THE GOLD WAS NOT IN IT.

THE MINE AT MEMRAMCOOK PROVES A BIG FIZZLE.

The Only Money in it is what the Stockholders put in—The Amalgamator says the Test was "salted." A serious charge that calls for an explanation.

When PROGRESS printed an expose of the gold mining fever, in Westmorland county a few weeks ago with particular reference to the mine discovered and placed before the public by that astute promoter J. B. Neilly, there was considerable indignation not only among those interested in the venture, but, those who had been approached and considered the project in a favorable light, disliked to have such a promising invest ment as this appeared to be criticized in this plain and damaging style.

But the result has proved that PROGRESS is right as usual and that the Memramcook gold mine, so called, in which there are more provincialists than one cares to contemplate, has been a "fake." The promoter, Mr. J. B. Neilly, has been successful in placing upon the market a bank of earth and stone in which there is hardly the shadow of a trace of gold.

Perhaps it is remarkable that a man of his sort, not of polished manners but possessing a persuasive persistance that is hard to resist, could come into a city like St. John and induce so many level headed men who have made their money by their astuteness and caution to put their hard earned dollars into this hole in the ground. That he succeeded in doing so is beyond question and it would be surprising it the list of people who were persuaded was made public.

After Mr. Neilly had "done" those people with whom he was acquainted, and was looking about for more to whom he could present this promising investment, he hit upon a young man who is fairly well known in this city and province. Mr. McQueen, it is hardly necessary to say, was once an M.P.P. He represented the noble country of Westmorland in the local house. Whether the secret of his success in this by-election was the result of his promising appearance, his youth, or his easy and gentle manners it is hardly worth while considering now, but it is certain that the hard headed promoter Mr. Neilly saw something in him that was likely to aid him in his enterprise.

So Mr. McQueen became Mr. Neilly's companion. He was his guide, as it were, to the monied men of the province. These things are done easier sometimes by two then one. Mr. McQueen posing as the introducer of the talker and persuader—a disinterested one, of course!—could well afford to utter a word of corroboration and commendation at times when the argument of his companion seemed to need support. This mine was situated in his native county and he knew all about it and other mines in that vicinity. He laughed at the criticism of PROGRESS when it was pointed out, and thought it a good joke, though it might prove a damaging one, and he spoke of one of the backers in another enterprise of a similar character who was inclined to go slower after he had read it. But that was fixed all right and the money came again.

But the bomb shell has burst—burst before all of the stock was sold—too soon perhaps for the promoter, but too late for the tempted shareholders who imagined that they had a bargain in this mine in the east, who placed all the faith in the world in the report of the tests that were placed before them, but who did not stop to imagine whether the ore, the tests were made from came from Memramcook or Colorado. The fact that the "tests" were there, that So and So and So and So attached their names to a document saying that there was so much gold in so much ore seems to have been all the assurance that these gentlemen needed to become members of the company.

The one curious part about the business however was the low figure at which the stock was floated. There was enough of it no doubt to enable it to be sold at a much less figure; but seventeen and a half cents on the dollar is not much to ask for stock in a gold mine. One gentleman in this city who had been persuaded to take 1000 shares and paid $117.50 for them talked with PROGRESS a few days ago. At that time he hoped for a better report and did not think that the people who had taken stock should get in a panic about it. Still it was quite evident that he was talking against his own conviction and making the best of it. Even he expressed surprise that a stranger was able to come to this city and interest people in such uncertain ventures, get their names and their cash, while a citizen with any industrial project needing a dollar behind it found it well nigh impossible to form a company.

But to return to Neilly's gold mine. Since the report went forth that there was no gold in the quartz, Mr. Neilly has been heard from. He was in Halifax and he at once dropped into a newspaper office and offered to take any man's stock at 50 cents on the dollar which would mean eight and three quarter cents on the dollar-half of what was paid. He must have been surprised to see how promptly several of the stockholders were to take him at his word, but there is no record that the stock has been transferred.

There is a record, however, of a directors' meeting which was held at Memramcook. President Neilly was there. So was Mr. J. W. Y. Smith and Mayor Sumner and a Mr. Fowler, of Sackville, and Mr. Creighton and Mr. Logan. Besides these, two gentlemen with well known names, Van Horne and O'Shaughnessy—no relation to the C. P. R. gentlemen—were also on hand, and it may be said that their contributions to the history of this mine furnish plenty of food for the thoughts of people who are ever asked again to invest in a similar venture.

Mr. VanHorne did not hesitate to express his opinion that the previous tests—those upon which the stock was canvassed and taken—were "salted." This word in mining parlance means much. There are so many ways to "salt" a mine that is would take columns to explain how easily the thing is done. This time however the test appears, in the opinion of Mr. VanHorne, to have been tampered with. The question of who would tamper with it and in whose interests it was tampered with must be left to the stock holders. They will find ample room to investigate.

Manager Gladwin was of the same opinion. There might be gold in the quartz at Memramcook but it wasn't there in such quantities as they had been led to believe. There was something pathetic in the way he told his story, how careful they had been and after crushing nearly 1000 tons of ore the disappointment they had met with. Then Mr. Van Horne spoke of crushing 112 tons and only finding three penny weight and one grain of the precious metal. In spite of all these reports President Neilly pretended to have faith in the ill starred venture. He wanted the directors to make a note to cover the deficit—some $2400. but these gentlemen kept firm hold of their caution and instead of doing this appointed a committee to try and sell the new stamp mill and thus liquidate the liability.

For the benefit of those who failed to profit by the advice extended to them in a jocular and yet earnest view in these columns some weeks ago a portion of it is reprinted. It gives an idea of how the "mines" were discovered and the local feeling over the matter which is, after all, the truest indicator:

"Returning to Dorchester, the people here occupy the most of their time discovering mines. It is considered a dull day when a mine is not discovered. I came nearly being a mine owner myself last fall. A local company were taking up a property and offered to let me in" on the ground floor" as they called it for $700. Being out of funds I had to let it slip me. How true the words "There is a tide in the affairs of men, etc., etc.

"A number of years ago Albertite coal cropped out at Belivue village, Dorchester, and a strong company was formed and spent a lot of money to procure a few pounds of it. Later copper cropped up in the vicinity of Dorchester and an American company and a local syndicate vied with each other for its possession. They went chasing each other around with special trains and finally the American company got the copper properties, thus securing another of what should be a Canadian heritage. The Americans built some fine buildings, put up a mill and took four kerosene oil casks of ore away with them. The latest developments are, as you of course know, the gold mines of Memramcook, Gouldville and other points in this parish; the discovery that gold existed here was made by a medical gentleman an adept in the manipulation of the witch hazel rod. He had been prodding around Nova Scotia and other parts of New Brunswick with indifferent success, and finally he ran against this "conglomerate." It is stated that the pay dirt" was formerly used for ballast on the I. C. R. and that the electricity generated on the wheels and friction took up the precious metal and adhered it to the wheels and that a wheel scraper in the car shop at Moncton had been secretly scraping it off and growing rich.

"The beauty about these mines is, that the gold "runs all alike" through the conglomerate, thereby assuring one of a steady output and none of that uncertainty experienced in placer-mining and nugget out-crop. Mr. J. B. Neilly of Halifax is the chief promoter of the property at Memramcook and is now making a tour of New Brunswick accompanied by an Ex-M. P. P. who is an interesting talker but at present out of a political job.

"They are disposing of shares, it being their idea that when you have a good thing you should pass it around for the general good. Jos Gould, an Acadian resident of Gouldville, called on me the other day and after getting the loan of a dime wherewith to buy "Havelock water," intimated that on his next visit to town he was going to put me on to a gold mine. He had had a dream, he only wanted to have another dream at it before telling me about it. If any of your readers want to go into the gold business come to Dorchester. It is enjoyable, refreshing and exhilarating employment."

THE BANKERS ARE BLUE.

BECAUSE ABERDEEN WILL NOT BE IN SEASON

For Their Regatta—He does not Propose to Arrive in Halifax until August 1st—What will the Orpheus Club do?—Inspector Banks going easy.

HALIFAX, July 19.—The governor general will not arrive in Halifax till August 1st. This is a serious disappointment to the bankers of the city if not also to others. The regatta on the North West Arm was arranged to suit his excelleney, and it was expected he would present the prizes, but he will not be here either for that or the bankers' dinner, in honor of the meeting of the Canadian bankers' association. So the moneyed men will not be "in it" at all with viceroyalty. They will no doubt make both affairs thoroughly successful nevertheless. It is easy for the bankers to make a thing go. The ladies smile upon them in their annual aquatic venture, and it is correct for anyone, who is anyone, to go to the Arm to see the boat races. Probably the only men who seriously regret the postponement till after the regatta of his excelleney's arrival are one or two men who have a leading part in running it. They lose their chance for a few hours of hob-nobbing with the Queen's representatives in Canada, and they may not get an opportunity again dear knows when. The postponement may also interfere with or make necessary a change in the arrangements for a garden party at Oaklands to be given by the ladies of the Church of England institute.

Inspector Banks is Going Slow.

HALIFAX, July 19.—There is something of a lull in the campaign waged by Inspector Banks against the liquor dealers. This is not, as has been hinted, because Mr. Banks has been "called down" by aldermen who objected to his vigorous works, but because the dealers have come to know him better, and, for another reason, because it is a most unsatisfactory matter to bring any case before Stipendiary Motton. No matter how convincing the evidence may be, there is no guarantee of a proper decision from the public court. His honor, poor fellow, does not know what he is doing half the time. The police, in bringing in criminals, are also half discouraged, but Chief O'Sullivan gives strict orders to them to report all offences against the law and act just as if everything were all right in the police court. They obey.

There is some interest manifested in the race for the prospective vacancy soon. Premier Fielding cannot much longer delay. And yet there is not much of a race for the position after all. It is wonderful, this absence of the usual stampede of would-be appointees to a public position. Mr. Fielding's brother George is said to have the inside track for the place. But if the premier could get any really good lawyer to accept, it would be quite different. W. B. Wallace's name has been mentioned, yet he will not likely accept, though the appointment would be a popular one with the Roman Catholics of the city. Another name mentioned is that of F. H. Bell; he will not likely accept either, for one reason, because he thinks he is sure of the succession to the judgeship of probate, now held by Judge Shannon. The present incumbent is in very poor health, and Mr. Bell in the ordinary course of events will not have long to wait to succeed Judge Shannon. Recorder MacCoy would dearly like the position, but he cannot take it and continue to hold the recordership. F. T. Congdon will not take it, nor will J. T. Ross.

The law provides that the man who occupies the stipendiaryship must give up practice at the bar. This makes it impossible to secure the services of a first class lawyer, the salary being only $2,000 per year. The other class of poor lawyers who would be glad of the money, are not qualified for the position. There are not many of the medium stamp, so that it is hard to get a man, and the prize may fall to the premier's brother.

The city council will have to pension off Stipendiary Motton. It is said that what premier Fielding is waiting for is action by the city council in the matter of a superannuation allowance to Mr. Motton. He is penniless. In the meantime, as for a year past, there is no justice in the police court—nothing but plenty of loud talk by the lawyers.

No Body Any the Worse.

The Salvage corps had a pleasant moonlight excursion early in the week which they attempted to make perfectly agreeable to everyone by having a crowd, the members of which could not find fault with one another. No other intentions were good they were harder to carry out than they imagined. "To draw the line" was an impossible matter and when the steamer was on the broad and placid bosom of the river she carried a mixed and jolly crowd. This was not at all embarrassing so long as the party continued to walk around but when the sweet strains of dance music arose then the amusement began. If there was any objectionable element present it had the floor first and when it wearied, the others tried to see what dancing on board a steamer was like. But soon there was no difference and the crowd was hopelessly but joyfully mixed. But all present had a good time and nobody was any the worse.

The Orpheus Club's Difficulty.

HALIFAX, July 19.—The Orpheus club is a magnificent local musical organization. It has done very much to create and cultivate in Halifax a taste for the best music. A building was purchased, admirably adapted for a concert-hall, and it was comfortably and appropriately furnished. But yet the Orpheus Club is a discouraged organization. The public has been quite ready to criticize its work, and many have been ready and willing to pay for season tickets to the winter concerts. Others have been ready to praise the club, but very many have not been willing to pay anything. There is a mortgage of $6,000 on the Club building. The burden has been there for several years and has not grown less by one cent. When the liability was incurred it was thought it could be gradually wiped out, but experience, so far, has shown that it cannot be paid off. The running expenses of the club eat up all the income, so that nothing is left to diminish the mortgage. That is why the club is discouraged. Place the price of tickets as low as they could, or arrange the concerts as attractively as possible, people would not pay for them, as they should, and all that is made is eaten up by incidental expenses.

The Club is a costly organization to manage, but possibly it cannot be made less so if its high efficiency is to be maintained. The orchestra costs $700 per annum; Conductor Porter is paid $200; piano accompanist Payne receives a salary and Secretary Wiswell earns $100 a year. Then there is printing; there is heating and lighting the hall, and other incidentals, and the interest on the $6,000 mortgage. Yes, the Club has become discouraged and has about given up hope of ever becoming any better off.

The club council is accordingly considering the making of a report to the Orpheus that the customary series of concerts be abandoned. Then people would see how much they miss the musical treats furnished them. Meanwhile one concert would annually be given merely to raise money to pay the mortgage interest. The club would be just as well off at the end of the year as now, and be saved the work of constant practice for a series of concerts whose receipts are only equal to the expenses. Possibly, after a year or two of musical starvation, as it were, the public might be more ready to pay for their music. One thing is sure, the Orpheus club is a creditable musical organization, and it has done a good work, even if it has not been as fully appreciated as it should be.

SOME HALIFAX MEN BITTEN.

Persuasive Mr. Neily Got Some Stock Taken There.

HALIFAX, July 19.—The Memramcook "gold mine" has furnished a prominent topic of conversation this week. The methods of the promoters and the result of the recent test are both remarkable. The names of two prominent business men which were held out as sanguine investors in the stock had the effect of inducing a large number of people of smaller means to take hold of the enterprise. The story of how Hon. A. G. Jones was drawn into Memramcook would furnish interesting reading, and almost equally so would be the narration of how J. C. Mackintosh became a heavy shareholder. The stock is scattered round quite promiscuously in Halifax. There is not a good chance that shareholders will ever realize much out of their one, and two, or ten thousand shares, which they paid or at 17½ cents. But after all people here have often lost just as much and far more in other enterprises than such gold mining Original holders of stock in some sugar refineries, cotton factories and fire assurance companies are not much better off. It is a fact that there has, since gold was discovered in Nova Scotia, been ten times as much lost in prospecting and bad management as has since then been made from lucky finds. The history of gold mining in these parts has been that where one man made anything ten men have lost. The business is deceptive. A gold mine owned largely by Turro people and which pulls in the newspapers would lead the reader and investor to think meant hundreds of thousands to the investors, sold not long ago for a paltry $1,600. Memramcook is not so very bad in comparison, even though, as stated, it turns out 2 cents instead of $2 a ton.

A word of caution just here may prove not inopportune. A syndicate of New Brunswick men is being interested in gold mine properties in Nova Scotia and a meeting was recently held at Amherst. It would be a good idea for those people, as also for all others, to investigate very carefully the history of mines offered them before investing their spare dollars.

They Should Be Torn Down.

The necessity of some regulation regarding the bill posting in the city becomes more and more apparent every year. This season there are more owners of bill boards then ever. This company and that have an interest here and there. There are the opera house boards then some private boards and one or two of the newspapers have also acquired some in different parts of the city. The bill posters do not recognize any of them but go right along and post one bill over another with wonderful promptness. It must annoy the merchant or any one else who advertises in this way to see his printing thus destroyed and the annoyance is doubled if the glaring sheet that meets his eye belongs to some quack medicine, offensive to everyone. Perhaps the mayor or some city official has the power to enquire into these matters. If so PROGRESS would direct their attention to the disgusting quack medicine poster that meets the eye everywhere and as a disgrace to the dead walls of the city.

Double Price Retail Licenses.

The number of wholesale liquor dealers who do not pretend to sell anything wholesale is increasing every year. The chief inspector says that it is not his fault but that in his report to the mayor he pointed out that the licenses were applied for with all the furnishings of a retail store and that he did his duty. There is a retail license granted to D. A. Pugsley that has never been used. There are others in the same ward who applied but who were unable to get a license because it was said this particular permit to sell meant a wholesale for a hotel. But the hotel has not assumed shape, while other saloons in the

ARE THESE KNOTS TIED?

REV. WILLARD P. ANDERSON IMAGINES INE IS NO AT ANY RATE.

He Wanted to be a Presbyterian Minister and Acted as Though He Was One—The Young Couple are in Vancouver but the Baptized Infant is on Deck.

PICTOU, July 19.—The old proverb warns against counting chickens before they are hatched. It certainly is an unreliable way in which to make a calculation. The case of (Rev.) W. P. Anderson, who recently applied for admission to the ministry of the presbyterian church, furnishes an example. Mr. Anderson was a minister of the baptist church before he resigned all connection with that body. He was led to sever himself from the baptists, he said, because of their close communion views, at least that was what set him thinking. When he thus cut himself off from the baptist church he was no longer a baptist, and most decidedly was not a minister of that or any other denomination. He applied to the presbyterian home mission board and was given temporary employment as a catechist, as any layman might be appointed who had intentions of seeking admission to the ministry. A catechist has no right whatever to administer any of the sacraments of the church, any more than has the humblest layman. He cannot baptize, nor can he perform the marriage ceremony. It is in his violation of this well-known rule that Mr. Anderson counted his chickens before they were hatched. He intended applying to be received as a presbyterian minister, and he had no idea his request would be refused, so he proceeded to act as if he were already a fullfledged minister of the church of his choice, but not of his birth. A loving couple at Pictou Landing came to him to be united in matrimony, and without further ado the ex-minister, in anticipation of his new clerical orders, tied the wedding knot. The couple went to Vancouver, B. C. where they now reside, possibly in blissful ignorance of the fact that they were made "man and wife" by a private citizen, who had no more right to act than had the grocery man of the village.

Little Harbor is a settlement also in Pictou county. There, too, Mr. Anderson exercised his imaginary ministerial functions. Despite his old time baptist belief he baptized by sprinkling an infant that was brought to him for the rite, probably again thinking that, in view of his expected admission to the presbyterian church, the ceremony would be efficacious. But when the general assembly met in St. John recently Mr. Anderson's application was refused and the church declined to accept him as a minister. A committee of the presbytery had reported that on examination they had found him sadly lacking in knowledge of church history and theology.

Whether the Vancouver couple will ask to be remarried by some western minister or not is a question for themselves; but the Little Harbor peasents, staunch presbyterians, will probably ask a duly qualified minister to give orthodox baptism to their child, if indeed they have not already done so. If they have not, in view of possible future complications they should see about it.

Since then Mr. Anderson has once or twice occupied the pulpit of Rev. W. G. Lane in the methodist church.

OPENING OF "THE GRAND."

Who Were Present and Helped Make the Affair a Success.

The Grand Hotel at Yarmouth was opened Thursday night with a ball and now the city of western Nova Scotia can boast of a hotel that would do credit to a much larger city. The cost was $75,000 and the men who saw the project through are public spirited citizens who have always placed Yarmouth to the front.

A description of the house has already appeared in PROGRESS but no hasty pen can do justice to the preparations, to the decorations and all that went to make the affair of Thursday so brilliant. Messrs. L. E. Baker, A. W. Eakins, W. L. Lovitt and Caie with their capable ladies had charge of the affair, the success of which reflects so much credit upon them. Of course there was dancing. The music was perfect and the arrangements for pursuing the young people's pleasure all that could be desired.

PROGRESS was able to get a list of the guests but the lateness of the hour and the impossibility of sending correspondence in time, prevented the including of the ladies' dresses. The guests included the following

Miss Killam, Mr. and Mrs. R. S. Caie, Mr. and Mrs. W. D. Ross, Mrs. J. J. Lovett, Miss Lovett, Mr. and Mrs. J. M. Lawson, Mr. and Mrs. H. E. Chute, Miss May Brown, Mr. and Mrs. L. B. Wyman, Dr. and Mrs. Thomson, Mr. and Mrs. J. Brignell, Mr. A. Stoneham, Mr. Willard and Miss Mary Kelly, Rev. Wm. S. White, Mr. and Mrs. W. B. Hamilton, Mr. and Rev. Arthur Cann, Mr. K Webster, Mr. Uzlacke, Mr. T. W. Johns, Miss Nellie Gardner, Mr. S. Gardner, Dr. C. A. Webster, Mr. C. F. Brown.

Mr. and Mrs. J. H. Killam, and Mr. and Mrs. T. M. Lewis, Mr. and Mrs. W. A. Chase, Mr. Charles S. Pelton, Mr. and Mrs. K. Sutherland, Mr. Prescott Baker, Mr. and Mrs. L. E. Baker, Miss Baker, J. T. Anderson, Mr. and Mrs. John Brown, Miss Brown, Mr. Charles E. Brown and daughter, Mr. and Mrs. T. B. V. Bingay, Miss Benedict, Mr. and Mrs. Lloyd Porter, Miss Kelly, Mrs. A. Doull, Mrs. John Corning, Mr. J. Coming, jr., Mr. and Mrs. J. Bingay, Mrs. Tooker, Mr. and Mrs. Frank Killam, Miss Barr, Mr. and Mrs. J. M. Dane, Mr. and Mr. O. Davison, Mr. and Mr. T. R. Joly, the Misses Joly, Mr. and Mrs. A. W. Aikens, Mr. Joseph J. Brown, Mr. C. D. Dennis, Mr. and Mrs. S. A. Crowell, Mr. Misses Crowell, Mr. Frank Hibbard, Mr. and Mrs. G. G. Saunderson, Mr. H. S. Crowell, Miss Grey, Mr. E. R. Parker, Mr. F. L. Davis, Miss S. K. Davis, Mr. Wm. Fraser, Mrs. J. A. Perry, Miss Eva Murray, Miss Ladd, Mr. and Mrs. L. G. Crosby, Mr. and Mr. W. A. Porter, Miss Porter, Miss Pelton, Miss J. Humphrey, Dr. and Miss Harris, Mr. O. Porter, Mr. and Mrs. E. J. Vickery, Mr. and Mrs. F. W. Lyon, Miss A. Eakin, Miss Gibson, Miss M. Tilly, Mr. J. W. Mackay, Miss Brown, Miss Lily Bingay, Mr. Chas. B. Alien.

Mrs. Chas K. Pratt, Mrs. B. W. Harris, New York.

Mr. C. E. McPherson, Mr. and Mrs. Alex. MacAulay, St. John, N. B.

A. D. Hewett, Mr. Duffus, Halifax, N. S.

P. Gifkins, Miss Gifkins, Mr. and Mrs. K. Sutherland, Mr. G. A. Dodge, Mr. Chas. Dodge, Kettville. N.S.

Mr. and Mrs. Cpp, Digby, N. S.

Mr. E. Tramayne, Toronto.

Miss Jossie Done, Barrington, N. S.

Mr. and Mrs. E. G. Ha'l, Mr. Cobb, Mr. Cresser, Mr. Lyon, Boston, Mass.

Mr. Fred Harris, Annapolis, N. S.

Mr. and Mrs. Chas. Burrill, Weymouth, N. S.

In the rear of the hotel there is a large lawn that is much appreciated by the guests. An additional attraction that is being furnished by the city is a park on the Milton side.

The rooms of the hotel number 100 and are all nicely furnished and carpeted as are all the halls and stairways. Everything conducive to perfect ease and comfort is at hand. Some idea of the way the grand has opened may be gathered from the registered guests from Wednesday to Thursday noon. There is not space here to publish them but they embrace scores of people not only from New Brunswick but from as many cities in the United States.

A Well Grounded Complaint.

A reader of PROGRESS, who is interested in the culture of berries, writes of the fees that have to be paid in the market upon the fruit. When berries are selling at three and four cents per quart surely half a cent a box is a heavy tax. But that is what the farmer has to pay the city for the privilege of standing in the market. The correspondent figures it up in this fashion; paying two cents a box for picking, one cent for box and crating and about another cent for transportation, what has the farmer left? The market fee upon a large pail of berries is two cents and at the same rate should be about ten cents per crate. This in the opinion of this farmer would be about right and his contention appears reasonable. Is the matter worth your attention, Mayor Robertson?

The Story of a Tragedy.

The story of the Breen-Slavin tragedy, the first part of which is printed upon the second page of PROGRESS today is recalled by a recent death. Perhaps the story has never before appeared in this same graphic and connected form. The writer has an intimate knowledge of all the facts, and in one, after reading the opening paragraphs will doubt the power to present them in an interesting fashion.

same ward are forced to pay $300 in order to keep liquor on the premises. Then it is a notorious fact that Hogan, on Pond street, and others throughout the city having wholesale licenses do not pretend to sell other than retail. They pay $300 for the priviledge but that is no reason why the law should be broken in order that the city revenue may be increased by the issue of a few double price retail permits.