER GOOD—BUT ANYTHING GOOD IS ALWAYS CHEAP". Genuine Balata Belting Is Always Good. Rubber and Leather Belting May Be Why not avail yourself of the experience of satisfied users of Genuine Balata Belting who cannot afford to use any other. SOLD ONLY BY T.M. AVITY & SONS, LTD.

Advertisement for Emerson & Fisher Limited. Text: Have You Seen The Yoyal Grand Range? Several hundred in use in this city and thousands outside. We refer with pleasure today to any of those using them, knowing that a satisfied customer is the best recommendation. Our guarantee goes with every sale. The Royal Grand has many features which housekeepers will appreciate. The price is so moderate as to place this beautiful range within the reach of all. Come and look our line over. It will pay you. EMERSON & FISHER, Limited, 25 Germain Street 'PHONE 2520.

Advertisement for R. H. Irwin. Text: When You Buy A New Champion Steel Range you get a Range that is made of the finest steel that can be put in a Stove. A Range that has the gas and smoke consuming back that is protected by patents and not found in other Stoves. A Range that is handsome in design, plain in finish and all modern improvements to save labor. A Range that is easy kept clean, and one that will bake evenly with less fuel than any other Stove on the market. If you see this Stove you will be convinced that though a higher priced Stove than others of its kind it is superior in every way. R. H. IRWIN 'Phone 1014. 18-20 Haymarket Sq.

Advertisement for Men's Cap Sale. Text: We have a lot of Men's Caps, which we want to close to make room for summer goods. These are all new shapes and cloths, well made. Regular price 75c. and \$1.00. Sale Price 50 cts. All sizes. Fashionable colors. F. S. THOMAS, 539 to 545 Main St.

Advertisement for Valuable Records in Guildhall Vaults. Text: Interest in Possibility of the Finding of Shakespeare Documents There (London Standard) The possibility of Shakespeare records being found among the large quantity of unexamined documents in the vaults of the Guildhall, as stated by Dr. Sharpe, before a royal commission on public records, has aroused keen and widespread interest. Dr. Sharpe, as record clerk of the city corporation, has been engaged for many years deciphering ancient records of the city, and has already published, under the direction of the authorities, volumes bearing on the research already made and the important discoveries found in the archives of the Guildhall. The documents which lie untouched in the city records office are very valuable, but unless some attempt is made to rescue them it is probable that some will be entirely lost. Professor Wallace is anxious that a systematic search be made, and the corporation will, it is expected, be approached in the near future in the hope that some more light be thrown on the life of Shakespeare.

Advertisement for New White Goods and Waistings. Text: Mulling Lawas, Piques, Indian Head, Dulls, White Navy and Fancy Ducks, Printed Cottons, Gingham, Galateas Etc. Agent for Ladies' Home Journal Patterns. A. B. WEIMORE, 59 GARDEN STREET

Advertisement for Toronto's New Dental Clinic. Text: Toronto has established a dentist's office where a woman and a man dentist are at work attending to the teeth of poor children who are looked after by the health department. reading room was full of other papers, some in sacks, a few in boxes, and many lying loosely on the floor. The walls were damp, and a large number of the documents were damaged by water; others were mildewed and verminous. In twenty-five sacks were found miscellaneous papers said to have been saved from a fire which destroyed a chamber in 1786; numbers were found stuck together, so that it was impossible to separate them. Though hundreds of the papers were important, hundreds were of historic interest, and a number related to the rebuilding of London after the great fire of 1666. Through Dr. Sharpe has been engaged for about fifteen years in the laborious task of chronicling a calendar of letter books of the City of London, a vast amount of work still remains to be done. A resolution passed many years ago by the common council "that these historic documents should be rescued from oblivion" has never been carried out in its full meaning and in 1897 only a third of the calendar of the letter books had been completed. If, as Dr. Sharpe suggests, there may be references to Shakespeare buried in the mass of documents which lie untouched and unexamined, it will take many years at the present rate of progress before such records are found, and it is almost certain that a representation will be made to the City Fathers so that the help of experts may be enlisted in the long and laborious search.

Advertisement for Ducks Ruin Lakes of Oil. Text: Since the advent of cold weather, and thousands of them have sighted in the great lakes of oil and perished there. There unnumbered flocks of dead water fowl have ruined the crude oil, which, because of the decomposed animal matter, cannot be refined. Many of the Mexican peons employed about the great dams of oil take the birds which have just died from the shore line, carry them into the fields at a safe distance, touch a match to the oil-soaked feathers and roast the fowl. This form of barbecued duck is said to be delicious, but none of the American sportsmen of Tampico have tried the game. About three years ago, when the great oil gushers spouted oil so fast that the owners of the wells had to build dikes to confine it, great lakes were formed. Many of these lakes remain untouched. The ducks have mistaken the vast oil fields for water and have alighted in them. The crude, gummy oil glued the feathers of the birds so they were unable to fly again, and in a short time they died.—New York World.

Advertisement for The Hartt Shoe. Text: THE HARTT SHOE SOLD BY FRANCIS VAUGHAN 19 KING ST. ST. JOHN, N. B.

Advertisement for Lace Curtains. Text: Lace Curtains 25, 50, 68, 80, 95c, \$1.00 to 2.50 Pair White Curtain Muslins 7, 10, 12, 15, 18, 22c Yard Heavy Curtain Nets 18, 22, 30c Yd. Colored Art Muslins 10, 12, 14c, Yd Extra Good Values ARNOLD'S DEPARTMENT STORE 83-85 Charlotte Street

Advertisement for "Reliable" Robb. Text: "Reliable" Robb THE PRESCRIPTION DRUGGIST 137 Charlotte Street 'Phone 1839, house 'phone 1339 is in call 2470

Advertisement for Coal and Wood. Text: COAL AND WOOD Directory of the Leading Fuel Dealers in St. John. IN STOCK ALL THE BEST GRADES OF STEAM, HOUSE - AND - BLACKSMITH COAL R. P. & W. F. STARR, Ltd. 49 South St. - 228 Union St.

Advertisement for Dry Soft Wood. Text: Dry Soft Wood \$1.25 per Load This Week Only GEO. DICK, 48 Britain St. Foot of Germain St. 'Phone 1118

Advertisement for Grant's Grocery. Text: Grant's Grocery 337 City Road, 'Phone 2232