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Use the Times for Wants, For Sales, To Lets—1c per word, Daily or Semi-Weekly. Special price for three and six insertions. Always on hand—For Sale, To Let and Boarding Cards for windows.

HELP WANTED—MALE: MEN WANTED TO GO TO CAMP WITH THE ARMY. Dundas, at 8 o'clock Friday or Saturday, May 15th and 16th, to Lieut. E. Pennington.

HELP WANTED—FEMALE: WANTED—GENERAL SERVANT IN FAMILY of three. Apply evening, 11 East Avenue south.

FOR SALE: \$1100 WILL BUY THREE ACRES ORGANS and cover, rubber trees, just used for four months. Apply between 12 and 1 o'clock, 286 Bay Street south.

FOR SALE: STANHOPE BUGGY, EXTRA seat and cover, rubber tires. Just used for four months. Apply between 12 and 1 o'clock, 286 Bay Street south.

FOR SALE: GOOD PAYING PARCEL DELIVERY BUSINESS. No reasonable offer refused. Apply Box 36, Times.

FOR SALE: NICE NEW STAPLE BOAT and above business in the east end. Rent low, good dwelling over store, stock small or would rent separate. Apply, Box 35 Times Office.

LEGAL: BELL & PRINGLE, BARRISTERS SOLICITORS, etc. Federal Life Building, 4th floor, Fourth, James and Main. Money to lend in large and small amounts at lowest rates. Wm. Bell, R. A. Pringle.

LEGAL: WILLIAM H. WARDROBE, K. C. BARRISTER, solicitor, notary public. Office, Federal Life Building, Money to loan at lowest rates of interest.

LEGAL: HARRY D. PETRIE, BARRISTER, ETC. Office, Spectator Building, Money to loan at lowest rates of interest.

LEGAL: G. LEMON, BARRISTER, ATTORNEY. Office, No. 32 1/2 Hughson Street. N. B.—Money to loan on real estate.

LEGAL: HENRY CARPENTER, BARRISTER, SOLICITOR, etc. Office, 35 James Street south. At lowest current rates. Offices, 35 James Street south.

MONEY TO LOAN: PRIVATE FUNDS TO LOAN ON FIRST MORTGAGES, real estate. Lowest terms. Martin & Martin, Federal Building.

MONEY TO LOAN: \$200,000 LOW INTEREST MONEY. Why pay 10 to 100 per cent? I loan on furniture, stocks and implements, in city and country, and cash notes. See me at Commercial Hotel, Hamilton, Saturdays or Wednesdays, or phone residence, 2008. R. H. Tidwell, Commissioner in H. C. J.

MONEY TO LOAN: AT LOWEST RATES of interest on real estate security in sums to borrowers. No commission charged. Apply Laster & Laster, Spectator Building.

STORAGE: STORAGE WAREHOUSE—FOR MERCHANTS, etc. Federal Life Building, 4th floor, separate room for each family's goods. Myles' Fireproof Warehouse, Main and Hughson, Phone 699.

MISCELLANEOUS: PASTURE FOR HORSES AT PLEASANT View Farm, Dollar per week; abundance grass, water and shade. Bowerman & Co.

MARRIAGE LICENSES ISSUED. NO witnesses required. Bowerman, Bank of Hamilton Bldg.

WHEEL REPAIRING, TIRE SETTING, carriage painting, horse-drawn, Nelson Brook, Dundas.

ROY HING WISHES TO INFORM THE public that he has opened a first class laundry at 47 Barton Street East. Parcels called for and delivered. Family work, 35 and 40 cents.

HIGHEST PRICE SECOND-HAND CLOTHING. Special price children's clothes. 46 York Street.

FRANK B. WRIGHT BUYS AND SELLS all kinds of household goods. If you have any to dispose of, drop me a card, 11 York Street.

LOST AND FOUND

\$200.00 REWARD: On 28th April, one team of horses was stolen from Mr. P. Fleming of Ancaster, for the recovery of which, he is offering \$200.00 reward, and the township council of Ancaster is also offering \$100.00 for the apprehension and conviction of the thief.

REAL ESTATE FOR SALE: FARM FOR SALE OR TO RENT; TWO miles west of Ancaster village; containing 140 acres, 100 acres cleared, 40 acres in pasture; spring water crosses the pasture; 1 1/2 storey frame house, two large barns, stone stable, etc. Apply to J. J. Bowerman, Bank of Hamilton Bldg.

FOR SALE—ONE OF THE BEST ONE hundred and fifty acre farms near Hamilton at thirteen thousand. Stock, implements and crop may also be purchased if desired. This is a special opportunity as owner is retiring. Bowerman, Bank of Hamilton Bldg.

FOR SALE—TWO ACRES; lake shore, near Burlington. Bowerman, Bank of Hamilton Bldg.

FOR IMMEDIATE SALE NEAR WESTWORTH and Barton Streets, pair of new modern brick dwellings at two thousand each, together or separate. Owner is leaving city in a few days. Bowerman, Bank of Hamilton Bldg.

JOHN M. BURNS, REAL ESTATE AND INSURANCE, 30 King Street West, Agent for Atlas and Ontario Fire Insurance Co. and Dominion Guarantee and Accident Insurance Company.

DANCING: BEGINNERS' CLASSES FORMING. J. Hackett's, 23 Barton Street East, Telephone 157.

TO LET: OFFICES TO RENT—THREE VERY DESIRABLE offices to let on first floor of Canada Life Building. For terms, etc. apply to G. D. Burns, branch manager.

TO LET—365 YORK STREET AND 22 Peter. Apply, Thomson, James and Dube.

TO LET—DESIRABLE RESIDENCE, 123 Jackson St. West. All modern conveniences. Apply, McEwen & Anderson, Spectator Building.

JEWELRY: GOOD SPECTACLES, GUARANTEED FIT and eye. Money back. Feddes, 123 Jeweler, 212 King Street East.

BOARDING: TWO ROOMS WITH BOARD FOR FOUR; in quiet house, 210 Caroline street.

DENTAL: DR. F. C. BRIGGS, D. S., U.S., D. D. S., D. S. Tor. Dentist, 339 King Street West, Hamilton, Ont.

DENTAL: DR. M. F. BINKLEY, DENTIST. PRICES that appeal to the working classes. ARTIFICIAL TEETH, complete, special consideration. MATERIAL AND WORKMANSHIP to be had at any price. Office 17 1/2 King Street East, Hamilton.

DENTAL: DR. JAMES F. McDONALD, DENTIST. Grosvenor's Hall, 61 James Street north. Telephone 1209.

MUSICAL: MARGARET M. MCCOY, PUPIL OF WM. Shakespeare, London, Eng., teacher of voice production. Studio—Chancery Chambers. Resident Phone 1817.

MUSICAL: C. L. M. HARRIS, MUS. DOC. SINGING, PIANO, THEORY. Studio—306 Jackson West. Telephone 370.

FIRE: THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY. CRERAG & BURKHOLDER. 42 FEDERAL BUILDING. Phone 610, clause 27A.

Times Ads Bring Results: The following boxes contain answers to Times. Want ads: 7, 8, 11, 12, 15, 16, 18, 20, 21, 22, 24, 25, 31, 42, 48.

WALFISH BAY: London, May 15.—The report that Herr Bonhardt Derberg, the German Secretary of State for the Colonies, who is now in London, is trying to negotiate for the transfer of Walfish Bay, on the Coast of Africa, adjacent to German South West Africa, to Germany is semi-officially denied.

WALFISH BAY: The average bride doesn't think she is happily married unless she gets at least a dozen pickle dishes.

Delaware Park Survey Hamilton's Choicest Residential Location. Parties desiring choice Lots in this survey should make their purchases at once. As soon as a certain number of Lots are sold the price will be advanced without notice. Early buyers will be and are entitled to the benefit of this arrangement.

Where Are You Going to Build Your New Home? We offer you the choice of 56 Ideal Home-sites in Beulah Survey. Every lot properly restricted and all city improvements laid and paid for by us. \$50 Cash secures a lot, balance on easy terms if required. For Plan, write, call or phone.

YOUR EXECUTOR: Your Executor should be competent, experienced and thoroughly reliable. This company supplies the requisites of a responsible and capable executor, and at no greater expense than where an individual is appointed.

MARKETS and FINANCE: TORONTO MARKETS. Live Stock. Receipts of live stock at the City Market for Wednesday and Thursday, as reported by the railways, were 87 car loads, composed of 1,481 cattle, 1,001 hogs, 131 sheep, 606 calves and 1 horse.

OTHER MARKETS: New York Sugar Market. Sugar—Raw, steady; fair refining, 3.86; centrifugal, 96 test, 4.36; molasses sugar, 3.61; refined steady. Winnipeg Wheat Market. Following are the closing quotations on Winnipeg grain futures: Wheat—May 12 1/2 bid, July 1.14 1/2 bid.

OTHER MARKETS: British Cattle Market. London.—London cables for cattle are steady at 13 to 13 1/2 per pound, dressed weight; refrigerator beef is quoted at 10 to 10 1/2 per pound.

OTHER MARKETS: Wool Markets. London.—A superior selection of 9,656 bales were offered at the wool auction sales to-day. Competition was animated, and all sections bought freely. Good greasy merinos and fine crossbreds were much in active request for the home trade, and American paid 1 1/2 for first combing. Compact greasies, first fleece Riper Plate and Punta Arenas wool was in brisk demand.

OTHER MARKETS: Financial Items. Spot copper in London is 7 1/2 bid higher and futures 10s higher. New York banks lost \$3,665,000 through Sub-treasury operating since Friday last.

OTHER MARKETS: Iron Age says co-operation among makers of foundry pig iron in maintaining prices has now disappeared. President Miller of New Haven, says he is not worrying to acquire C. & O. Boschen May Settle. Montreal, May 14.—Mr. Fred W. Boschen, stock broker, wired from New York this morning that, though he had suspended payment, "everything would be settled satisfactorily, and that more money is owing me in Montreal than I owe."

made from the market value of the stock bought on margins to hold for a rise. In this connection the miner's gambler may be compared to a herd of cattle on a farm. The cattle are sleek and fat, and not only beautiful to look at, but very profitable to their owners, who are very proud of them. Many people come to look at them, and stand around by the fences and bet with each other which way the animals are going to jump or run next. Such people would be about as much interested in cattle raising as the ordinary investors in mining stocks are in the intelligent working of mines. The men who could drive or coax the cattle would be the men who would win in the stock game.

There is an old game which was played in England with thimbles and a pea, but in America a game played with halves of walnut shells a pea, and is colloquially called a "shell game." The pea is put under one of the shells in plain sight, and all you have to do is to pay so much, guess that the pea is exactly where you yourself saw it put, and get back double your money. Nothing could be simpler and easier, and probably the first guess you make will be right, but afterwards the pea will rarely be where you think it is, and you will continue to lose the money you pay for your guesses, and the more you play the more you lose. In buying mining or other stocks on margins the people are very like the men crowding in front of the tables on which the walnut shells are lying, and the faster they buy (or bet) the faster they lose their money. It is away from them, and the more they play the more they lose. But of course the people like to gamble, and doubtless will gamble till the end of time, but this occupation or diversion should be called by its right name, and not "Mining" or "Taking an interest in mines," any more than playing the shell game should be called "Taking an interest in raising walnuts."

Interest so taken in mines is distinctly injurious to the mining industry, for it diverts useful capital from productive into unproductive channels. The country needs every dollar of capital that the people can spare to develop its vast latent mineral resources, so that the people who wish to invest in going mines should buy their stock in these mines on a definite dividend paying basis, or if they wish to invest in more speculative enterprises they should put their money into prospects and take care that every dollar which they pay, beyond a reasonable price for the prospects, should be put into the proper development of the property under competent supervision. Money so spent is well spent in the development of the country, even if the prospect itself does not prove valuable, and if it does prove to be a rich mine the fortunate investors will have the satisfaction of knowing that they have made their money by honest enterprise and not by outwitting their neighbors in a gambling deal. The people of this Province will then, and not till then, have a right to say that they are heartily interested in mining enterprises.

COBALT CONDITIONS Impressions of Camp and Reflections Concerning the Markets.

(By J. B. Tyrrell, Mining Engineer, in Monetary Times). The past year has been marked by steady progress and improvement in the mines of the township of Coleman and its vicinity. The majority of these mines are now more developed, and are much better equipped to handle ore cheaply and efficiently, than they were at this season last year, and consequently they have a higher market value now than they had then. As is very well known, many of the silver-bearing veins were exceedingly rich on the surface, and have continued rich to the moderate depths to which they have been followed. But we are constantly being asked how far will the rich ore go down; or if low grade ore is found in a vein at the surface is it likely to improve in grade with depth? From the known mode of formation of these ore-bearing veins it is certain that they will taper off, and disappear in depth, but at what depth is not yet known, and it is possibly quite different in different places. It may be one vein that is being followed down from the surface, and is rich in value or pinches out and disappears, for it may be replaced to one side or the other by a so-called "blind vein" which did not show at the surface, but which will carry the values to greater depths, perhaps to be replaced in time by another "blind vein" which will carry the values to one side or the other, and so on. Many of the poorer surface prospects may also represent the upper edges of veins similar to these "blind veins," which swell out and contain rich ore-bodies below.

Up to the present the optimists have had it nearly all their own way in Cobalt, new veins have been and are being constantly discovered, narrow veins have widened and poor veins have grown rich. The widest kind of wild-cat prospects have turned into producing mines within the space of a few weeks. Some people are now saying that the days of the optimist are over, but this appears to me to be improbable. There is much more reason for rational optimism now than there was twelve months ago, more ore-bearing veins are known than more then, and the development which has been done on the veins shows that they hold their character remarkably well both horizontally and vertically.

In regard to the value of ore which the camp will produce, let us suppose that all the veins at present known on the surface extend down on an average to a depth of 200 feet, how many millions of dollars would they represent. In addition to this how many millions of dollars will be taken out below the 200 foot level, no one is at present able to answer either of these questions, but in both cases the totals would undoubtedly be large.

We do know, however, that in the Cobalt camp there is a large number of silver-bearing veins, and that many of these veins are marvellously rich, perhaps richer than any other bonanzas of similar extent in the world. It is a wonder that there has not been a wild scramble to participate in the riches here being discovered, fortunes made in a day, and no apparent probability of losses. The scramble is over, and like the rush to the Klondike ten years ago it may not be repeated, but the silver mines are realities which will yield a large amount of wealth to the people of this Province and will render many of them rich, and at the same time they are giving an irresistible impulse to the development of northern Ontario, so that before many years not only will other mining districts be opened up, but the great wheat belt of the north, with its sixteen million acres of rich clay land, will be sending out its produce to supply the cities of eastern Canada and Europe.

Bank of England rate unchanged. Iron Age says co-operation among makers of foundry pig iron in maintaining prices has now disappeared. President Miller of New Haven, says he is not worrying to acquire C. & O. Boschen May Settle. Montreal, May 14.—Mr. Fred W. Boschen, stock broker, wired from New York this morning that, though he had suspended payment, "everything would be settled satisfactorily, and that more money is owing me in Montreal than I owe."

New York, May 15.—Wall street—The active dealing in stocks at the opening were mixed price changes from last night, but the gains largely predominated over the losses. Louisville & Nashville, St. Louis, Sag Francisco second preferred and Utah Copper rose 1, and Kansas City, Southern American, Sugar and People's Gas large fractions.

New York, May 15.—Cotton futures opened steady; May \$9.48, July \$9.48 to \$9.54; August \$9.29, October \$9.03, November \$9.05, December \$9.03, January \$9.06, March \$9.08. Chicago, May 15.—Cattle—Receipts 2,000; weak; beefs, \$4.75 to \$7.25; Texan, \$4.65 to \$5.00; westerns, \$4.50 to \$6; stockers and feeders, \$3.50 to \$5.30; cows and heifers, \$2.40 to \$3.40; calves, \$4.75 to \$6.25. Hogs—Receipts 23,000; 5c lower; light, \$5.15 to \$5.45; mixed, \$5.15 to \$5.45; heavy, \$5.10 to \$5.45; roughs, \$5.10 to \$5.25; pigs, \$4.55 to \$5.15; good to choice heavy, \$5.25 to \$5.45; bulk of sales, \$5.35 to \$5.45. Sheep—Receipts 5,000; weak; natives, \$4 to \$6; westerns, \$4 to \$6; yearlings, \$6 to \$6.65; lambs, \$5.25 to \$7.50.

ANSWER TO BERRY.

To the Editor of the Times: Sir,—As Mr. Berry has seen fit to carry the difference of opinion between the Independent Labor Party and himself to the press in the shape of publishing a copy of the letter sent by him to the secretary of the I. L. P., we, the Executive Committee of said Labor Party, are of the opinion that it is right for us to explain our position in the matter. Mr. Berry was a delegate to the convention in Toronto when the Labor Party field, Mr. Berry's objections along with his own, were organized and there is well versed in the objects and purposes of the I. L. P., and as he was a paid up member of the local branch of the I. L. P. is also aware that each member subscribes to the following pledge: "Having been admitted to membership in Local Branch No. 5, of the Independent Labor Party of Ontario, I, _____, do hereby declare my intentions to adhere to its constitution, laws and platform, and in so doing do fully and unreservedly separate myself from all other political parties." Now, as Mr. Berry seconded the nomination of a candidate in another political party there was no other course open to the Independent Labor Party to pursue but to cancel his membership. The I. L. P. has at no time attempted to dictate to any of its members how they should vote when they have no candidate in the election. Mr. Berry's objections along those lines are not well taken. The I. L. P. does not and did not at any time intend bringing the matter before the Trades and Labor Council as we consider the council has no power to do with a matter of this kind. Now, Mr. Editor, if you will kindly publish this communication so that the public can have both sides of the case they will be in a better position to judge for themselves. We might also say that the portion of Mr. Berry's letter in the Spectator referring to doing all in his power to elect Mr. Hendrie in West Hamilton was not in the communication that he sent to the I. L. P., and must have been added for a purpose. Signed on behalf of the Executive Committee of Branch No. 5, of the Independent Labor Party. H. J. Halford, Secretary. 50 John street south, Hamilton.

OPEN SATURDAY NIGHT.

The Alexandra management has decided to open the rink on Saturday evening this week, as there have been so many phone messages and requests for it to be open on one or two evenings, that they feel assured of a jolly crowd. The band will be in attendance and play fifteen skating numbers, as usual. Nominations for the Legislature on Thursdays were: Liberals, Dr. John Caruthers, Manitowlin; Mr. Henry Pringle, West Hastings; Mr. J. C. Elliott, West Middlesex; Mr. P. McCullough, Centre Grey; Mr. Thomas McDonald, Dundas, Conservatives; Hon. Frank Cochrane, Sudbury; Mr. Andrew Porter, Centre Huron.