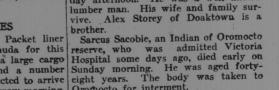
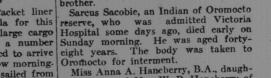


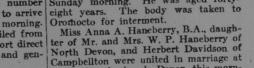
seven daughters. Funeral Tuesday at 2 o'clock from her late residence with service at 2.30 (daylight time), at St. Luke's church. (Fredericton papers please copy.) SMUTH_At his residence, 126 Water-SMUTH_At his residence, 26 Water-



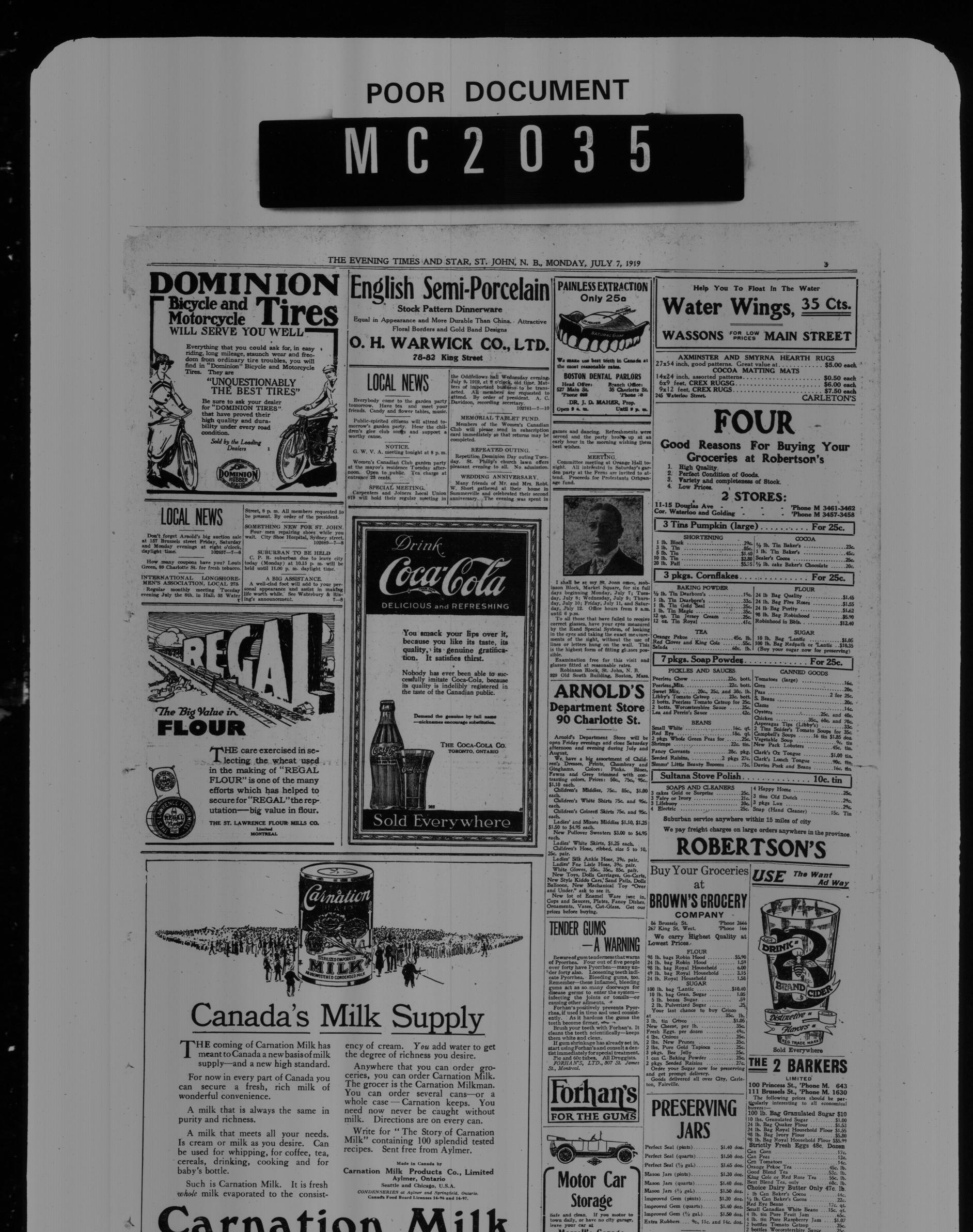
_____At _____







Jewelers and Opticians. Two stores—21 King St., 189 Union St. The names most prominently mention of for leader now are Fielding, Martin of for sould a boss also been chartered for the same places and at the same rate. The schooner Ada A. McIntyre haw or but because they love fielding best; but if Fielding showed sufficient fall in line behind him. The latter in-that a large cargo of lumber. The schooner Leader at the same rate. The schooner Ester K. sailed this moring for Queenstown for orders, Shi had a large cargo of lumber. THE ROTARY CLUB. THE ROTARY CLUB. THE ROTARY CLUB. The schooner Ada A. McIntyre has the strength at the convention they would that a large cargo of lumber. The schooner Bater K. sailed this that a large cargo of lumber. SMITH—At his residence, 126 Water-loo street, on July 5, after a short illness, Jacob S. Smith, aged eighty-one years, leaving his wife to mourn. Please omit flowers. Funeral on Tuesday from late resi-dence with service at 2.30 (daylight time) McPHERSON BROS. 181 Union St. 'Phones Main 506 and 507 opening. time).

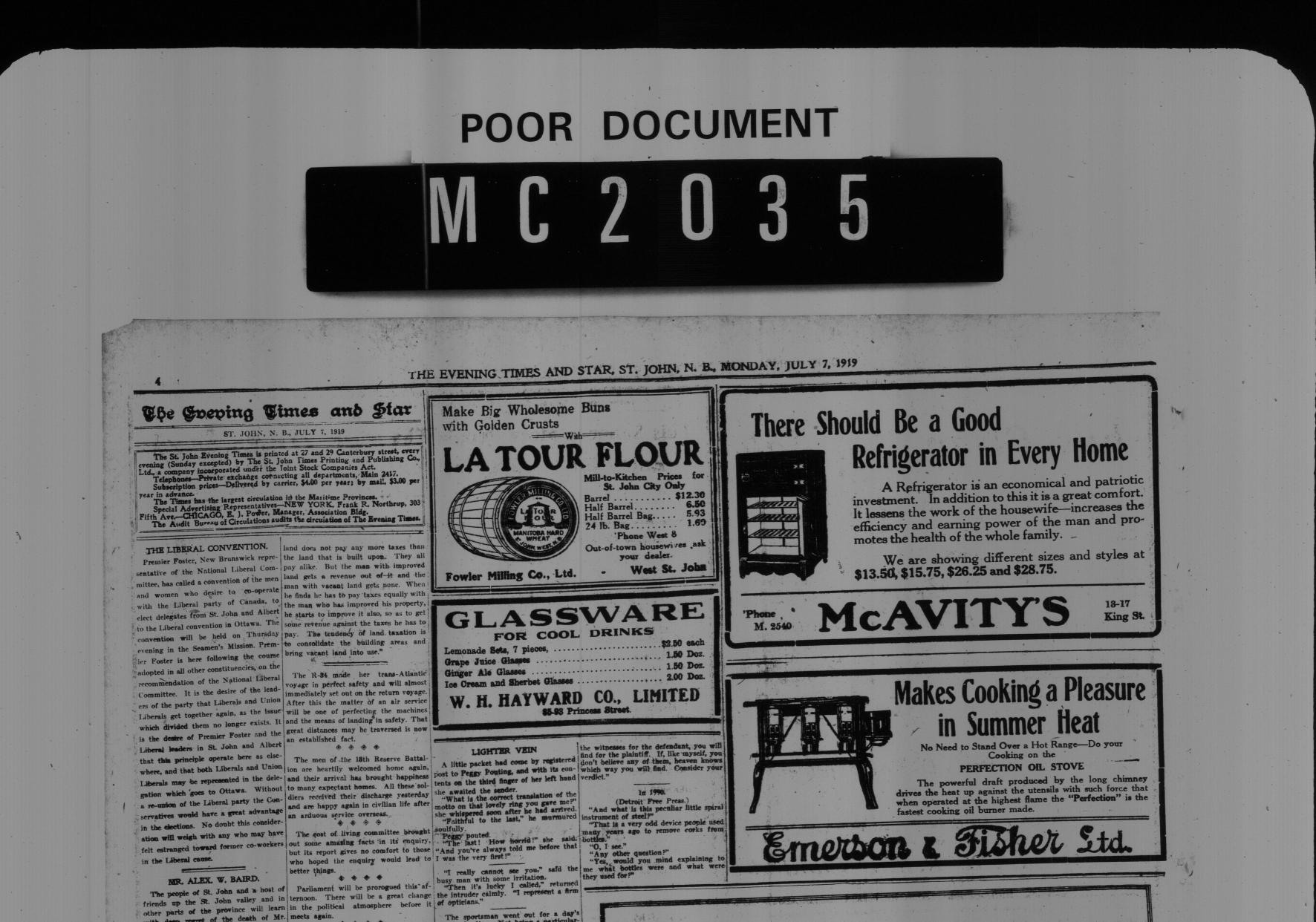


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"from Contented Cows"

Your Grocer can supply you.





other parts of the province will learn in the pointeal atmosphere below it with deep regret of the death of Mr. A. W. Baird. Few men were so well known in St. John, because Mr. Baird was an entertainer of great merit, and ever ready to use his gifts in a worthy cause. His long career in the legal pro-fession also made him many friends and acquaintances. Those who went up and down river at week-ends in recent years will miss Mr. Baird's genial companion-ship on the steamers and the quaint

acquaintances. Those who went up and down river at week-ends in recent years will miss Mr. Baird's genial companion-

will miss Mr. Baird's genial companions in the steamers and the quaint stories he loved to tell. During the wart work, and his readings at public functions stirred as well as entertained his matching about the speaker was on that easiest of easy throws and witty gentleman, he goes to his institute entired. The speaker was on that easiest of easy it is short free word, so and witty gentleman, he goes to his institute entired. The speaker looked angry, but contribute do at the warpath.
Mittle nettled, the candidate continued without heeding. Presently, in answer again:
Mittle nettled, the candidate continued on the warpath.
Wou're wrong, sit''
The speaker looked angry, but contributed on the warpath.
Wou're wrong, sit''
The speaker looked angry, but contributed on the warpath.
Wou're wrong, sit'' again rang out Angrily addressing the persistent in the government that wonting about the start and never got any to work has been given the right to make all improvements. In four years.
The the provisions of the general at an exemption of 80 per cent may be

act an exemption of 50 per cent may be

allowed on a \$2,000 house, 30 per cent on a \$3,000 house, and 10 per cent on a \$4,000 house. All over \$4,000 must pay on the full assessment value. The Toonto Globe remarks that this does not go very far but that it goes in the right The Liberal party in Ontario has urged local option in taxation since 1911. Their policy has now been partially adopted by the Conservatives. The special act relating to the city of Ottawa will, if endorsed by the city itself, as is expected, give the capital the single tax in four years. It reads as fol-

"The council of the said corporation may provide, by by-law to be passed after submitting the same to the vote of the ratepayers of the said city, that on and after a date to be fixed by such bylaw that all buildings, structures, machinery and fixtures crected or placed upon, in, over, under or affixed to land, and all incomes as defined by clause (e) o section 2 of the Assessment Act, and all business assessments defined by section 10 of the said act, shall be exempted for purposes of taxation except for water rates, and public and separate school purposes, for the year next following the coming into force of such by-law. for a sum equal to 25 per cent of the assessed value thereof; for the second year following the coming into force of such by-law for a sum equal to 50 per cent of the assessed value thereof; and for the third year following the coming into force of such by-law for a sum equal to 75 per cent of the assessed value thereof; and that from and after the expiration of three years after the coming into force of such by-law all taxes and rates of the said corporation, except for water rates and public and seprate school purposes, shall be assessed levied and rated upon actual land values only."

Commenting on the subject the Toronto World says:

"We regret that the experiment is not to be tried in Toronto. Under our present system if a man improves his prop crty and thereby benefits the communit he is penalized by extra taxes. If he lets his property lie unimproved, growing weeds, an eyesore and a nuisance, he is allowed to reap the benefit of his neighbors' enterprise, and to sell his

"Gentlemen of the jury," he is report-ed to have said, "if you don't believe the witnesses for the plaintiff, you will find for the defendant. If you don't believe

You Can Line Your Own Stove With

· FOLEY'S PREPARED FIRECLAY

To be had of W. H. Thorne & Co., Ltd., Market Sq.; T. McAvity & Sons, Ltd., King St.; J. E. Wilson, Ltd., Syd-ney St.; Emerson & Fisher, Ltd., G2r-main dt.; Geo. W. Morrell, Haymarket Sq.; J. M. Logan, Haymarket Sq.; C. H. Ritchie, 220 Main St.; Quinn & Co., 415

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MONTREAL-LIVERPOOL

All those men and women who desire to co-operate with the Liberal Party of Canada, are invited to attend a Convention in the federal constituency of

Saint John City and County and the County of Albert To be Held on Thursday Evening

At 8 O'clock, Daylight Time, in

The Seamen's Mission Building

in the City of St. John for the purpose of electing six delegates and six alternates to attend the National Liberal Convention at Ottawa, August 5, 6 and 7, the purpose of which is

To draft a Liberal platform, To prepare for organization, (2)

To select a Liberal leader to (3) succeed Sir Wilfrid Laurier.

W. E. FOSTER,

The Land Where Premiers Grow

HE political record of the Maritime Provinces is summed up by Thomas Melville in an article in the July issue of MACLEAN'S MAGAZINE under the heading, "The Land of National Leaders." Here are some of the facts he

Three of the eight premiers of Canada have come from the East-and there is a fourth, perhaps, brings out:

The Maritimes have contributed an overpowering contingent in the past to the role of prominent parliamentarians—Weldon, Blair, Pugsley, Foster and Carvell, from New Brunswick; Davies, from Prince Edward Island; the Tuppers, Fielding, Russell, D. C. Fraser, Mackenzie, Maclean and Macdonald from

At present the Maritimes supply the Premier, the Leader of the Opposition, the Speaker and four Cabinet Ministers.

Around these remarkable records a very readable and interesting article has been written, showing the part that the people of the Eastern provinces are taking in national politics.

The July number is, in a sense, a Maritime Number, presenting as it does the following features:

"The Spirit of the Maritimes"

An article on the attitude that the people of the Maritimes are adopting toward the big problems of the day, particularly with reference to the results of Confederation. It is a close and outspoken expo-sition of the situation and shows the reasons why the people of the East are not satisfied.

"Guarding Our Coast Line"

An extremely interesting description of the measures that were taken to patrol and guard the Atlantic

Bonar Law, the man from the Maritimes, who has been the able lieutenant of Lloyd George at all crises in Great Britain, appears on the cover in a handsome three-color reproduction.

"With the Snowball Brigade"

By Captain Louis Keene

"The Four Tommies"

By Robert W. Service

A war poem of unusual strength.

tions.

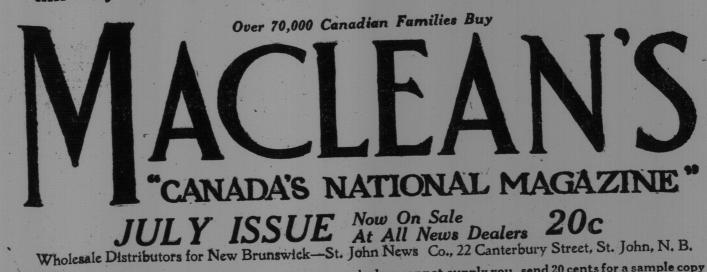
Other Big Features of the Number

"Solving the Problem of the Arctic"

By Vilhjalmur Stefansson The fourth instalment of his remarkable story of the five years he spent in the north for the Cana-

The best fiction obtainable is found in this issue: "Owners' Up," a race horse story by W. A. Fraser; "His Majesty's Well Beloved," by Baroness Orczy; "Petite Simunde," by Arthur Beverley Baxter; "Bunkered," by Allen C.

-Every Home in the Maritime Provinces should have a copy of this July MacLean's and place it in their library for reference.



dian Government, appearing exclusively in MACLEAN'S.

.

Four Magnificent Stories

By Captain Louis Keene Just back from Siberia—Captain Keene tells some sensational and intensely gripping things about conditions in that country which the Canadian forces are helping to stabilize. It is a record of international complications, strange atrocities and almost unbelievable living condi-

property at the increased value his fellow citizens have given it without contributing anything out of his gains to the extra expense they have had to bear by reason of their improvements. When all taxation is placed on land the vacant

Califord B-

I am in mother way and the

New Brunswick Representative on National Liberal Committee. 7-11 If there are no newsdealers in your town, or if your newsdealers cannot supply you, send 20 cents for a sample copy or \$2.00 for a whole year's subscription to MACLEAN'S MAGAZINE, 143-153 University Avenue, Toronto, Canada.

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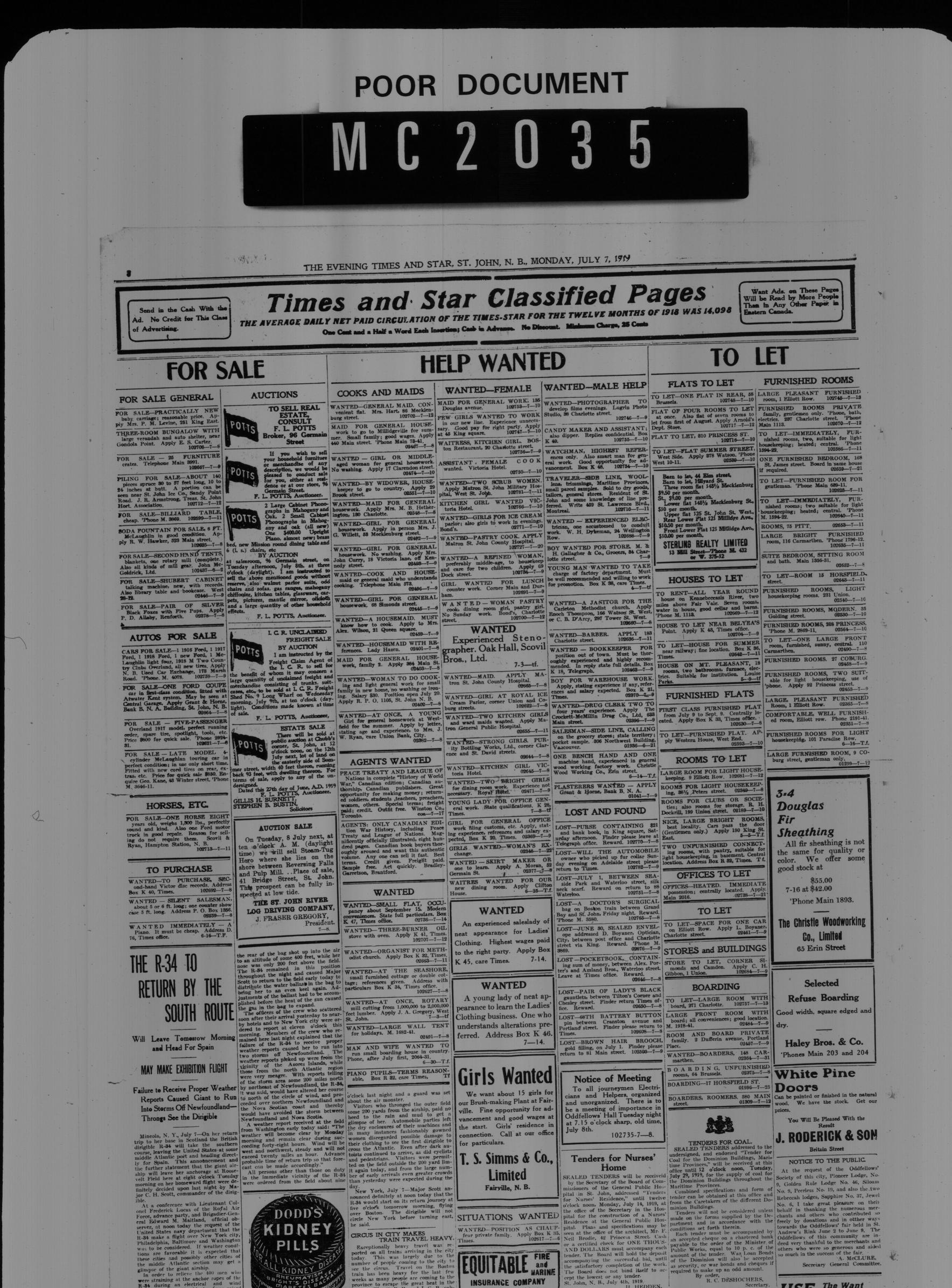




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Friday evening while bathing in the river celebrate at Salisbury.

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KIDNEY In order to relieve the 400 men who were straining at the anchor ropes of the **R-34** during an electrical and wind storm last night the big bag'was raised to obviate the danger of damage from wind. During this operation a rope re-leasing water ballast from an aft com-national released by accident and weeks as many people are coming to the province to escape the great heat in the States. The C. P. R. and I. C. R. sub-urbans will be held over an hour tonight cept the lowest or any tender. St. John, N. B., July 4th, 1919. GHT'S DISEAC By order, R. C. DESHOCHERS, INSURANCE COMPANY ANDREW JACK, Agent R23 THE PRO Ad Way 66 Prince William Street to accommodate patrons attending circus. partment was released by accident and .

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ATS BLOCKED-LADIES PANA- ma, chip, tagle and straw hats block- d over in latest styles. Mrs. T. R. james, 280 Main street, opposite Ade- hide. T.f.	and Copper Plating, Automobile p made as good as new, 24 Waterloo str J. Groundings.
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No Bond Buyer or Mortgage Investor Can Afford to Ignore These Facts---

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P^{ROPERLY} safeguarded, there is no better or sounder investment than the First Mortgage Loan on well located, improved and income-earning city real estate. However, it is a fact that some investors have not found this type of security to be satisfactory, due primarily to a disregard of certain fundamental rules of investment. A loan which possesses the following points is a good investment.

What is your investment; does it represent the ownership of a share in a business or a debt that it is possible for you to collect?

This question goes straight to the heart of every investment. Ownership in a business, is not an investment in the true sense but a business venture subject to both the success or failure of the individual business and upon which no dividend or interest is paid unless it is earned by the company or corporation.

Will you buy a first mortgage or a first mortgage bond?

THE EVENING TIMES AND STAR, ST. JOHN, N. B., MONDAY, JULY 7, 1919

The oldest investment in the world is the first mortgage on real estate, and there is nothing safer if surrounded by the proper safeguards. An issue of first mortgage bonds is simply a first mortgage issued by the borrower against his property, divided up so that the mortgage may be sold to a larger number of individual holders instead of only one.

The original, the simplest and the best bond is the first mortgage bond. Outside of Government and Municipal bonds, which, with very few exceptions, have no mortgage security, the investor would do well to confine himself to first mortgage bonds. A first mortgage bond is the first claim on both the earnings and assets of the issuing corporation and must be paid ahead of all other obligations of whatever nature.

How old are the improvements on the property?

The highest type of loan is that on a new building which is at the height of its earning power and before its improve have deteriorated. A loan on an old property cannot naturally be put in the same class.

The safest possible plan is to loan on new properties with good incomes and to see that the loan is reduced yearly so that the entire mortgage will be liquidated before the property has a chance of becoming very old.

Is there a provision in the Mortgage that the borrower shall repay a part of the principal sum each year?

In Burope the principle of amortization is accepted as a very necessary protection for the investor, and the soundness of this principle is being recognized more each year in Canada. A loan is much safer if part of the principal is paid off each year, thus providing against depreciation.

The old-fashioned method of loaning money on real estate for three to five years with subsequent renewals has been the cause of over ninety per cent. of the foreclosure actions. A reduction of the principle is regarded as safe for the lender and it is ap-parent that a loan for fifteen years reduced in this way is safer than a short date loan without any such reduction.

Is there sufficient value in the mortgaged property to protect the investor at all times!

To lend less than the value of the mortgaged property is one of the safest, simplest and oldest relations established. The pestor should make sure that there is an equily in the property of the corporation so much in excess of the total amount of the istanding bonds as to make his investment thoroughly secure.

Is the net income of the property sufficient to take care of the interest on the mortgage and reduce the prin-cipal sum leaving a surplus for the borrower?

One of the commonest mistakes of mortgage investors is to regard a loan as safe if there is ample security without considering the income, but if the investor desires to receive his interest and his principal promptly he must determine the income as carefully as the value of property itself. The following table illustrates this principal:—

Amo	nunt of Loan	Value of Property	Income
1	\$300,000	\$750,000	\$22,500

Welcome Home

You will want to get into civies without delay. We are ready for you with ready-tailored clothes that are made after the new, smart, stylish models and ex-cellently tailored.

Many of the boys have fitted out here, and we'd be glad to supply YOU.

Good furnishings, too.

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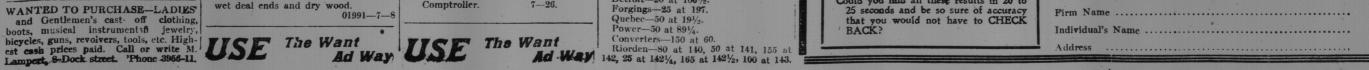


the eyes become very cease to strain because be useless. You only you are able to may see clean, but if so your a clearly by rich as th

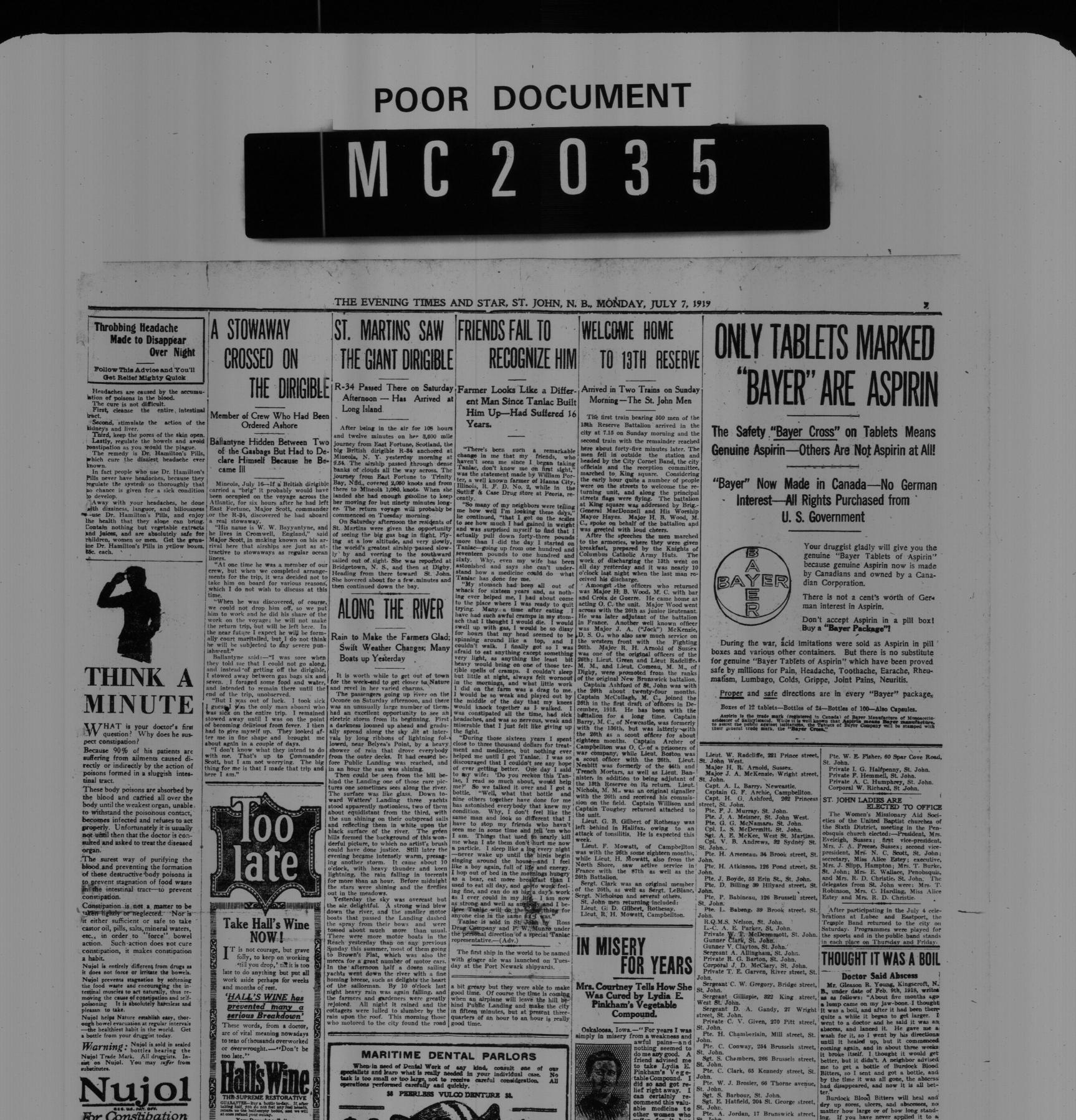
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ST. JOHN LADIES ARE ELECTED TO OFFICE

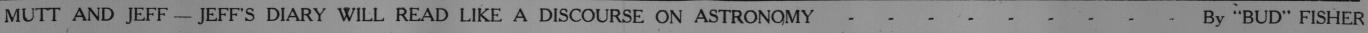
street, St. John.
Pte, J. A. Meisner, St. John.
Pte, J. A. Meisner, St. John.
Pte, J. A. Meisner, St. John.
Cpl. L. S. McDermitt, St. John.
Sgt. A. E. McKee, West St. Martins.
Cpl. V. B. Andrews, 32 Sydney St.
St. John.
Pte. H. Arseneau, 34 Brook street, St.
John.
Pte. J. Boyde, 55 Erin St., St. John.
Pte. D. Billing 39 Hilyard street, St.
John.
Pte. P. Babineau, 126 Brussell street,
St. John.

St. John. Pte. L. Babeng, 39 Brook street, St. John. R.Q.M.S. Nelson, St. John. L.-C. A. E. Parker, St. John. Private W. T. McDermmott, St. John. Gunner Clark, St. John. Gunner V. Clayton, St. John. Private R. G. Barton, St. John. Private T. E. Garven, River street, St. John.



John. Sergeant C. W. Gregory, Bridge street, St. John. Sergeant Gillispie, 322 King street, West St. John. Private C. V. Given, 270 Pitt street, St. John. Pte. H. Chamberlain, Mill street, St. John. Pte. C. Conway, 254 Brussels street, St. John. St. John. Pte. C. Clark, 65 Kennedy street, St. John. Pte. W. J. Brosier, 66 Thorne avenue, St. John. Pte. W. J. Brosier, 66 Thorne avenue, St. John. Pte. W. J. Brosier, 66 Thorne avenue, St. John. Pte. W. J. Brosier, 66 Thorne avenue, St. John. Pte. W. J. Brosier, 66 Thorne avenue, St. John. Pte. W. J. Brosier, 66 Thorne avenue, St. John. Pte. W. J. Brosier, 66 Thorne avenue, St. John. Pte. W. J. Brosier, 66 Thorne avenue, St. John. Pte. W. J. Brosier, 66 Thorne avenue, St. John. Compound.Oskaloosa, Iowa.—"For years I was
simply in misery from a weakness and
awful pains—and
nothing seemed to
to take Lydia E.
Friend advised me
to take Lydia E.
Pinkham's Vege-
table Compound. I
did so and got re-
lief right away. I
chief right away. I
tief right away. I
tief right away. I
tief right away. I
to take such good
work for me and I know it will help
others if they will give it a fair trial."
Mest, Oskaloosa, Iowa.street, St. John.
Pte. C. Conway, 254 Brussels street, St.
John.
Pte. C. Conway, 256 Brussels street, Bt.
John.
Pte. C. Clark, 65 Kennedy street, St.
John.Work for me and I know it will help
others if they will give it a fair trial."
West, Oskaloosa, Iowa.
Wuby will women drag slong from day
to day, year in and year out, suffering
such misery as did Mrs. Courtney, when
sublehed. Every woman who suffers
from displacements, irregularities, in-
finamation, ulceration, backache, ner-street, St. John.
Pte. L. C. Ford, St. John.Why will womend trag slong from day
to day, year in and year out, suffering
such misery as did Mrs. Courtney, when
such letters as this arecontinually being
published. Every woman who suffers
from displacements, irregularities, in-
filammation, ulceration, backache, ner-st. John.St. JohnPte. L. C. Ford, St. John.
Pte. T. Daggatt, Marsh Road, St.
John.

Fre. W. J. Brosier, 66 Thorne avenue,
St. John.
Sgt. E. Hatfield, 204 St. George street,
St. John.
Pte. A. Jordan, 17 Brunswick street,
St. John.
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Pte. C. D. Spright, St. John.
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John.
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IN PARLIAMENT



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EA.

Fredericton, July 6-Thanksgiving services for the end of the war were held in

Rain Welcomed

all churches of Fredericton tonight and A band concert will be held this even- were largely attended. ig in King Square, when the City Cor- The long looked for rain began here

An Appalling Condition Invariably results when you use a cheap corn salve. Be judicious, use "Put-nam's," for fifty years it has cured corns and warts that nothing else can touch. Ask for Putnam's Painless Corn Ex-tractor, only 25c, at all dealers. TWO MEN KILLED BY





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Far different is the policy which has developed the Goodyear Cord Tire.

A policy of always searching for methods of building better tires—and of grasping every such opportunity at any cost. A policy of adding to a foundation of high-grade materials, superfine workmanship.

So, when you make Goodyear Cords regular equipment on your car, you can confidently look for lower tire costs through greater mileage. For greater comfort and a saving of gasoline because of great flexibility and liveliness in the tires you use.

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