

WILL YOU RENT ANOTHER HOUSE OR BUILD ONE?

Some Facts and Figures Which May Help St. John People Who Are Standing at the Corner of Indecision.

One of the most serious questions which will come up for discussion in many homes during the next couple of months is that of deciding whether or not the family will move next May. Then if the latter is decided upon, there comes the question whether to buy a house or keep on renting. Needless to say that the majority who are now considering the matter and have done so at this time for the last half dozen years will keep on renting. The average man hesitates to invest his hard earned savings in real estate ventures and to tie it up where he cannot get at it readily in emergencies. A study of the relative expenses of these two modes of holding property is an interesting one, while to the heads of families whose salaries range from \$800 to a \$1,000, and who are paying a quarter or more of their total earnings for rent the study is a vital one.

There are a number of side-issues which must always be taken into consideration. Many a man has rented the same house annually for a dozen or so years and found it fairly suitable to his tastes. It would never, however, occur to him to buy it. His ideal, always before his mind's eye, which he intends to possess some day as really and truly his own, is quite different. There are to be noted the little inconveniences in this home, which he puts up with, in the rented house. It would never do perhaps to have a basement kitchen and dining room, as so common in the houses erected after the fire of 1877. Again it is a hard wood floor, or another bedroom or two which is the necessary. In short, the house which one would consider purchasing is probably worth a thousand or so more than the house which one has been renting.

Although there are naturally considerable variations, generally speaking, rent is not unduly high in St. John. After the great fire, a boom was expected. Almost every available piece of land was utilized. On the site of one wooden building, three brick buildings would be erected for example. The result is of course pleasing to our civic pride as St. John has the appearance, especially from the harbor, of a city twice its size.

The boom however did not materialize. On the contrary there was a decrease in population from which the city has only recovered in the last ten years. The result is that there has not been since any very noticeable scarcity of houses, although it is very seldom indeed that a suitable house cannot have plenty of prospective tenants. The fact, however, stands forth that passing over side issues it is preferable for a man who has laid some savings aside to be the owner of his own dwelling. Ten per cent. is the basis on which rents are collected, the rate being a little lower in the case of brick and somewhat higher on wooden buildings where there is greater deterioration. Now roughly speaking the annual cost of a house to its owner

can be calculated as follows: 3 per cent. covers the interest of the money which he has invested, 2 per cent. goes for taxes, 1 per cent. for insurance and 1 per cent. for repairs—in all 7 per cent. as against 10 per cent. in the case of the rented house.

A rough comparison has already been given and a particular examination may be found even more interesting. Ten per cent. as a basis for renting will again be taken, although there are many houses built after the fire when labor and building materials were very high, which do not bring that amount. Take for instance a house worth \$5,000 and the result will be somewhat as follows:

DEATH OF WELL-KNOWN PHILANTHROPIST.

MONTREAL, Nov. 5.—Charles Alexander, a retired business man, and the well-known philanthropist of the city was accidentally killed last evening. On retiring for the night he found his room too warm and in opening the window fell to the ground, a distance of thirty feet, receiving injuries which proved fatal two hours later.

SERIOUS FIRE AT ELLSWORTH, MAINE.

ELLSWORTH, Me., Nov. 5.—Fire that started about three o'clock this morning in the furniture store of L. W. Jordan, has been at it in a most of wooden buildings, virtually ruined three business blocks, two of which were owned by Fred A. Eddy, the other by T. J. & R. B. Holmes and badly damaged a fourth. The fire, which was caused by Mr. Eddy, causing a total loss of about \$25,000, upon which there is only partial insurance.

RAILWAY MATTERS.

FREDERICTON, Nov. 5.—R. A. Harry of the district head offices of the Grand Trunk Pacific railway has been offered the position of assistant chief engineer of the Florida—East Coast railway. This road is being opened for the development of the fruit belt of Florida as an adjunct to the Gould valley. He may go to Florida at New Year's.

COLUMBUS, O., Nov. 6.—Luke Howard was fatally injured this afternoon at Sellville, near Columbus, while "loping the gap" in an automobile this afternoon. The machine had gone safely through its evolutions, then it bunched up after landing and turned over, falling on Howard and breaking his back.

RUSSIA'S TROUBLES ARE GRADUALLY DIMINISHING.

Count Witte Having Trouble Organizing His New Cabinet--Text of Imperial Manifesto Concerning Finland.

Reports received from many points indicate that the situation throughout the Russian provinces is improving. The first train out of Odessa since the disorders began arrived yesterday at St. Petersburg, having taken 13 days to accomplish the journey. The struggle for autonomy in Poland has been revived and flags bearing the Polish coat of arms are flying from many buildings—preliminary to further action.

SHIPOFF ACCEPTS OFFICE.

ST. PETERSBURG, Nov. 6.—Emperor Nicholas this afternoon received M. Shipoff, former president of the Moscow Zemstvo, who started on his return to Moscow tonight. It is understood on official authority that M. Shipoff has accepted office in Count Witte's cabinet and that M. Shipoff, director of the treasury department, who accompanied Count Witte to the United States, will be appointed.

STOPPING TELEGRAMS.

WARSAW, Nov. 6.—It is reported that the authorities are stopping telegrams addressed by corporations here to Count Witte. General Bihlko, president of the city, has resigned because he has been unable to break the strike and because the city officials refuse to sign the Russian language. Riots were resumed at Wola, a suburb of Warsaw, this evening. Details are not obtainable.

NEWS FROM THE DOMINION CAPITAL

CHARGED WITH KILLING A COW MOOSE.

C. P. R. Officials Promoted—Died in Montana—Frederickton News.

WANT GIRLS TO WORK IN HERRING FACTORY

EASTPORT, Nov. 5.—There has been a big demand during the past week for girls to work in the boneless herring plant in this city, and the wages offered do not compare with those of the sardine factories, now closed, a fair amount can be made by the female trimmers of the smoked herring. It is slow work for the new hands peeling off the skin and removing the backbone from the newly smoked herring, but with nothing else in sight for the winter, the work is considered a benefit to many here.

SHOOTING IRONS

THE SEASON IS NOW OPEN Never before have we shown such a variety of snow including the latest models. Winchester, Marlin, Davenport, Iver Guns, Johnson & Lefevre Guns, Ammunition for All Kinds of Guns and Rifles. Canvas Canoes for Sportsmen's Use (Sporting Goods Flat, Second Floor). Best Silk Bolting Cloth \$3.00 to \$10.

W. H. THORNE & CO., LIMITED

Market Square, St. John, N. B.

OVERCOATS

That are Right in Style, Cloth and Price. We might harp away till doomsday about "best style, best make and lower prices" and not convince the people unless they were "best." It's results that count and we're selling more OVERCOATS this fall than ever before—no business has grown so rapidly as this one has—its because we give the values. Try us and see. See our MEN'S OVERCOATS at \$5, \$6, \$7.50, \$8.75, \$10, \$12, \$13.50, \$15 to \$20.

J. N. HARVEY, Men's and Boys' Tailor

NEW BRUNSWICK MAN UNDER SERIOUS CHARGE.

BOSTON, Nov. 6.—With the recovery from the bottom of the harbor today of a leather bag containing a head, believed to be that of Miss Susanna A. Geary, the dress suit case victim, and a message from New York that one of the men under arrest there had thrown the blame of the primary operation performed on the girl upon a woman and one of the men now in custody, the local police feel that they have well in hand the major details of what for weeks has been a very baffling case. When asked tonight concerning the alleged confessions of Louis W. Crawford and William Howard, Boston New York prisoners, Chief William B. Watts of the Boston bureau of criminal investigation, said: "All I will say is that the confession of these two men is the most startling and sensational story I have ever heard. I do not like to think of it. It is a terrible story and the most remarkable tale I, in all my years of police service, ever heard of. I believe that both men have told the whole truth, for never before in my life have I ever heard the confession of a criminal so complete in detail and vivid in its description. If it is ever given in its entirety to the public, and I hardly think it will unless it comes out of the trial, the effect upon the people will be stunning."

VICTIM'S HEAD FOUND.

BOSTON, Nov. 5.—What is confidently believed to be the head of Miss Susanna A. Geary, the dress suit case victim, was recovered in a leather bag from the bottom of the harbor today. It was dragged up to the surface very near the point where Lewis W. Crawford and Wm. L. Howard, who have confessed to disposing of the dismembered body of the girl said they dropped it from the stern of the boat Boston ferryboat. The head completes the entire body of the unfortunate girl. The trunk of the body, which gave the first intimation of the crime, was found on Sept. 21st, in a dress suit case floating near the Winthrop Yacht Club, three miles below the city. Another suit case containing the limbs was discovered at the mouth of the Charles river, a quarter of a mile above the ferry, on October 27th. The leather bag, in which the head had been placed, together with thirty pounds of loose shot, did not move apparently from the place where it sank. The bag with its gruesome contents was taken to a Howard street undertaking establishment and will be viewed by Medical Examiner Harris in the morning. The head was in a good state of preservation and it is believed by the police that it will be readily recognized as that of Miss Geary, thereby confirming the identification.

SUDDEN DEATH OF KINGS CO. MAN.

Stephen Jones of Afohaqui Passed Away Yesterday Afternoon.

SAYS HE BRIBED SYDNEY ALDERMAN.

HALIFAX, N. S., Nov. 5.—At the trial of Neil J. Sutherland at Sydney, the accused gave evidence to the effect that he had paid David Ahearn, crown prosecutor for the county of Cape Breton, then Alderman Ahearn, \$500 to help secure the release of the city council to grant a license to the Cape Breton Brewery Co. Mr. Sutherland was an active promoter of the brewery, and while the consent of the council was secured for the license, the public raised such a storm of protest that the inland revenue department declined to grant the license. The brewery was near the high school and the voters objected to citizens. The giving of this piece of evidence by Sutherland created a decided sensation. Mr. Ahearn explains that the money was paid him for professional fees and as a bribe.

CANADIAN HONORED.

KINGSTON, Ont., Nov. 3.—H. A. Guess, formerly of Queen's, has been appointed assistant manager of the Silverton, Colorado, silver mines, at a salary of five thousand dollars a year. His brother, George Guess, will take his place as chief chemist for the Canadian (Sonora, Mexico) Mining Co. Both are well remembered in Kingston.

QUEER LOVELORN Greatly Amused Weddings Reason... Bill Largo?... RN HIS WATCH... Picture Post Cards