

POOR DOCUMENT

MC 2034

ST. JOHN STAR.

VOL. 5, NO. 267.

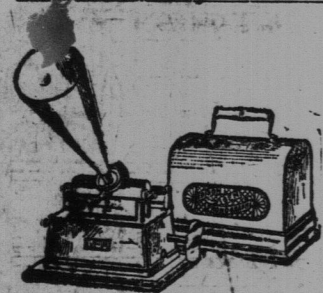
ST. JOHN, N. B., SATURDAY, JULY 15, 1905.

TEN PAGES

ONE CENT

If your stenographer divides her time between the clock and the mirror read the "Star" want ads.

Weather: Hot today; showers and cooler tomorrow.



Yachtsmen

Nothing nicer to take with you on your cruise than an Edison Phonograph. New stock of Records to select from.

We can also supply

Canvas, Manila and Cotton Rope, Marlin, Sail Twine and Needles, Galvanized Blocks—single double, Rudder Irons, Rowlocks, Cleats, Copper Tacks, Gromets, Hammocks, Paint, Tar, Oakum and Pitch, Cooking Utensils of all kinds, Oil Stoves, Brass Polish, Deck Brushes and Mops.

W. H. THORNE & CO., Limited.
MARKET SQUARE, ST. JOHN, N. B.

HUTCHINGS & CO.

Are Showing some New Styles in
White Enamelled Iron Bedsteads.
Mattress and Bedding Warerooms,
101 to 107 GERMAIN STREET



Warm Weather Items.

Many warm days yet to come and perhaps our special prices are needed less low, but what is our loss is your gain—provided you act promptly.
HAMMOCKS. The high grade "Palmer" hammocks in many bright serviceable colors all going at 20 per cent discount.
HAMMOCK CHAIRS now 75c.
VERANDA ARM CHAIRS with striped canvas back and seat, now 75c.
ALSO OIL STOVES, SCREEN DOORS, WINDOW SCREENS, LAWN MOWERS at equally low prices.

Emerson & Fisher, Ltd.
25 GERMAIN STREET.

We Sell

Watches, Diamonds, Silverware, Jewelry of all kinds, Clocks, Etc.

Rogers' 1847 Teas, \$2.75 Dozen.

DAVIS BROS., 56 Prince William Street (under Bank of Montreal)

S. ROMANOFF,

Successor to B. Myers, 695 Main Street.

We sell goods cheaper for equal qualities than any other house in the city.
At no time during the coming month will there be an opportunity to make a dollar so far as now, in the great Reconstruction Sale.
Another extraordinary chance on Ladies' Suits from \$8.50 up to \$15.00. Colors consist of brown, blue, grey, black, latest make and finest quality. Selling prices, the \$8.50 for \$6.00 and \$15.00 suits for \$11.00.
You will make \$4.00 in ten minutes by buying your suit here.
A BIG RANGE IN SILK WAISTS—A \$5.00 Waist for \$3.50, a \$3.50 for \$2.50—this week only.
At the assortment in LUSTRE WAISTS, in Brown, Blue and Black; latest makes.
SATEEN WAISTS at very low prices.

S. ROMANOFF, 695 Main St.

PING PONG SHOES.

Ping Pong shoes are similar to the ordinary Sneakers with this difference that being of American manufacture the Canvas is of a finer quality. The rubber Soles are of a superior grade and every pair has Sole Leather Insoles.

Child's Red with White Trimmings, 65c.
Girls' Red with White Trimmings, 70c.
Girls' White with Black Trimmings, 70c.
Women's White with Blk. Trimmings, 75c.

Waterbury & Rising,
King Street. Union Street.

Closes at 7 today. St. John, N. B., July 15th, 1905.

Men's Suits, At greatly reduced Prices.

In order to clear some lines of Men's Suits, in which the sizes are broken, we have made some sweeping reductions.

\$6.00 Suits, Now \$3.95
\$6.50 Suits, Now \$5.00
\$7.00 Suits, Now \$5.00
\$7.50 Suits, Now 6.00
\$8.00 Suits, Now 8.00

Store will close Saturday at 1 o'clock.

J. N. HARVEY, Mon's and Boys' Clothier
199 and 201 Union St

LONDON LABORERS WANT SUNDAY WORK.

Sunday Closing Bill Raises a Storm of Protest.

It Means Starvation to Thousands, They Declare and Jews Especially Will Suffer—A Demoralizing Influence.

(Special cable to the Star.)

LONDON, July 15.—The report of the select committee of the house of lords in favor of Lord Avebury's Sunday Closing of Shops Bill has raised a storm of protests among the dock laborers in the East End of London, as well as among the members of the Jewish community.

Under existing conditions, owing to the Early Closing Act and religious observances, the Jewish traders lose 117 days in the year. If Lord Avebury's Bill becomes law they will have no fewer than 168, or an average of three days and a quarter a week.

Ben Davis, secretary of the Whitechapel and Spitalfields Costermongers' Union said in an interview this week that while he regarded six days as sufficient for any man to work it would be impossible for a person to earn a livelihood in rather more than three days when starvation to thousands of little children whose parents depend largely upon their takings at the Sunday markets for their livelihood. At least 10,000 men, women and children will be affected.

"Although Lord Avebury's bill provides for the closing of shops and markets, public houses as well as tobacconists, are exempt. Anything more demoralizing than this it was impossible to conceive. Instead of inducing a man to lay out his week's wages in food and clothing, the bill encourages him to enter the public houses, where he is very likely to become drunk and dissipated.

"Thousands of dock laborers will also be affected by the bill when, as frequently happens, they are kept working until after nine o'clock on Sunday morning, after which time no kind of food is allowed to be sold for consumption on the premises."

MYSTERY OF RYAN'S DEAL EXPOSED.

Wall Street Astounded at His Cleverness.

Will Sell Hyde Stock at a Million Profit and Still Maintain Control of Equitable Society.

(Special cable to the Star.)

NEW YORK, July 14.—Thomas F. Ryan is willing to sell his Hyde stock to the Equitable Assurance Society, the American says. The story continues that the formal proposition will shortly be made. He expects an advance on the price he is said to have paid. The advance will be a sum ranging between \$300,000 and \$1,000,000.

The Ryan plan is expected to satisfy the stockholders of the Equitable Society. It is expected to have the approval of Supt. of Insurance Hendricks, who favors mutualization.

As Mr. Ryan controls the Equitable absolutely, the plan is expected to go through unless public clamor and legal interposition prevent.

Mr. Ryan under his plan would still control the Equitable, even when he gets back the money he is said to have paid Hyde for the stock. He is assuming he invested \$2,500,000—get back that sum and a handsome profit, and still be the master of the Equitable millions.

That this plan is now well under way was admitted by a former director of the Equitable in a talk with the man who has caused Ryan to be looked upon as the cleverest manipulator of men and money in Wall Street.

The plan was suggested a month ago, and was taken up by the corps of lawyers in the employ of Mr. Ryan. No details could be found in it, but the publication of the Hendricks report caused it to be in abeyance for a time.

It is now being developed that the stock has not been purchased by Mr. Ryan, he will receive a sum of \$500,000 or \$1,000,000 for having posed as the owner of this stock.

Paul Morton, it was learned, is the business partner of Thomas F. Ryan, and in his position of administrative control of the Equitable merely represents Mr. Ryan and has no powers other than those conferred by the man who procured his appointment.

TERRIBLE EXPLOSION.

Two Killed and Many Injured in Riordan Paper Mills, Ont.

(Special cable to the Star.)

MONTREAL, Que., July 15.—A terrible explosion took place last night at the Riordan paper mills, Hawkesbury, Ont. Eugene Renaud and Joseph Severin were brought to the Victoria Hospital here and died this morning. Many others were injured.

BOSTON, Mass., July 15.—A despatch today from Montpelier, Vt., says that it is understood there by Miss Rogers's friends that her health is none of the best. She does not sleep well, frequently walking the floor of her cell for hours at a time talking to herself, till from sheer exhaustion she falls on her cot. She has not given up hope and the first thing in the morning begs

MORE WAR CLOUDS OVER ALL EUROPE.

Hungary Throws Down the Gauntlet to Austria.

Norway's Action Set the Torch of Revolution Blazing—Hungarians May Leave Austria and Found Republic.

(Special Cable to the Star.)

BUDAPEST, July 15.—Unless the present situation is wisely handled, it may develop into a turmoil involving the whole of political Europe.

Hungary has thrown down the gauntlet to Austria. It has refused to raise taxes or to furnish recruits for the Dual Empire. It has defied its own government. It has contemptuously ignored the order of the Emperor proroguing the Parliament. In short, it is burning with a defiance against Austria and threatens to cut the bonds of the alliance.

Norway set the torch blazing, Norway seceded from Sweden; why, therefore should Hungary secede from Austria? This is the argument that is everywhere heard in the various sections of Hungary.

A parliamentarian who is known to reflect the views of M. Kosuth and the leaders of the Independence party during the course of an interview said:

"If the Emperor does not recognize the impossibility of governing Hungary against the will of the nation, the country will follow the example of Norway, and set up a King or a republic of its own."

"But," was interposed, "supposing the Emperor sends troops to compel you."

"Let him send them," was the quick reply. "The Honved militia of Hungary consists of as good troops as any that Austria can put into the field, and every Hungarian in the Austrian army will prove to be a real patriot in the hour of peril. If the Emperor tries to suppress us with the sword we will show him that the Magyar sword is as sharp as the Austrian."

GEN'L. BOOTH FAVORS HAGGARD'S PLAN.

Farm Settlements in Canada for England's Poor.

Head of Salvation Army Says British Government Has Unique Opportunity of Solving Vexing Problem.

(Special cable to the Star.)

ADELAIDE, Australia, July 15.—Rider Haggard's suggestions regarding the establishment of farm settlements in Canada meet with the warm approval of General Booth.

Gen. Booth on being shown a cable summary of Mr. Haggard's report said that it justified his long agitation in favor of overseas colonization. He endorsed Mr. Haggard's ideas and congratulated him on the zeal he has shown in advocating the replacement of the surplus urban population on the land.

The general considers that the government has now a unique opportunity of dealing effectually with a most perplexing question, and at the same time of making one part of the empire, without injury to itself, help another with the certainty of strengthening the whole.

While he recognizes the difficulty that faces the government in guaranteeing the interest on loans to settlers, he does not consider it insuperable. He believes that if the scheme were generally launched there would be found a way to provide for the unemployed, and that when Canada sees the scheme actually being carried out the financial difficulty will disappear by the Dominion herself taking the matter up.

Gen. Booth expressed himself as particularly pleased with Mr. Haggard's proposal that the poor-law unions throughout the land should join in helping to finance the scheme.

BRITAIN ADOPTS SUBMARINES FOR DEFENSE OF HARBORS.

(Special Cable to the Star.)

LONDON, July 15.—The introduction of the submarine has brought a revolution in harbor defense. The Admiralty has decided to abandon the existing system of fixed or ground mines. It is argued that submarine flotillas are being established at all of the principal naval ports, and that the ability of these boats to discharge torpedoes without fear of detection by the enemy makes them the equivalent of a mobile mine field.

NEW FERRY'S TRIAL TRIP.

The new ferry boat Lindlow departed for parts unknown shortly before nine this morning. The trial trip today was a surprise to the general public and very few saw her departure. Those who went out on her were Harbor Master Ferris and George Herbert and Walter Fleming, who are in charge of the boat. Mr. Ferris was present at the departure, but refused an invitation of Capt. Ferris to embark. Dr. Marchant, in his launch, followed her for some distance. Quite a number of people were attracted to the wharves as the new ferry went out to harbor, as she kept her whistle well employed and the sound could be heard all over the city.

She was up at the I. C. R. government wharf shortly after eleven o'clock, having had a successful two hours' test. Messrs Fleming are particularly well pleased with the showing made this morning and say the new boat will be very fast.

MARY ROGERS, MURDERESS, LOSING HEALTH.

BOSTON, July 15.—Civil action was brought in the United States circuit court today by Frank D. Allen, receiver of the Central National Bank, which failed Nov. 13, 1902, with liabilities of over three millions of dollars. Mr. Allen asks the court that an account be taken, under the direction of the court, of all the losses sustained by the bank, its stockholders and creditors, by reason of incompetent management, and that the officers of the bank, or such of them as may be liable for the losses, be decreed to restore to the bank the money thus lost.

One of the most serious charges made against the directors is that they willfully falsified their reports of the condition of the bank to the controller of currency, procured J. Adams Brown, the cashier of the bank, to bid up the stock of the bank at a public sale, and to buy it with the funds of the bank if it did not go high enough in order that no reflection should be cast on the credit or solvency of the institution in the minds of the public.

MORE BANK DIRECTORS CHARGED WITH FRAUD.

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FINE START FOR R. K. Y. CRUISE.

The ninth annual cruise of the R. K. Y. Club starts from the club's anchorage off Millidgeville at three o'clock this afternoon. The club are usually fortunate in having good weather for their cruise and while there is little wind it is not expected that they will have any difficulty in making their first rendezvous at Carter's Point, where they will anchor for the night. The squadron will visit Eversdale, Jeness, Grand Lake, Washademoak Lake, Belle Isle and Oak Point.

Chaplain Parker will conduct the annual divine service at Carter's Point at 11 a. m. Sunday, the 23rd inst.

Magistrate Ritchie returned last night, having spent a very enjoyable ten days fishing. He reports that the sport was very good.

Denmore Chapman and his wife have had a quarrel which will be settled in the police court on Monday.

HUSBAND MURDERED WIFE FOR MONEY.

BROCTON, Mass., July 15.—The local police are firmly of the opinion that robbery was the motive for the murder of Mrs. Schidlofska. Mrs. Stephen Wilosky, of 51 Ashworth street, this city, with whom Mr. and Mrs. Schidlofska lived for three months after their marriage, February 19, last, expressed the belief that the murdered woman had saved nearly \$1,000. She says that Mrs. Schidlofska, who had \$250 to her husband and that he had frequently tried to induce her to place all her money at his disposal.

The police have learned that Schidlofska shipped a trunk and box to Boston and thence to Los Angeles from Montreal on Wednesday, July 12.

PEARY LEAVES FOR SYDNEY TODAY.

NEW YORK, July 15.—Commander Peary expects to sail for Sydney, C. B., on his specially constructed arctic ship, the Roosevelt, about 3 o'clock this afternoon. At Sydney the Roosevelt will take on coal and additional supplies after which she will proceed to Cape Sabine where the party will go into winter quarters to perfect arrangements for the dash for the North Pole next year.

Commander Peary has abandoned the idea of carrying a wireless telegraph equipment and reports of his whereabouts will be few after he takes to the sledges at Cape Sabine.

POPULATION INCREASING.

Directory Shows Many New Names—Smith's Still in the Lead—Great Abundance of Mc's and Mac's.

The new city directory which has just been issued is brought up to May of this year, and shows an increase of ninety-five names over that of last year. There is a total of 18,425 names included in the Directory, and the publishers point out by multiplying by three, which has been found to be the most accurate multiple to take, the population of St. John at the present time is estimated to be 55,275, which is an increase of 285 people over the corresponding time last year.

A short analysis of the first twelve names, which are mostly in common use, reveal the fact that as in almost every other British town of any size, the Smiths still retain first honors, and in the second place we find the good old name Brown. Curiously enough, although it is often found that Smith, Brown, Jones and Robinson finish the race for first place in the order given here, in St. John, the two latter names have taken quite a back seat, finishing a long way down the list.

The following is a list showing the number of persons bearing the same names by St. John as shown in the 1905 Directory:

Smith	155
Brown	148
Murphy	139
Wilson	125
Campbell	114
McDonald	106
Clark	91
Thompson	89
Belyea	88
White	78
Jones	73
Armstrong	69
O'Brien	65
McCarthy	63
McLaughlin	62
Robinson	58

Those beginning with Mc and Mac number 1,662.

Other varieties include two of the seasons Summer and Winter, quite a number of Barkers, Barbers, Bishops, Drapers, Clerks and Stairs of all descriptions, who can be seen among Kings, Earls and Lords playing Bowles, or Ball by the Bay, Knight or

TENNIS CHAMPIONSHIP.

LONDON, July 15.—Holcombe Ward and Beals, C. Wright played championship tennis throughout the three sets at the Queen's Club yesterday, defeating with the utmost ease Max Greg and M. Duggis, of France, in the semi-final doubles for the Dwight F. Davis international lawn tennis trophy.

With almost equal ease the Australian pair, Walter Dunlop and Norman F. Brookes disposed of the Austrians, C. Von Westely and R. Kinz.

Week, without wanting to drink Beer or Burton, and are open to take Betts, that anyone of them is Trueman enough to Kilpatrick without Bustin, be he disguised in Black, Gray, White or Green clothes and carrying a Gun.

C. P. R. steamer Lake Michigan landed her passengers at Quebec this a. m.

EARTHQUAKE AT PORTLAND, ME.

PORTLAND, Me., July 15.—A slight earthquake shock was felt at 5:10 a. m. today followed in a few seconds by a heavier one. No damage is reported.

The shocks are said to be heavier than those experienced March 21, 1904. They were reported very severe at Augusta, Bangor, Lewiston, Rockland and Brunswick. Reports from Thomaston say that one shock was felt there shortly after 5 o'clock of about 15 seconds duration. The state prison at Thomaston was shaken noticeably and dishes and stove covers rattled.

Berries are selling at nine cents a box this morning, but are getting scarce, and dealers say by this time next week they will be finished.

FUNERALS TODAY.

The remains of the late A. T. Bustin will be interred this afternoon in Fernhill cemetery. There will be a service at the deceased's late residence, on Mecklenburg street, at 2:30, conducted by Rev. Mr. Harrison.

The funeral of the late Kenneth Dixon will take place this afternoon at Cedar Hill cemetery. Service at the deceased's late residence, on Mecklenburg street, at 2:30, at which Rev. Mr. Johnson will officiate.

WANTED—Smart boys wanted. Apply to JOHN LABATT, 51 Dock street.

Men's Straw Hats AT Half Price.

We will offer the balance of our stock of Men's Straw Hats at Half-Price.

\$3.00 Hats, now	..... \$1.50
2.50 " "	..... 1.25
2.00 " "	..... 1.00
1.50 " "	..... .75
1.00 " "	..... .50

All This Season's Goods. Here closes at 1 o'clock on Saturday

James Anderson,
17 Charlotte St.

Skirts! Skirts!!

We have just placed on sale another lot of Dress Skirts. You'll have a hard time to find values like these with such small prices attached.

LIGHT GREY and NAVY SKIRTS, pleated, trimmed with tabs of same material and buttons	..... \$3.85
BROWN LUSTRE SKIRTS, made with flaring pleats	..... 3.25
NAVY LUSTRE SKIRTS	..... 2.75
BLACK LUSTRE SKIRTS	..... 2.75
BLACK MELTON SKIRTS, made with yoke and trimmed with pipings	3.50
FINE BLACK MELTON PLEATED SKIRTS	..... 4.75
GREY SKIRTS, made with yoke effect and pleated	..... 3.85
BLACK MELTON SKIRTS, trimmed with fancy braid and buttons	3.85
MISSES' SKIRTS, black \$1.65; grey or navy, \$2.15 and \$2.25.	

James Anderson,

17 Charlotte St.

S. W. McMACKIN,

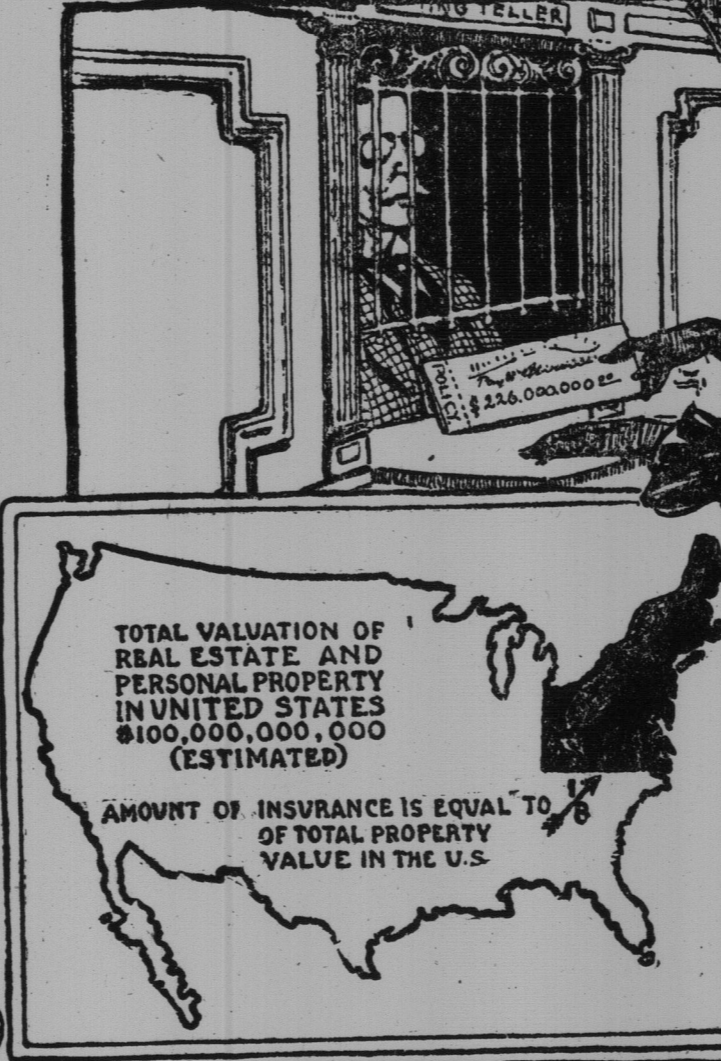
Successor to SHARP & McMACKIN,
335 Main St., North End.

ST. JOHN STAR, SATURDAY, U. Y. 15, 1905.

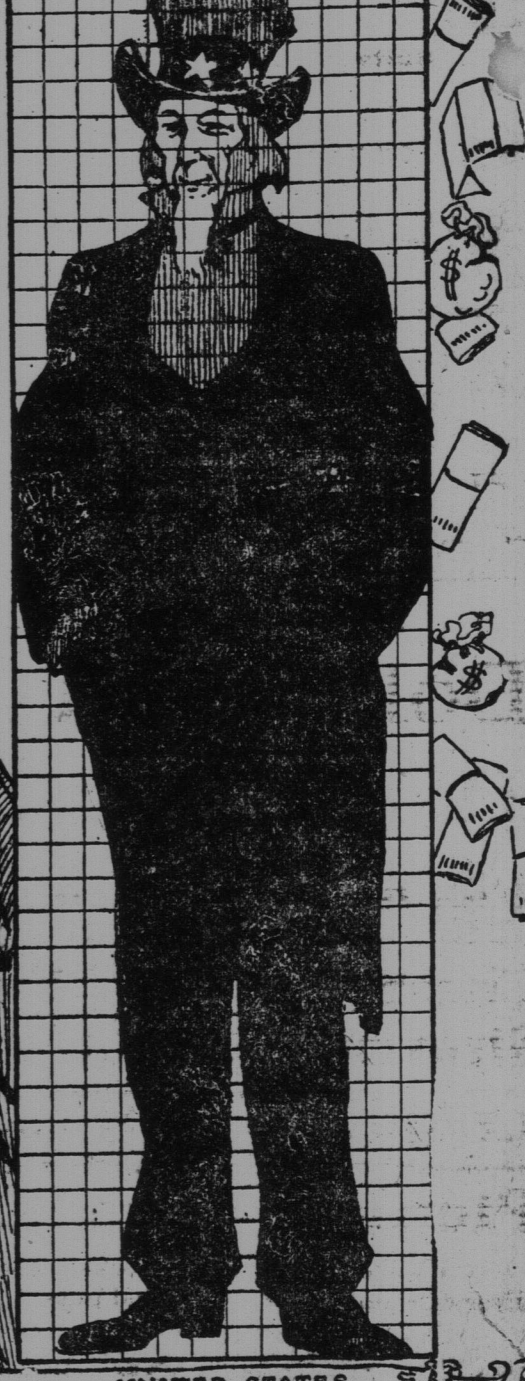
WHAT LIFE INSURANCE REALLY IS



GEORGE L. NEWMAN ~ AGE 89
THE OLDEST POLICY HOLDER IN THE U.S.



A DIAGRAM OF COMPARATIVE INSURANCE VALUES



\$226,000,000 PAID TO POLICY HOLDERS IN 1903

A Highly Timely Article That Will Give the Layman a Clear Idea of the Basic Principles Underlying This at Present Much Discussed Social Institution.

Just What the Mortality Table Is. What the Premium Really Is. What Constitutes the Reserve; Various Kinds of Policies.

BY ANTHONY J. HENSON.

For some months the entire country has been absorbed in following the amazing revelations concerning the management of one of the largest life insurance companies in the world. Everybody has been intensely interested because in the United States today there is in force nearly fifteen billion dollars worth of life insurance. This vast sum is nearly twice as great as the sum which represents the total of life insurance in force in England, Germany, France and Russia, and one American company alone has policies in force aggregating four and a half times as much life insurance as is carried on by all France.

Small wonder that the country has taken a keen interest in the revelation, but there is certainly some room for wonder in the fact that right along the query has been asked on every side: "But what really is life insurance, anyway?" Not that Americans do not know the purpose of life insurance, but that the average man, even though he be a policy holder, does not comprehend the basic principles of scientific life insurance, which is engaged in by the great majority of the companies doing business in the world today.

The aim of this article is to tell, as plainly and briefly as possible, what life insurance really is—to answer the question that is being asked on all sides and will be for some time to come, for the question over life insurance matters is a vital one in this country, as the few figures already quoted show.

In collecting the material for this exposition, the compiler has gone to various leading life insurance authorities and writers, and repeatedly examined the words of these authorities and his illustrations have been used with permission. So let this apology take the place of quotations, which otherwise would have to be liberally sprinkled throughout the article.

THE MORTALITY TABLE.

Scientific life insurance is based upon the knowledge that there is a natural law governing the mortality of the race, which may be determined by the average lifetime of a large number of persons at a given age. True, it cannot be predicted in what year any particular individual will die, but it may be determined with approximate accuracy how many persons out of a given number will die at any specified age.

WHAT THE PREMIUM REALLY IS.

In the simplest form of life insurance a number of persons combine to create a common fund to be drawn upon in providing for the families of deceased members of the organization. This organization is called a mutual life insurance company, and a contract is made by the company with each member, fixing the amount to be paid in the event of his death to some member of his family, who is called the beneficiary.

This contract, or policy, stipulates among other things, the amount of money which the member is to contribute to the common fund, usually in yearly installments, so that the company will be able to pay the last man in full even without the addition of new members. This amount of money is popularly called the premium and the essential principle involved in so-called "old line" life insurance is the collection of a fixed premium sufficient for the payment of all existing policies without the necessity of adding new members, or making assessments from time to time.

The premium is composed of two parts—the net premium and the loading, both constituting what is technically known as the gross premium. The net premium is the amount which is mathematically necessary for the creation of a fund sufficient to enable a company to pay the policy in full at maturity. The loading is the amount added to the net premium to provide not only for the easily ascertained expenses, such as salaries of officers and commissions for writing the policy, but it is intended to provide for all other possible contingencies, such as a mortality in excess of the tabular rate, interest earned less than the assumed rate, depreciation in the values of securities and loss of invested funds.

which would be sufficient to pay all policies eventually were it possible to run a life insurance company without expense, is computed by means of the mortality table, and on the assumption that the money of the common fund, judiciously invested, will yield three and a half per cent. compound interest. This is a safe assumption. The state of business shows it to be so; the law recognizes and permits it; and the majority of the life insurance companies today make their computations of premiums on the basis that net premiums in their hands will earn neither more nor less than this percentage.

COMPUTING THE PREMIUM.

Now, let us see how the net premium is computed.

For purposes of demonstration, suppose there has been organized a life insurance company with a number of members equal to the number of persons out of 100,000 that the mortality table commonly in use in this country shows will be alive at the age of thirty-five. This number is 81,822; and each member is to pay \$1,000. The payable at death, holding what is termed an ordinary life policy, the premium to be paid yearly until death, if each of these members were to live twenty years, only the simplest sort of mathematics would be required to find the net premium. Of, if the company could start out on the day of its organization with \$81,822,000 in hand, the total face value of all the policies, the life insurance business would be a very simple one. But the money is to come in yearly installments; therefore, it is necessary to know how much money this company of 100,000 members will have to have on hand from year to year to meet the death claims that will occur in any year until the end of the next sixty-one years, which will be called upon to meet each year.

According to the mortality table, all of these 81,822 members will have died within the next sixty-one years, since all are thirty-five years of age. It is impossible to know when any certain member will die, or how long he will live. The amount that each member should pay, therefore, cannot be determined by means of a computation based upon a single life, as would be the case if it were known definitely that each of the 81,822 members would live twenty years and then die, or that if it is not known how long any individual will live, it is known how long certain groups of members will live. For example, the mortality table at age 35 shows that 723 of the 81,822 members of the company will live only one year; that 812 will live ten years; to age 46; 1,470 will live fifty years; to age 58; and that the last three will live sixty-one years, to age 96. The computations must be based, therefore, upon the aggregate number of lives—upon the length of time the members will live as a body, as shown in the mortality table.

As 812 members will die during or at the end of the tenth year, at the assumed rate of 3 per cent, will be needed in the tenth year to pay the 812 policies, each calling for \$1,000. But as the law generally permits life insurance companies to assume that their funds will earn money at the rate of 3 1/2 per cent. compound interest, it is necessary to have in hand now only a sum sufficient to amount to \$12,000 in ten years, at this rate.

\$575,636.80. With this sum in hand and safely invested, it is mathematically certain that the company will be able to pay the losses of the tenth year.

The mortality table also shows that in the twentieth year, at age fifty-four, there will be 1,141 deaths calling for the payment in that year of \$1,141,000. The present worth of that sum is \$574,471.93. There will be 722 deaths in the first year, calling for payment of \$722,000, and the present worth of this amount, due to be paid in death claims in one year, is \$707,254.49.

In like manner, it can be determined what the losses will be for each year to the last, the sixty-first, when the death claims will aggregate \$1,000. So also can be computed the present worth of the amount which will be needed in each year to pay all the losses of each year until the very last year, when the three surviving members will die. Three hundred and sixty-seven dollars and ninety-three cents or hand today will amount in sixty-one years to \$3,000, a sum sufficient to pay in full the policies of the last three of the original 81,822 members of the company. The total losses in the sixty-one years, when the last three policy holders die, will be \$1,822,000. The total present worth of the combined losses is \$30,319,142.10. With this amount on hand today, assuming that the same will earn 3 1/2 per cent. compound interest, the company will have funds sufficient for the payment of every loss that can possibly occur in any year until the same three members die, in the ninety-sixth year of their age.

This amount, divided by 81,822, the number of persons originally insured in the company, gives \$370.55. In other words, if each member of the company will pay in cash the sum of \$370.55, the company will have at date of organization a total of \$30,319,142.10, and this sum, plus the interest it will earn, will be sufficient to pay every existing policy in full as the severally deaths occur.

This \$370.55 is termed the net single premium. It is the net amount, without provision for expenses, which a man at the age of thirty-five should pay for a full paid ordinary life policy of \$1,000.

Thus, it is seen that in life insurance the larger part of the money used in paying losses comes from interest.

The net single premium having been deposited, no further payments would be required. Most men, however, would find it inconvenient to pay for their life insurance in a lump sum; that is, to take out full-paid, or paid-up policies. But by means of a comparatively simple mathematical process, the net single premium may be apportioned into equivalent yearly payments to be made by the insured during life.

THE NET ANNUAL PREMIUM.

The first step necessary in finding the net annual premium is to compute the value of a life annuity.

An annuity is a specified sum of designated person. The one to whom the money is to be paid in termed the annuitant. If the payment is to be made every year until the annuitant dies, it is termed a life annuity. The amount of yearly income or annuity which can be purchased with \$1,000, say, will naturally depend upon the age of the annuitant. One thousand dollars will buy a larger income for a man of 60 than for one of 25 years, because the former has on an average a much shorter time to live. The net cost of an annuity—the amount to be paid therefor in one sum—is termed the value of the annuity. Like the net single premium of life insurance, it is determined by means of the mortality table.

Suppose each of 81,822 persons each 25 years of age wish to take out a life annuity of \$1.00, and the first payment is to be made immediately on issuance of the contract. The first step is to ascertain the net amount that the company should charge for a life annuity of \$1 in order that its funds would be sufficient to pay every annuity until the last of the three members die in the sixty-first year.

On the day the contracts are made the company must pay out \$81,822 in annuities. During the ensuing year, 723 annuitants will die after having received only one payment apiece. Thus, \$1,000 persons will be living on the first day of the second year to receive a payment of \$1 each, and on that day \$81,000 on hand to meet all claims. The present worth of that sum, at the compound interest rate of 3 1/2 per cent., is \$78,246.16. This is the sum which the company really should have in its possession today to pay the \$81,000 on the first day of the second year.

In like manner, the amount necessary to have on hand to meet payments at the end of every one of the sixty-one years can be ascertained. The present worth of the sum necessary to pay the last three annuitants on the first day of the sixty-first year is a fraction over \$1,000, and the present worth of the total of 2,641,638 annuities to be paid from year to year to an ever decreasing number of annuitants is \$1,821,707.42.

By dividing the amount of the present worth of the annuities by \$1,822, the value of a life annuity at the age of 25 is found to be \$18.81.

So, \$18.81 paid down in one sum is the exact equivalent at the age of 25 of the payment of \$1 at the beginning of each year during life. It has been seen that the net single premium for \$1,000 ordinary life insurance at the age of 25 is \$370.55. As \$18.81 is the mathematical equivalent of one dollar to be paid annually for life, then \$370.55 must be the mathematical equivalent of as many dollars to be paid yearly during life as \$18.81 is contained in \$370.55, which is 19.61 times. Therefore, \$18.81, paid at the beginning of each year during life, is the exact equivalent of the net single premium of \$370.55 for a man of 25 years of age of an ordinary life policy of \$1,000 at age 25.

THE PREMIUM FOR EACH AGE.

In similar fashion the net annual premium can be scientifically computed for any certain number of persons at any given age; for example, for the 74,085 persons out of 100,000 who will be living at the beginning of the forty-fifth year, according to the mortality table. And it is easy to understand why with each year of increase this net annual premium must be proportionately larger, if the company is to have the funds with which to pay all death claims without making assessments from time to time, or depending on the premiums of new members to the lowest limit, if he lives through a specified number of years of his life.

PREMIUMS OF DIFFERENT KINDS OF POLICIES.

The premiums of the different sorts of policies now issued (there is an infinite number of them) are all based on the net single premium of the ordinary, or whole, life policy, which covers the whole period of life. All other policies are but variations of this one, and hence, their premiums are but variations of the premium of the ordinary life policy.

One of the common variations of the ordinary life policy is the limited payment life, and so on. To determine the net single premium of a twenty payment life policy of \$1,000, at any given age, divide the net single premium of an ordinary life policy for \$1,000 at the same age by the value of a temporary annuity of \$100 terminating in twenty years. A temporary annuity, like a life annuity, terminates on the death of the annuitant, but unlike a life annuity, it must terminate as well when a specific number of payments have been made—even though the annuitant is still living. The value of a temporary annuity is computed in a manner similar to that of a life annuity.

TERM INSURANCE.

Term insurance is taken out when life insurance is desired for the protection it will give during a specified period pending the development of a business enterprise, the maturing of a debt, and so on. If the insured dies within the period named in the policy, the policy will be paid. If he lives longer than that period, he will be paid nothing at any time. Term policies may be for any number of years, but it is only necessary to find out (as in the case of the ordinary life computation) the present worth of the amount of money needed to meet the death losses that the mortality table shows will occur during the period covered by the contracts, and proceed as before. The persons who are living after the tenth year are not taken into consideration. Accordingly to the very terms of their policies, these 74,172 survivors, although they pay premiums yearly for ten years, will receive nothing except the protection the insurance affords them during a trying period at an exceedingly low rate.

ENDOWMENT INSURANCE.

One of the most popular forms of insurance today is endowment insurance. It has been defined "for the person who may wish to make some provision for his own future, as well as for the future of his dependents. An endowment policy is one which is payable to the insured himself if he lives through a specified number of years or to a stated age, or payable to his beneficiary in the event of his death before the specified period."—a twenty-year endowment, a thirty-year endowment, and so on.

This policy is a combination of term insurance and pure endowment. A pure endowment policy is payable only to a person who lives to complete the endowment period, and those who die before that time get nothing.

At age thirty-five each of the 81,822 members of a company takes out a ten-year pure endowment policy of \$1,000. During the next ten years the 7,649 members who die will receive nothing. At the end of that period, the 74,173 survivors will be paid a total of \$74,173,000. Find the present worth of this sum and proceed as in computing the net single and net annual premiums for ordinary life.

The net single premium for such an endowment policy is \$652.54. This amount in ten years at 3 per cent. compound interest will amount to only \$806.52 instead of the face value of the policy, \$1,000. This difference is made up by the premiums forfeited by the members who die during the term, and who get nothing. Here comes in what is known as forfeitures in life insurance.

To obtain the net single premium of the more popular form of endowment, known as ten and twenty-year endowment, suppose that each of the 81,822 members of the company, besides carrying pure endowment policies, also carry term insurance of like amount, covering the same period of ten years. Then each of the 7,649 persons who die during the ten years will receive \$1,000, and thus, by combining the premium of a term policy with that of a pure endowment policy, the net single premium of a regular endowment is obtained.

There are innumerable other forms of policies, but these are representative, and suffice to show how the premiums of all policies result from computations based upon the mortality table and the expenses incident to the running of a life insurance company.

THE RESERVE.

The reserve in life insurance is simply the insurance fund or mortality fund of the company, from which all death claims are paid. The reserve is made up of the net annual premiums and the money these premiums will earn at 3 1/2 per cent. compound interest. These premiums will interest on this sum, and the total will be 732 deaths during the first year of business calling for a total death claim payment of \$732,000. Thus the balance at the end of the first year will be \$953,801.64. The sum on hand at the beginning of the year is called the initial reserve, and the balance at the end of the year the terminal reserve. In the first year of a company's existence the initial reserve consists of the net premiums only, after that the initial reserve consists

of the net premiums plus the annual loading, gives the gross annual premium, which is popularly called simply the premium. The premium is often paid semi-monthly and quarterly, and sometimes monthly and weekly. Paid in any of these ways, interest charges are added, so that the company will be certain of its interest money, wherewith to help meet losses as they occur.

ONE AMERICAN COMPANY HAS 4 1/2 TIMES AS MUCH INSURANCE AS FRANCE.

1903 POLICIES AMOUNT \$12,500,000,000.00

1890 POLICIES AMOUNT \$2,700,000,000.00

1903 POLICIES AMOUNT \$12,500,000,000.00

1890 POLICIES AMOUNT \$2,700,000,000.00

ST. JOHN STAR, SATURDAY, JULY 15, 1905.

3

20th Century Brand Fine Tailored Garments.

Youth, sincerity and grit make a three fold combination hard to withstand—the chap thus equipped will give and insist upon a “square deal.” We’re clothing more men this year than last—because we know how to do it. There are no frills here just cleverly tailored clothing, fairly priced. Sole control of 20th Century Brand Clothing—every garment guaranteed by registered label.

Suits	.....\$10.00 to \$23.50
Two-Piece Suits	.....10.00 to 14.00
Raincoats, up to	.....22.50
Trousers	.....3.00 to 6.50

**A. GILMOUR, FINE TAILORING
AND CLOTHING,
68 King Street.**
Open Friday until 10 p. m. Close Saturday at 1.

**Choice Bananas, Oranges,
Lemons, Cucumbers,
At Strawberries and Cream.**

**H. R. COLEMAN, Cor. Spring & Winter Sts
Phone 470.**

SUMMER SALE OF Dolls and Toys AT SPECIAL PRICES.

**JAS. A. TUFTS & SON, Cor. GERMAIN
& CHURCH St.**

**Cheap
Strawberries! Fresh Stock
Tonight.**

J.E. QUINN'S, City Market, Tel. 636

Picnic Prizes.

We are adding to our crockery department a line of Silverware suitable for prizes and gifts. Our prices are right.

**FRED BURRIDGE, 255 King Street,
West St. John.**

The Hardman Piano

55,000 IN USE.

**FLOOD PIANO AND ORGAN CO., Ltd.
E. H. S. FLOOD, Manager.**

PERSONALS.

Right Rev. C. H. Kinsolving, bishop of Gelveston, Texas, was a guest at the Royal yesterday.

Rev. R. H. Black and his daughter, Miss Lottie Black, of Cranby, Que., are the guests of Rev. W. S. Pritchard, Pitt street.

Mr. and Mrs. H. J. Smith and family have moved to their summer home at Brown's Plains.

Mrs. David Hudson and Master Elliott Hudson of Glace Bay are visiting the former's parents, Mr. and Mrs. Elliott of Elliot's hotel.

Miss Helena McLean of 24 Peters street leaves this evening on the Calvin Austin for New York, where she will study nursing at Osening Hospital.

L. R. Etherington of Chipman will leave on Monday for Belfast, Ireland, to attend the international meeting of the I. O. G. T.

Rev. O. Gronlund, who has been visiting in the city, returned this week to Calgary, Alta. Mrs. Gronlund and daughter will remain for a few months with Mrs. Dr. McAlpine, Princess street, before rejoining Mr. Gronlund in the west.

Mrs. Birdie Tutts, who has been studying nursing at the Long Island College Hospital, Brooklyn, N. Y., is here on a vacation.

WINDSOR FIRE DIDN'T SPREAD.

WINDSOR, N. S., July 14.—The fire yesterday which at first threatened to be a large conflagration was got under control shortly after six o'clock. The hotel building, a large building near the railway station, used by three or four families as a tenement was burned to-day and became a total loss.

Those Going Husekeeping

Will find it to their interest to secure goods at a much reduction in price as possible.

When we lowered the price of all our present stock, this is our

"DARING DOWN SALE."

**A. A. HORN BROOK
& CO.,
15 MILL STREET,
O'Regan's New Building.**

GATES AND ALARM ORDERED FOR FAIRVILLE CROSSING.

It has been decided by the railway commissioners that the C. P. R. must place gates at their crossing in Main st., Fairville and an automatic electric alarm with light attachment at the Milford crossing. The question of maintenance has not yet been decided.

The judgment states that the applicants must be such as will meet with the approval of the engineers of the board. There is no mention in the draft as to what form of automatic bell is to be used at Milford crossing, but it is mentioned that the light, which is also to be automatic is to be placed on top of the bell post.

Col. McLean said yesterday that the most important question which would arise from the decision was what party would be compelled to employ the two gates. The cost will be about \$1,000 a year.

As to the effect of the decision on the street railway and its proposed extension to Barnhill's Corner in Fairville, Col. McLean said the question of maintenance would first have to be decided. The company will then apply for permission to cross the track. The rails up Main st. may be laid this year but there is no chance of double tracking the line to the park.

REAL PRINCE, IN JAIL, WEDS PRETTY ACTRESS.

(Special Cable to the Star.)

ANGIERS, July 15.—Prince Leon Laforce de Vianaval, a real Papal Knight of the Crown of Italy, Grand Cross of the Order of St. Gregory the Great, and member of the Royal Italian College of Heralds was married this week in the central prison of Fontevault to Mile Louise Faure, a pretty actress.

Prince Leon, who although he is a real prince, has failed to pay his fees of his rank to the Vatican, is a convict with two years to serve for the illicit sale of decorations.

At the wedding the prince wore a somewhat ancient frock coat and his best man was the prison barber, Mile. Faure was betrothed to Prince Leon when he was at the height of his grandeur and refused to desert him in his adversity.

FORMERLY OF ST. JOHN.

Funeral services were held for Mrs. Mary P. D. Waycott, wife of the late Capt. William A. Waycott, at her late residence, 247 Twelfth street, South Brooklyn, on Wednesday evening. Mrs. Waycott was the daughter of the late John and Matilda Lane, and was born in St. John, N. B.

During her husband's life she traveled nearly all over the world. She had made her home in Brooklyn for nearly twenty-five years, and had a large circle of friends there. Mrs. Waycott is survived by her son, Albert, her daughter Maude and her brother, L. Walter Lane. The interment took place in Greenwood Thursday.

Urgar's Laundry is the best place to send your laundry.

CLASSIFIED ADVERTISEMENTS.

Thrifty people don't throw things away—they sell or exchange them through an ad. in these columns. Rate 1-2 a cent a word, six insertions for price of four. No adv't less than 25c.

SITUATIONS VACANT—FEMALE

WANTED—A nurse girl to take charge of child 2 1/2 years old. Apply at 118 Mount Pleasant Avenue (Red's Cottages).

WANTED—Good experienced girls to sew by hand and on the machine run by electric power. Steady work and good pay. L. COHN, 14 Canterbury St., 12-7.

WANTED—Mangle girl. Apply GLOBE LAUNDRY, Waterloo street.

WANTED—A woman to clean offices two hours every morning. Address X. Y. Z., care Star Office.

WANTED—An experienced stenographer. Apply F. E. WILLIAMS, Princess street.

WANTED—Competent girl for general housework, with references. Apply MRS. JAS. HOLLY, 135 Douglas street.

WANTED—Two waitresses at the Boston Restaurant, 29 Charlotte street.

WANTED—At once two waiters. Apply at Grand Union Hotel.

WANTED—Housekeeper. Apply at once to CLIFTON HOUSE, corner Germain and Princess streets.

WANTED—Woman cook, apply at Aberdeen Hotel, 29 Queen st.

WANTED—Kitchen Girl at Victoria Hotel, King st.

WANTED—A girl for general housework. References required. Apply in evenings at 27 Coburg street.

WANTED—Girl for general housework. Apply 25 Douglas Ave.

WANTED—A cook. Wages \$15 per month. Apply at Royal Dairy Lunch, 52 Mill street.

WANTED—Immediately, one waitress and one kitchen girl. Apply to A. R. CARLOS, King's Dining Rooms, 26 Charlotte street.

WANTED—A girl for general housework. Apply between 7 and 8 p. m. MRS. W. S. FAIRWEATHER, 411 Main St.

WANTED—Kitchen help. Apply at White's Restaurant.

WANTED—Girl for general housework. Apply 3 Elliott Row.

COOK WANTED—A good cook by the first of July. Female preferred. Apply to C. A. JORDAN, Dufferin Hotel, Digby.

WANTED—A girl for general housework. Apply at 33 Simonds street, or 45 Portland street.

WANTED—Good general servant to go to Westfield; good wages paid. References required. Enquire at 23 Gardiner street.

General girls, cooks and housemaids can always get best places and wages by applying to MISS HANSON, Woman's Exchange, 193 Charlotte street.

WANTED—Girl for general work for family of three at Rothesay. Apply 7 to 8 p. m., 125 Elliott Row.

MATRIMONIAL.

WOULD YOU MARRY IF SUITED? Matrimonial paper containing hundreds of advertisements marriageable people, many rich, mailed free. THE CORRESPONDENT, Toledo, Ohio.

MUSICAL INSTRUMENTS

Follow The Crowd

EDISON PHONOGRAPHS.

COLUMBIA GRAMOPHONES.

BERLINER GRAMOPHONES.

COLUMBIA GRAMOPHONES.

We have them all here, also latest records for Edison and Columbia. Cylinder Machines, Berliner and Columbia Disc Machines.

Extra Horns, Record Cabinets and Carrying Cases, Horn Stands and Cranes and many other supplies.

Bell's Piano Store

79 Germain St.

Dissolution of Partnership.

Notice is hereby given that the partnership heretofore existing between me, the undersigned, has this day been dissolved by mutual consent.

All debts owing to the said partnership are to be paid to S. Walter Mc Mackin, at his place of business, 285 Main street, in said City of Saint John, and all claims against the said partnership are to be presented to the said S. Walter Mc Mackin, by whom the same will be settled.

Dated at St. John, N. B., this 10th day of July, A. D. 1905.

S. WALTER McMACKIN, HEDLEY N. SHARP, WITNESSES: AMON A. WILSON.

The business will in future be conducted by S. W. Mc Mackin.

MOOSMOMIN, N. W. T., July 14.—George Stein, a respected young farmer, was murdered by a hired man during an altercation here today.

FOR SALE.

FOR SALE—Bay Mare, 3 years old, sound and kind, 1100 pounds; also jump seat buggy and harness. Sold at a bargain. Apply 32 St. Andrews st., after 5 p. m., 14-7.

FOR SALE—A gent's bicycle in splendid running order. Can be seen at 12 Chipman Hill, between 7.30 and 8.30 p. m.

FOR SALE—A grey parrot; can talk. Apply 24 Douglas Ave.

FOR SALE—A horse, harness and sloop, at a great bargain. Apply to CHARLES MABER, 20 Pond street.

FOR SALE—Four-year-old colt. Apply to J. M. LASKIE, 9910 Main street.

SHOW CASES—For sale, five counter show cases, one 8 feet long, two 6 feet long, one 8 feet long, one 4 feet long. Can be seen at 17 Charlotte street.

FOR SALE—Double seated extension top carriage, cut under. Apply at 52 Germain street.

FOR SALE—About twenty new and second-hand hand delivery wagons, 2 cycles and 2 horses, carriages, digger styles, ready for use, glass front coach, new trimmings, well painted; a first class coach very cheap; also 3 cut-under carriages, best place in the city for painting and greatest facilities for carriage repairing. A. G. EDGE-COMBE, 15 and 125 City Road.

FOR SALE—Revolving Metal Piano Stool. Bargain. Address "STOOL," Star Office.

FOR SALE—Hand Camera, takes photo 4x5, splendid lens, original price \$50.00. Will be sold cheap. Address CAMERA, Star Office.

LOST.

LOST—Between City Road, Dock and Water streets, a brass weight belonging to a scale. Finder will be rewarded by leaving at 254 City Road. Tel. 1623. E. RILEY.

LOST—Last Sunday, from Brown's wharf, a flat bottom boat. The finder will please notify DAVID WILLIAMS, William's Wharf.

LOST—On Paradise Row a tan colored waist embroidered. Finder will please leave same at the Star Office.

LOST—Gold Brooch lost on Prince William street. Finder will be rewarded on returning to T. STEAD, 31 Prince Wm. street.

LOST—Between 21 Douglas avenue and public steps, Inglewood, a gold watch, with a fob, fobber and sunflower. Finder will be rewarded by leaving at 212 Douglas avenue.

FOUND.

FOUND—Lady's side comb on King street. Apply Star Office.

SELLER'S Sulphur Salt.

Purifies the skin, cures itching, and restores the complexion to its natural beauty.

Try a 1/2 sample box at any druggist.

BACK HERE AFTER 23 YEARS.

Alex. Ogilvy, of Victoria county, was in St. John for a day or two this week. Mr. Ogilvy landed into St. John as a little boy with his parents from Scotland, 22 years ago, and this is the first occasion since of his revisiting St. John. The only object of interest which Mr. Ogilvy could remember as being identically the same as when he was here last, was the Quaggonny.

Mr. Ogilvy has made a great reputation for himself as a guide and all-around woodsman, and it is doubtful if he has an equal in this respect in the Maritime Provinces.

The Scenic Route.

Stmr. Maggie Miller leaves Millidgeville for Bonnaville, Kennecobasset Island and Baywater daily (except Saturday and Sunday) at 6.45 and 9.30 a. m., and 2, 4 and 6 p. m.

Returning from Baywater at 6, 7.30 and 10.30 a. m. and 3.45 and 5.15 p. m. SATURDAY.

Leaves Millidgeville at 6.15 and 9.30 a. m. and 3, 5 and 7 p. m.

Returning at 5.30, 7.30 and 10.30 a. m. and 3.45 and 7.45 p. m. SUNDAY.

Leaves Millidgeville at 9 and 10.30 a. m. and 2.30 and 6.15 p. m.

Returning at 9.45 and 11.15 a. m. and 5 and 7 p. m. JOHN MCGOLDRICK.

MILFORD TEMPLE OF HONOR

Moonlight Excursion

ON STR. POKANOKET, Monday Evening, July 17, 1905

TO WATERS' LANDING.

The 62nd Band will accompany the party. Good chance for dancing on board steamer, also on grounds.

Refreshments can be had on board the steamer.

If weather unfavorable the excursion will be on Wednesday evening, 19th.

Telephone 58 and have Urgar's call for your laundry.

SITUATIONS VACANT—MALE

WANTED—I must have two more waiters at once, \$25.00 per week to suit party. Address W. P. Walsh, York Hotel.

WANTED—At once, a capable Steward for the steamer BEATRICE, E. WAREING. Apply at the steamer at Indiantown any day between one and three o'clock. 15-7.

WANTED—Bread Baker wanted, a man capable of taking charge. Address "Baker," Star Office.

WANTED—Smart boy to learn wholesale business, to start in office. Apply in own handwriting. Address B. QUICK, care Star Office.

WANTED—We want a red of about 15 or 16 years for our retail department. D. Magee's Sons, 63 King st.

WANTED—A young handy man about 18 years old to work as assistant stenographer. Apply at once at Office of SUN PRINTING CO.

WANTED—A Drug Clerk having about two years' experience. Good chance to learn the business. C. K. SHEPP, 63 Garden Street. 12-7.

WANTED—Moulders wanted to work on stove plate and machinery, good wages, steady employment. Apply to HILLIS & SONS, LTD., Halifax, N. S.

WANTED—A young man with two or three years' experience in retail dry goods. SHARP & McMAKIN. 7-7.

WANTED—A male assistant bookkeeper with office experience. One having knowledge of city accounts preferred. Apply by letter only, P. O. Box 115, stating experience and salary wanted. All applications confidential.

WANTED—BROOM MAKERS—Power machines, steady work, good pay. LEE BROOM & DUSTER CO., Everett, Mass.

WANTED—A competent bookkeeper for a scale. Finder will be rewarded, also salary wanted. Apply in own handwriting, giving references, to Z. I. P., care Star Office.

MONEY TO LOAN.

MONEY TO LOAN on city freehold security at low rate of interest. H. PICKETT, Canadian Life Building, Prince Wm. St., 5th floor. Take elevator.

INVESTMENTS MADE AND MONEY LOANED on mortgage. TILLEY & CO., Real Estate, Canada Life Building, Prince William street. 24-117.

MISCELLANEOUS.

EMPLOYMENT AGENCY for men and women. B. J. GRANT, 49 St. James street, West End.

BARBERS TAKE NOTICE—A first-class barber can secure the lease of a well equipped two-chair shop at Digby. Rental moderate. Apply to C. A. JORDAN, Dufferin Hotel, Digby.

JOHN GLENN, 12 Dorchester Street, Hack and Livery Stable. Latest styles rubber tired coaches and carriages. Coach in attendance at all trains and boats. Orders executed promptly at short notice. Telephone 1254.

SHIRTS—Made to order—at TEN-NANT'S, 56 Sydney street.

THE SHINE THAT WON'T COME OFF at Ladies' and Gentlemen's shoe-shining parlor. JOHN DEANGELIS, 4 Water street, upstairs.

TRUSSES MADE TO ORDER—Perfect fit and comfort guaranteed. Fifty years experience in Europe and America. R. WOTTRICH, 254 Union street.

LADIES' AND GENTLEMEN'S Calling Cards, 100 for \$5. SUN OFFICE, 37 Canterbury street.

BOARDING.

BOARDING—A few men can be accommodated at MRS. TITTS', 34 Pad-dock street.

BOARDING—Boston House, 14 Chipman Hill, \$1.00 daily, cheaper weekly rate. The claim was a just one, but a small committee was appointed to investigate each of the forty-six cases, with a view to satisfying the council that all are paupers. The amount will then be paid.

BOARDING—Double or single rooms, by day or week. MRS. CARLILE, 27 Horsfield street. 11-7.

BOARDING—A few boarders can be accommodated at 21 Horsfield street. 11-7.

BOARDERS WANTED.—Pleasant rooms; good table board. MRS. WILSON, 86 Coburg street. 11-7.

BOARDING—Pleasant rooms, modern conveniences, beautiful surroundings, terms moderate. 23 Germain, near Queen street. 21-6.

BOARDING—Reasonable rates. MRS. SHANKS, 156 King street East.

WANTED.—Boarders wanted at 253 Germain street, with pleasantly situated rooms. 15-117.

SITUATIONS WANTED—FEMALE

WANTED—By a young girl a position as clerk in store. Has had experience. Reference furnished. Address D. A. care of Star.

Special services will be conducted by L. Colwell Sharp at No. 1 Bar-tracks, Charlotte street, on Sunday. Meetings at 7 and 11 a. m. and 3 and 7.30 p. m. The object will be assisted by several leading staff officers, and also "The Musical Troupe" at present touring the maritime provinces. The troupe comprises some of the leading musicians, led by Capt. Urquhart, the noted violinist. The selections and singing of this troupe will make the meetings very interesting and attractive.

Unparalleled Reductions

Furniture, Carpets and Oilcloths.

George E. Smith, 18 King St.

Furniture, Carpets and Oilcloths.

TO LET.

TO LET—Office 31 Prince William street, now occupied by Board of Fire Underwriters. Possession 1st June. Apply JOHN LABATT, 53 Deck street.

TO LET—Flat, seven rooms, hot water heating. All conveniences. Address 24 Pitt street.

TO LET—Hillside Cottage, Spruce Lake, for a few weeks furnished cottage overlooking lake. Barn and stable and two boats. BUSTIN & PORTER, Church's Corner.

TO LET—Work shop No. 266 Union street. Apply on premises. 28-6-117.

EXCHANGE.

FOR EXCHANGE—A combination table vice, capital tool for either amateur or practical mechanic. A revolving piano stool or a steam-fitter's pipe cutter. Any of the above will be given in exchange for a revolving office chair. Address "CHAIR," Box 338, St. John.

SITUATIONS WANTED—MALE

WANTED—Wanted for an hour or two daily, work of any description stenographic or doing up tradesmen's books a specialty. Address "J. W.," Office of this paper.

WANTED—Situation by a baker. Bread and cakes a specialty. Address A. B. care of Star Office.

THAT HUNGRY FEELING

is something you want—and don't want to keep. The place to lose it is

KING'S DINING ROOMS,
16 Canterbury Street.

ARTHUR CARLOSS, Proprietor.

SUMMER BOARDING.

FOR SUMMER BOARDERS—At Oak Hill House, pleasantly situated on the St. John River, about thirty miles from St. John. Comfortable rooms and good board. All steamers stop at York premises. For terms apply to J. R. SHAW, Wickham, Queens Co.

SEA VIEW COTTAGE, at Lorneville, St. John county, one of the loveliest places on the coast of the Bay of Fundy for permanent and transient boarders. The proprietor, R. W. Dean, will arrange to take guests from and back to St. John, especially on Saturday and returning on Monday. Accommodation good, rates reasonable. City telephone No. 11, or long distance, Lorneville.

WANTED—Summer Boarders. Baywater, three minutes from boat landing, overlooking Kennebecas River; excellent boating and bathing; three at a mile from house; good brook fishing within five minutes walk of house; partridge and big game in abundance in surrounding woods.

Terms very moderate. Apply to HARVEY A. CURRIE, Baywater, or at N. B. T. Assn.

ROOMS TO LET.

ROOMS—Pleasant rooms with or without board, 29 Paddock st.

TO LET—Pleasant room, furnished or unfurnished, on car line. Address E. C., care Star Office.

ROOMS TO LET—Furnished rooms, 20 Horsfield street. 10-7-6.

TO LET—Two furnished rooms, bright and pleasant. 1071-2 Princess street, near Charlotte. 12-7.

HYGIENIC BREAD

SURE to PLEASE. Ask Your Grocer for it.

Hygienic Bakery,

E. J. NIEMATT, Proprietor.

134 MILL STREET,
Phone 1167.

Branch—231 Brussels St.

ST JOHN STAR, SATURDAY, JULY 15, 1905.

THEATRICAL CHAT-CHAT.

The only attraction in the theatrical world so far as St. John is concerned during the present week was the Missouri Girl, who has been at the Opera House, and who quite failed to dance her way into popularity, albeit she worked hard for it.

The Missouri Girl must have been badly hit over her stay in St. John, for on Wednesday evening, the last night of her engagement, there were but fifteen people in the downstairs part of the auditorium.

For some time past the advertisements of the company announced Grace Gilmore in the title role, but on Monday evening some of the press were informed that Miss Gilmore had finished her engagement with the piece on the Saturday night previously, and that Sadie Raymond, who was the original Missouri Girl, would make her re-appearance.

The announcement that after next week the Missouri Girl will be taken off the small town tour, owing to the expense of running her being too great to make her a paying concern, will create no surprise.

Mr Henry Irving will make his farewell appearance in America next January instead of a year later, as was arranged for a month or two back.

The return to New York from London of Mrs. Willie Collier is followed by the news of a separation between the well-known American actor and his wife, who was Louise Allen, prior to her marriage.

Early in the run of "The Dictator," which has made a tremendous success at the comedy theatre in London, Mrs. Collier, who was playing leading lady, failed to appear one night, and her understudy had hurriedly to step into the part.

Upon a previous occasion Mrs. Collier, settled at some occurrence, put on her street attire after the second act of the piece and started for home, leaving no one in the theatre able to take her place.

THE ROYAL TRUST CO., OF MONTREAL. BRANCHES AT ST. JOHN, WINNIPEG AND QUEBEC. CAPITAL \$1,000,000. SUBSCRIBED \$1,000,000. PAID UP \$500,000. RESERVE FUND \$450,000.

Authorized to act as Executor and Trustee under Wills; Administrator of Estates; Guardian of Estates of Minors; Trustee under Trust Deeds; Trustee for Bond Issues; Committee of Estates of Lunatics; Receiver, Assignee, Liquidator for the Benefit of Creditors; Agent or Attorney for the Transaction of Business; The Management of Estates; The Investment and Collection of Moneys, Rents, Interests, Dividends, Mortgages, Bonds and other Securities; To give any Bond required in Judicial Proceedings.

Special Sale! Parlor Lamps, Hanging Lamps, Glass Lamps. ALL KINDS AND SIZES. LANTERNS AND OIL CANS. ALL AT VERY LOW PRICES. Also, Globes, Chimneys, Burners, Etc., Etc. The St. John Auer Light Co., Ltd, 19 Market Square.

Window Boxes. What is nicer than a window box filled with beautiful flowering plants? Pedersen supplies them at lowest prices. Bedding plants now ready. W. & K. FEDERSEN, City Market.

WHAT ST. JOHN WOMEN WEAR, AND ARE LIKELY TO WEAR.

A little Commonsense Chat, not on New York or Paris Styles, but Home Styles. BY POLLY CADABOT.

MY, BUT WASN'T IT HOT THOSE COUPLES OF DAYS DURING THE WEEK? And did the fair creatures of our town wriggle and founce in trying to get clothing on to suit the emergency.

ONE OF THE REFRESHING FEATURES OF THAT HOT WAVE WAS THE CHILDREN, who sweetly and appropriately many of them were gotten up.

IN THE MIDST OF THIS WARM WEATHER WE ARE NEARLY SNOWED AND ICE AGAIN; nearly all of us know that, but it is hard to get our mind on it, nevertheless.

IN THE MATTER OF FALL AND WINTER COATS I GOT A STRAIGHT BIT OF INFORMATION from a leading modiste on Thursday.

I SEED A LOT OF VERY FETCHING SUMMER MILLINERY AT LARGE, which leads me to believe that the ladies are waking up to the idea of special hats for special occasions.

THE PROFESSIONAL PAWNER. Recently in one of the metropolitan police courts it came to light that quite a new profession must now be added to the ways and means of gaining a livelihood, although I cannot regard it as possessing any great possibilities.

THE FOLLOWING IS THE SIXTH OF A SERIES OF SKETCHES OF LIFE IN THE GREAT CITY OF LONDON, written by a member of the Star staff, who while engaged in newspaper work in that city was brought into intimate acquaintance with the types described.

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PRIESTS ALLOWED TO ENTER POLITICS. Important Change in Vatican Methods.

Latest Encyclical of Pope Pius X Causes A Lot of Comment in Italian Circles.

(Special cable to the Star.) ROME, July 15.—The Italian press is still engaged in disputing the meaning of the encyclical of Pius X. Some of the newspapers which were not content at first in proclaiming the withdrawal of the Non Expedit have now on more mature consideration of the whole document modified their views.

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time publishes the most extraordinary opinion as to the result that this liberty may have on Italian politics.

THE WORK OF THE ORGANIZATION has already been set on foot by the appointment of a committee of Catholic laymen to inquire and report to the pope as to the best means of attaining the objects indicated in the encyclical.

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July Sale Ladies' Shirt Waist Suits and Children's Wash Dresses. Children's Wash Dresses. Ladies' Wash Dresses. July Sale, Babies' Finest Lawn Bonnets New York Samples. The greatest lot of such dainty little fine India lawn baby bonnets trimmed with fine Swiss embroidery.

LONDON HOUSE, F. W. DANIEL & CO., CHARLOTTE STREET.

TYPES OF LONDON LIFE.

It is a commonly accepted theory that town life, especially the life of the vast modern city, tends to physical deterioration. In his new book, "The City of London," Mr. Ford Madox Ford points out the theory in the following original bit of argument.

There remains the question of physical deterioration. "That Neurasthenia joke," said a modern doctor, a man looking half Jew, half negro, but young and alert, with bony eyes and kind large spectacles, "it's as old as the hills. Jesabel was Neurasthenic; so was Lot's wife when she looked back; so was the writer of the book of Job; so was Edward III; so was Shakespeare, or whoever wrote Timon of Athens. If we've deteriorated physically, when did man, engaged in mounting his horse before he was forty-five. As to the common people, they died like flies; they had no stamina, no power of resisting disease. Town life isn't unhealthy; the art of sanitation did not begin until the towns grew large. Did you ever see an old farm house? Where did they build their houses? Always in hollows, in muddy, airless bottoms, to be near water—you understand near water, and they were plague houses all of them.

"Did you ever have to do with a sick farm laborer? Those fellows! Why, they fold their hands and die for a touch of liver. Their life doesn't hold them because it contains no interest. Half their healthy hours are spent in mooning and brooding; they all suffer from syphilis, because of their abominable diet of cheese and tea. Why, I'd rather attend fifty London street rats with half a lung apiece, than one great hulking farm balliff. Those are the fellows, after all, the scum of the scums, for getting over an illness.

"Don't you see my dear sir, your problem is to breed disease-resisting men, and you won't do it from men who mope about fields and hedges. No, modern life is a question of towns. Purify the air if you can, get rid of smoke and foul air if you can. But breed a race fitted to inhabit them in any case."

"There's indeed, in the problem which is set before London—the apotheosis of modern life. For there is no ignoring the fact that mankind elects to live in crowds. If London can evolve a town type, London will be justified of its existence.

for informed me that it was a 'lecture-plated tea and coffee service, and I naturally told the 'boss' so. He then got a 'quid' (£1) on it, and out of that I got a 'quid' of shillings for my bit, but next time I went there I didn't 'half' 'em any more, when he had taken off the paper from the supposed coffee service it turned out to be a slide of bacon and a kid's old mungie lard. Of course, I had to make up the difference, and it was a long time after I could get him to believe I wasn't to blame. It's the only time I ever 'ave been done, and I'll take good care as how it don't 'appen again. No, as I said before, the regular customer is safest and pays best. Mondays and Tuesdays are always the busiest days with me, because there are the Sunday clothes to take back again. Let me tell you, I'd surprise you to know the number of working people who, regular as clockwork, run their best legs 'in' at the beginning of the week and take 'em out again on Saturday, and I consider it a very good thing for her, no doubt, for it keeps 'em in a good state. No, they don't 'ave to 'ave much for 'anding you the 'splish. Supposing now, I was to take in a few 'em on it, the next week I'd be 'avin' at the rate of 1-2-3, for every 'tw' shillings a month, and then there's 1-2-4, for the 'brif' (ticket). It does matter if you only 'ave it up the spot for a day, you 'ave to pay a full month's interest on it. They don't count less than a month, and they where they make the profit, for it's are dozens who pay for lots of 'em, but more often than not it 'spots a winner."

"What made me think you wanted something 'done'? Why, you see, you had stood there some time, and seemed to be in between 'two stools,' so I thought I'd chance it. (Moral: Always be careful when looking in a pawnbroker's window not to stand about too long, or some such horrible fate may overtake you.) No, I ain't got any special rates for the work; I generally leave it to the generosity of the party, but I reckon it works out at about five cents on the dollar.

NEWS OF SPORT. St. John Team Defeats Indians - Canadian Team Wins the Kolapore Cup - Good Races at Woodstock.

BASEBALL. PASSAMAQUODDIES 4, ST. JOHNS. The whites yesterday defeated the redskins in their first battle on the Victoria grounds by a score of 5 to 4.

ATHLETIC. Y. M. C. A. CHAMPIONSHIP STARTS. The Athletic League of the Y. M. C. A. of Canada will hold its second annual championship sports in Ottawa on Sept. 15.

THE TURF. GOOD RACING IN WOODSTOCK. A large crowd witnessed the racing here today. The heats were closely contested and were thoroughly clean.

JUBILEES CLAIM GAME. To the Editor, St. John Star. Dear Sir: I would like to correct a couple errors that appear in the Sun this morning about the game of baseball that was played in the West End League last evening between the Jubilees of the North End and the Martellos of the West End.

THE RIFLE. CANADIANS IN KOLAPORE CUP. BIRLEY CAMP, July 14.-The important event of the programme of the National Rifle Association was the Kolaapore cup match, for which Canada, the mother country, Transvaal, New Zealand and Guernsey competed.

VALUABLE QUEEN BEES. Just as there are valuable strains in horses, cattle and other stock, so there are varieties of queen bees which are worth many hundred times their weight in gold.

WILD RAGE RIOTS IN NEW YORK STREETS.

NEW YORK, July 14.-"San Juanville," the district bounded by Amsterdam and West End avenues and East street and 63rd street, so-called because of notoriety as a battleground, was the scene tonight of a furious riot, which required the reserves of no less than 17 police precincts, numbering more than 250 men, to quell after many shots had been fired and several persons had been seriously injured.

ST. VINCENT'S JUBILEE

The celebration of the golden jubilee of the sisters of charity was continued yesterday afternoon. The sisters began last night their yearly retreat, which is a spiritual exercise of a week's duration, in which no word is spoken except to or by the director Rev. Francis Kennel, C. S. R., who preached and the sisters and will preach the retreat.

Money Saving Summer Attractions

An easy way to save money to spend in the Summer Holiday. The startling figures which have been published in the newspapers within the last few days showing that Gibbon & Co. bid for public contracts at from \$1.00 to \$1.40 per ton lower than their competitors have been a revelation to thousands of people in St. John.

ATTEMPT TO DETAIN PEARY'S ARTIC SHIP.

NEW YORK, July 14.-An attempt to detain Peary's Arctic ship Roosevelt from sailing has been made by some person or persons who notified the department that the vessel had left Portland, Me., for New York, without her clearance papers.

TRANSPORTATION COMMISSION

HERE JULY 25. It is arranged that the Royal Commission on Transportation will visit this city on the 25th of July, remaining probably over the 26th. Sitings will be held in the Board of Trade rooms.

Berry Sets. Berry Saucers. Berry Dishes.

Quantities not sufficiently large enough for our Travellers to carry. We are clearly out at greatly reduced prices.

O. H. Warwick Co., Ltd.

Self-Sealing Glass Preserve Jars. The Lowest Prices in the City. Pints, 60c. per dozen. Quarts, 65c. per dozen. 1-2 Gallon, 85c. per dozen.

The Linton & Sinclair Co., Ltd.

Ladies' Outing Hats, Ladies' Yachting Caps, Ladies' Auto Caps. At Reduced Prices to Clear Up for the Season.

F. S. THOMAS, 555 Main Street, North End.

Indian Souvenirs

For the Tourist. Fancy Sweet Hay Baskets, Birch Bark Canoes, Paddles, etc. Indian Slipper Moccasins, etc.

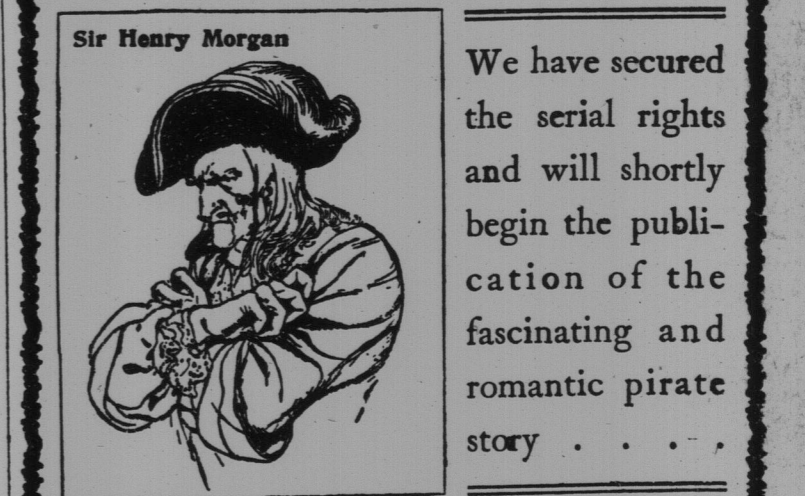
FOUR MEN KILLED AND TWO INJURED

BROWNSBURG, Que., July 14.-Four men were killed and two injured this afternoon by an explosion in the detonator room of the Dominion Cartridge Co.'s works here. The dead are Stephen Carruthers, Jack Martin, Napoleon Lamarche and Thomas Charles.

Best Quality Hard Wood

cut last winter; dry enough to burn; \$2.00 per load sawed, \$2.25 sawed and split. Best dry Hard Wood 25c. higher.

A GENUINE SEA STORY



Sir Henry Morgan, Buccaneer

Thrilling and Vivid Description of Sea Fighting on the Spanish Main - The Buried Treasure and Last Moments of the Most Accomplished Cut-throat and Freebooter of All Ages.

Watch for this Great Story in the STAR - Week after Next.

Your present Job is good enough for you - if you think so. If you don't think so, perhaps a 'STAR' Situation WANTED AD. Will Give You A Lift.

SHIPPING NEWS.

Domestic Ports. HALIFAX, NS, July 14.-Ards, strs Carthagenian, from Glasgow and Liverpool via St. John's, NB; Veritas, from Jamaica; sch Unity, from New York.

Digestible Cake

THE ROYAL BAKERY, Cor. Charlotte and St. James Sts.

OUR MOTTO!

The best is none too good for our customers. We have made this good in our cake trade. Now try a loaf of our new process bread and you will be convinced that we make no boast when we say it is the finest in town.

J. S. GIBBON & CO

Smythe St. and 6; Charlotte St. Telephone 676.

"OUR BOYS"

Would have marched through the war with greater comfort if they had been supplied with South African Foot Powder. This is a valuable remedy. Price 25c. short, from your own druggist or C. K. Short, St. John, N. B.

SECRET OF ADMIRATION.

"I have a great admiration for the Moors," declared Miss Elderly. "I think I can tell why." From her best chum. "Their women never celebrate a birthday and make it a point of honor not to tell their ages."

ST. JOHN STAR, SATURDAY, JULY 15, 1905.

Bathing Caps,
Ladies' Shoulder Braces,
Gentlemen's Shoulder Braces.
Royal Pharmacy,
47 KING STREET.

If You Are Thinking
of a watch and chain, or anything in the jewelry line, it will be to your advantage to give us a call and compare our prices with others.
All goods guaranteed as represented. If you have anything in the above lines that need repairs leave it with us and we will make it as good as new at a very little cost.

A. POYAS,
Watchmaker and Jeweler,
545 MAIN ST., N. E.

HAIR CUTTING
ANY STYLE,
20 CENTS.
FIRST-CLASS WORK.
LOGAN & GIBBS,
231 Waterloo Street.

YOU RUN NO CHANCES
of getting anything but the best quality of coal when you give us your order.

SUN COAL & WOOD CO.,
Cor. Clarence and St. David Sts.
Phone 1584.

To People Moving!
People Moving will do well to call up **E. RILEY** for barrels or half barrels of Coal, which are delivered with dispatch.

SCOTCH HARD COAL.
Orders taken now at summer prices.

H. E. CURREY,
81 Smyth Street (J. F. Frost's Office).
Phone 350.

The Permanent Kind
is what you want when buying photographs. Of course you want an artistic pose; want a nice finish too.

It is very doubtful if Lawson's motives are as pure and unselfish as he paints them. He is, or at any rate was, as deep in the mire of "high finance" as any of those he is assailing.

LUCRIN PHOTO STUDIO,
38 Charlotte St.

Proper Picture Frames.
If all frames were alike it would not matter where you had them made. But they are not all alike. There is as much difference as there is in the people that order them. Our frames are not only low in price, but they are artistic in make up and give proper effect to the picture.

J. J. DWYER, - 171 Union St.

BREAKFAST, DINNER AND TEA,
\$3.50 to \$4.00 Per Week.
Separate Room for Ladies.

ORIENTAL CAFE,
19 Charlotte St.

HAM LEE,
51 WATERLOO ST., CORNER PADDOCK ST.

First-class Hand Laundry Work,
ironed stiff or soft as ordered.
Goods collected and delivered.

HUM WING.
CHINESE LAUNDRY
130 Union St., 67 Brussels St.

Robinson's, 173 Union St.
A Fresh Consignment

Webb's Chocolates.
30c. Mixed (assorted flavors).
40c. Delicious Assortment. (Maple, Tensey, Bordeaux, Alberta and Creams, Caramels, Chips, Stuffed Dates, etc.)

EASTERN STEAMSHIP COMPANY
International division, additional direct service. Commencing July 2, 1905, steamers leave St. John at 8 a. m. (Atlantic Standard) on Mondays, Wednesdays and Fridays for Lube, Eastport, Portland and Boston. For Boston direct on Tuesdays and Saturdays at 6:30 p. m.

CASTLE SOA three pound bars 25c each.
GEO. H. PRICE,
127 Queen street, phone 677,
203 Union street, phone 1459.

If Ungars do your work you will be satisfied.

THE ST. JOHN STAR is published by THE SUN PRINTING COMPANY (Ltd.), at St. John, New Brunswick, every afternoon (except Sunday) at \$3.00 a year.

TELEPHONE:—
BUSINESS OFFICE, 26,
EDITORIAL and NEWS DEPT., 1127.

ST. JOHN STAR.
ST. JOHN, N. B., JULY 15, 1905.

ABOUT LAWSON.

Fakir or the chief exponent of fair finance; fool or the sanest man in America—whatever he is, certainly Thomas W. Lawson, of Boston, is the most talked of man on the continent and the problem, "How much of a liar is Lawson?" is puzzling more brains than did "How old is Ann?" No man who speaks English is listened to by a bigger audience and no expulsive in the language has been left unused by those who have attempted to answer what he has said. And in spite of attacks and ridicule and denunciation there is no doubt that his audience is growing larger and more respectfully attentive all the time. While all who are in any way connected with the class Lawson is assailing with such picturesque energy freely characterize him as a cheaply and wholly unprincipled knave, an irresponsible freak and a prodigious liar, tendency among the common people—who are, naturally anti-capitalistic—is to place more faith in him and more credit in his statements. Certainly the reception accorded to him during his present western speech-making tour indicates a somewhat different public feeling from that which greeted his opening "Frenzied Finance" exposure.

The chief reason for this is undoubtedly that not one of all the astounding charges he made in those articles has been disproven. Though any one of them contained enough libel to bankrupt him and send him to jail if his assertions were false, not one action has been brought by any of the men whom he has charged, by name and in detail, with crimes of penitentiary calibre; not one accusation has been answered by anything except unsupported denials and torrents of "you're another." That he is "another" or that he was, is undoubtedly correct; but what does that matter? The charges are the thing, not the motive that inspired them. Lawson may be as vile a thief as ever turned state's evidence for spite, but his evidence is so detailed and definite that it needs more than abuse of the witness to discredit it now. Not only does Lawson profess to expose rotten financial conditions, but he offers a remedy. The basis of all the evil, he says, is stock inflation. The great millionaires and billionaires, the trusts, according to Lawson, have become such by investing stocks with a fictitious value on the market and selling them to the public. He suggests to the public that it now sell out these stocks while their fictitious value remains and unload them upon the markets. The result of a combined action of this sort on the part of the public, would be to let the hot air out of the inflation and bring finances down to a hard-pan basis.

The defendants claim that if this suggestion were generally adopted a world wide financial cataclysm would result which would bring ruin to thousands and distress to all. If this be true it will certainly bring ruin to those who hold these stocks of alleged fictitious value who are the men Lawson is aiming at, and who are also the men who have the power to hinder the people from this ruinous action by proving to them that their adviser is a fakir, and a liar and thief of the most unscrupulous and despicable type. For, if Lawson's story is untrue all must admit that he is as low a type of criminal as ever murdered a widow for her hoarded shillings, a man whose word and advice are worse than worthless. And if the story is untrue, those whom he has slandered and who claim to be in financial danger on his account should easily be able to prove it so. Why don't they?

MORE HOPE FOR RUSSIA.

The news that Prince Sviatopolk-Mirsky may return to the imperial cabinet is second only to M. Witte's re-ascendency in its good import for Russia. During his brief term as minister of the interior, before he was crowded out by the reactionaries, Prince Mirsky accomplished many notable reforms, including the relaxation of the press censorship, and of police espionage, the loosening of Finland's chains and the gathering together of the Zemsky Sobors which first gave intelligent voice to the desire of the great mass of Russians for a more liberal system of government. He only left when convinced that the bureaucrats were so in control of the Czar that the reforms he desired were impossible, and would not think of returning unless he knew conditions were so changed that he would be more than a figurehead in office. With men like Witte and Mirsky at the helm the Russian ship of state may

weather the storm after all, and the war and the bitter defeat which gave them their chance prove to that wretched nation a wonderful blessing.

The Ottawa Journal, independent in politics and usually well informed, nominates Major E. D. Sutherland, Mr. McDougall's chief assistant, as his successor in the auditor generalship. It believes him to be a strong as well as competent man, who would on the whole make a more efficient auditor-general than nineteen out of twenty members of parliament who could be named; and a far better and more forcible officer than ninety-nine out of any hundred public men who would accept the office.

VACANTIAL.

"Where are you goin' to?" said Ninety-in-the-Shade.
"To take a rest, to take a rest," the City Feller said.
"What makes you look so hot, so hot?" said Ninety-in-the-Shade.
"They're keepin' cool, they're keepin' cool," the City Feller said.
For they're goin' anywhere at all and just to get away
To the mountain, river, inlet, lake, they're hurryin' to get there, for they haven't long to stay,
For it's back again to town on Monday mornin'.

"What makes the rear-rank breathe so hard?" said Ninety-in-the-Shade.
"It's pipin' hot, it's pipin' hot," the City Feller said.
"What makes 'em run away from town?" said Ninety-in-the-Shade.
"Cause everybody does the same," the City Feller said.
They're runnin' from the city, they are after seaside sport,
They are goin' to a summer—ay, and they'll work upon the links and they will sweat upon the court,
But they'll have to hustle back on Monday mornin'.

"What makes 'em work so hard, so hard?" said Ninety-in-the-Shade.
"They're simply got to have a rest," the City Feller said.
"They'll need it when they strike the place," said Ninety-in-the-Shade.
"But 't'pose the rooms are all engaged?" the City Feller said.
For it's "Hurry up," "Step lively, please," and punch your fellow-men.
To get a cooling 'lemo' or a nickel palm leaf fan;
And the guard of vacation is a smarting coat of tan
And an empty purse and back on Monday mornin'.

SATURDAY SERMONETTE.

"TIPPING."
Giving small sums of money as gratuities for services given or prospective, generally called "tips" is a modern custom but is older than civilization.
The old cave dwellers gave tips or gratuities to their wives as they teased them a bit from the meat. And when the wives displeased their lords they were told over the head with the war club. Wives are still tipped in much the same way as the police court records bear witness.

Politicians are the most expert tippers in the world—I hope the compositor will not make tippers out of tippers. The word tippers are not always synonymous—at least the successful ones are, and they are always at it, dropping tips in the form of kisses to babies and smiles and flattery to the mother, and promises to the voter. Merchants are tippers and they carry their money without giving tips to their customers. A clerk that does not know how to tip pleases smiles and kindly words will rob the store as effectually as if he robbed from the till.

Doctors are good tippers or they get but little practice. They will get well unless they are old and rich, to be cheerful and tell their patients the truth.
Good husbands and wives are good tippers. He can't tell his wife that her biscuits are not as good as his mother's, and have a happy home. Also he must tip her with smiles, approval, a dress, a hat or an outing.
The wife has to do more tipping than haggling, or she will only hold, not have, a husband.

Clergymen and churches are expert tippers or the clergyman is not popular, and the church does not grow. It matters but little about his pupil ability; if his tipping ability is good, the parishioner frequent calls and he smiles softly under your preaching and says you are the ablest preacher in town.

Why we should complain of giving money tips when we are giving and taking their equivalent all the time is a mystery.
Let Boots get his ten cents and Jeems his quarter. We will get well paid for it in careful attention and extra service. It pays to tip, it does not pay not to do it. The only class who do not give or take tips are newspapermen. Look at them and see how poor and miserable they are.

To cure Headache in ten minutes use Kumford Headache Powder, 10 cents.

An automobile touring party, consisting of Mr. and Mrs. C. W. Mack, of Toronto, and Miss Mack, of Mill Village, N. S., were here yesterday afternoon on a fortnight's tour from Toronto. They crossed the bay to Digby yesterday.

The advertisement of a Springfield (Mo.) dentist says: "Laughing gas and vitalized air for extracting. Perfectly safe and harmless lady in attendance."

LOCAL NEWS.

To see perfectly have D. Boyaner, Optician, 661 Main street, supply you the glasses.
Among the home-hunting excursionists who left here Wednesday was Burton Hatfield of Port Greville, who with his wife and son have been paying a short visit to his brother, A. S. Hatfield, of W. H. Thorne & Co. Mr. Hatfield has a very good home and business on Parrabro Shore and has not made up his mind to move. But he proposes to explore the country to see what the chances are.

No. 4 Fire Company held its meeting last evening. Two resignations were received and accepted, that of Edward McLellan from the permanent force and Fred A. Coles from the substitute force. In their places James Wolfe and Wm. Heane were elected as substitutes. These names go before Chief Kerr for approval.
At the Baptist world congress at Exeter Hall, London, Rev. J. D. Freeman of Toronto delivered an address on the place of Baptists in the Christian church, which was followed by a discussion. Prof. Sherwood Fox of Manitoba also spoke at the conference.

According to the advertisements which have been published in the St. John papers calling for tenders for work on the Central Railway, the plans and specifications for this work were to have been available for the things ready so soon.
There are a number of contractors who have been waiting to see these plans, but from all that can be learned they will have to wait for some little time yet. The engineers say that it has been impossible to get the things ready so soon.
R. Macneil of Connecticut is at the Park. Mr. Macneil is pushing the sale of a new make of handcoats, and will endeavor to make the police department see their merits. Some members of the force to whom they were shown were greatly impressed with their superiority over the ones now in use here.

The advance party of the Y. M. C. A. campers, consisting of Donald Malcom, Arthur Everett and two cooks, left for Inverhurd today on the May Queen for Robertson's camp. The boys.
John R. Cummings has declined the appointment of inspector of concrete on the water works extension, which was made at the meeting of the water board on Thursday. He was at one time a candidate for the position, but is now busy with other engagements. William Perkins, whose name was also before the board, has likewise refused. The approval of the board of the position has been offered to Wm. S. Melliday, who has accepted and will commence his duties on Monday. During the past week P. Mahoney, of the water department has been doing the work.

NOT JUST AS GOOD.

When you go to your drugist to buy "Ozone" ask and demand "Solution of Ozone, the coupon kind." This will give you a twenty-five cent package of "Celery King." It will give you the best preparation of "Ozone" in the world, and it gives you about twice as much for your money as other brands, sixteen ounces for fifty cents, over twice that much for a dollar, and a package of the well known remedy, "Celery King," free.
We put "Celery King" coupons in our "Ozone" because the people know "Celery King," because it gives better results than "Celery King," and because no other firm can give "Celery King" with "Ozone." It cures, that's the reason we give you a package free and that's the reason you should never buy any other kind.
Ask for "Solution of Ozone, the coupon kind." Fifty cents and one dollar at your drug store, and don't take any other kind, because if you do you won't get a package of "Celery King."

DIVIDENDS.

In another column will be found the semi-annual dividend notice of the B. C. Permanent Loan and Savings Company, showing that a dividend at the rate of nine per cent. per annum on Class "A" permanent stock has been declared during the past half-year.

TIGER TEA
Blue and White
Packets,
G. Grade 40c.

All notices of Births, Marriage and Deaths must be endorsed with the names and addresses of the persons sending same.

BIRTHS.
STOCKFORD—On July 12th, to the wife of E. U. Stockford, a daughter.

MARRIAGES:
NORTHROP-PARLEE—In the Methodist Church, Carletonville, on July 12th, 1905, by the Rev. D. B. Bayley, John A. Northrop of Milltown, N. B., and Miss Jennie A. Parlee of Carletonville, N. B.

WILKINS-FRAZEE—At the home of the bride, on July 12th, 1905, by Rev. D. J. Bailey, David G. Wilkins to Miss Basha V. Frazee of Perry Settlement, Kings Co. N. B.

Dr. Eric's Tablets
Summer Complaint,
Dysentery, Diarrhoea,
Cholera, Etc.

These Tablets are prepared with the finest herbs and effect a sure and safe cure.
Price, 25c.

A Luxury and A Necessity

combined, is what can truthfully be said of Solid Silver Spoons, Forks and general Table utensils. We have the best and greatest variety. All at lowest prices.

Ferguson & Page
41 King St.

For Households.
Repairer in Carpet Sweepers, Crust Stands, Pewterware, Silverware, Lamps, Cameras, Gramophones, Phonographs, Gents' Pipes fixed and all small articles.
E. P. JELICOOE,
20 WATERLOO STREET

FRANK P. VAUGHAN,
ELECTRICAL ENGINEER
AND CONTRACTOR,
5 Mill St., St. John, N. B.
Telephone No. 319.
CROCKER & WHEELER
Dynamics and Motors,
Telephones, Annunciators
and Bells,
Wiring in all its Branches.

OVER
3000 Rolls
NEW PATTERNS OF
Wall Papers
JUST ARRIVED.
WILL BE SOLD CHEAP.

REID BROS., 56 King St.

CLARK'S BAKED BEANS,
Ready for use—just the thing for picnics—5 and 10 cent sizes, at
CHAS. A. CLARK'S,
49 Charlotte St., Market Building
Telephone 380.

Thoroughly Screened Broad Cove Coal—None Better.
Delivered at Lowest Rates.
Wood and Kindling delivered to order.
JOHN WATTERS,
Phone 612. Walker's Wharf.

Bargain in Kindling Wood.
The North End Fuel Company, Prospect Point, will deliver kindling and heavy wood at \$1.00 per load (delivered). Send post card or call at either
B. MacNAMARA, 489 Chesley St.
OR
JOHN SHEA, 64 Harrison St.

FOR 25c.:
3 Cans Peas, 25c.
3 Tins Potted Ham, 25c.
1 lb. Cooked Tongue, 25c.

W. L. MCELWAIN'S,
Cor. Leinster and Sydney.

'What Time is It'
by your gold watch and chain?
A splendid line of ladies' and gents' solid gold, gold filled, silver, and gun metal cased watches, with chains to suit; all guaranteed.
JUST OPENING and offered at 25 per cent. below list prices for a few days to ensure sales; by
W. TREMAINE GARD
Goldsmith,
77 Charlotte St.

W. SAM WAH,
159 MILL STREET.

The Laundry is now repaired since the fire. All kinds of Clothing washed most carefully and returned to owners.

Sea Side Park
Vaudeville.
Every fine afternoon and night.
Performance at 4 and 8 p. m.
ADMISSION 15 CENTS.

PRINTERS of Everything.
SUN PRINTING COMPANY,
St. John, N. B.

Don't forget the "Daylight" store tonight, corner Duke and Charlotte sts. Store open all day and half the night. Big sale of children's white and colored dresses. See ad. last page.

Get Your Boy Next

to a Shoe that will give him comfort as well as good wear.
The next time you are in don't forget to ask to be shown our
\$1.60 Boys' Shoe
and when you've examined it you'll say, "That's the shoe" I have been looking for. It's the strongest looking **Nice Shoe** you've seen—it's a good looker and a good wearer.
You can pay more elsewhere, but you can't get more.

D. MONAHAN, 162 Union Street

It is lucky for you that we know how to buy shoes—otherwise we would not be able to offer such good shoes for so little money.
Men's Fine Dongola Kid Bal. Blucher cut, Medium Sole, at **\$2.00** a pair. A bargain.
Men's fine Vici Kid Bal., Blucher Cut, Goodyear Welt at **\$3.00** per pair.
SANBORN'S SHOE STORE, 339 Main St.

Good Goods for the Money.
We are showing Women's White Underskirts, at 55c., 75c., 85c., 95c., \$1.00 and \$1.25.
Women's Lawn and Cambric Corset Covers, at 14c., 15c., 18c., 25c., 28c., 35c. and 40c.
Women's Cambric Drawers, at 25c., 28c., 35c., 40c. and 55c.
Women's White Lawn Waists, hamburg and laced trimmed, 60c., 75c. and \$1.00.
We sell Crompton's Corsets, at 55c., 75c. and \$1.00 pair.
See our line of Inno. Cut Glass, at 15c. and 15c. best value in the trade.

COR. OF WATERLOO AND BRUSSELS STS. CARLETON'S,
Hay Market Square.

J. E. WILSON, 17 SYDNEY STREET, ST. JOHN, N.B.
MANUFACTURER OF
Copper and Galvanized Iron
Crestings, Skylights,
Gutters,
Conductors and Roofs,
Steel Ceilings, etc.
REPAIRING promptly attended to by competent workmen. Estimates furnished. Satisfaction guaranteed. Telephone 356

Fresh Eggs
17c. per dozen.

ROBERTSON & CO., 562 and 564 MAIN STREET, ST. JOHN, N. B.

RELIABLE ROOFING DURABLE.
G. S. FISHER & CO., South Side King Square.
Manufacturers, Roofers, and Asphalt Layers.

Rapid and Convenient Delivery of Coal.
Is most desirable, and we make this a special feature of our business. By means of our coal pocket the time taken up in loading teams is reduced to a minimum.
With our modern wagons we can shute the coal into our customer's bin, if so desired.
Our large stock enables us to fill the biggest orders at the shortest notice.
49 Smythe and 14 Charlotte Sts
Telephones 9-116.

R. P. & W. F. Starr, Ltd.

Something New! Wanted To Sell!
Bath and Shampoo, 15c., at J. BOND'S Up-to-Date Hair Dressing Parlors, 147 Mill Street.
A new or second-hand Pool Table. Real Estate Pool Rooms, 145 Mill St.

ORANGES!
California Navels, Bloods and Mediterranean Sweets, at right prices.
H. S. WAH,
52 SYDNEY ST.
FIRST CLASS HAND LAUNDRY

Blake, Scott & Lee Co., 52 SYDNEY ST.
W. RIECKER, Mgr., - 56 Union Street, Phone 1014.

Printers of Everything.
SUN PRINTING COMPANY,
St. John, N. B.

The Wings of the Morning

By LOUIS TRACY
Copyright, 1903, by Edward A. Clode

(Continued.)
"Before they place the ladders against the cliff they will build a fire of green wood so that the smoke will be blown by the wind into your eyes. This will help to blind your aim. Otherwise you never miss."

she could handle lever and trigger. Two of the nickel bullets struck a projection and splashed the leading savages with molten metal. Unfortunately Jenks' rifle beneath was unloaded, being in Mir Jan's possession for purposes of instruction. Jenks whipped out his revolver.



He drove the point in the gullet. about to make a vicious sweep at him with a parang. The downfall of this worthy caused his immediate success to stumble, and Jenks saw his opportunity. With the agility of a cat he jumped up the ladder and reached the ledge without injury.

MORE DEATHS FROM HEAT IN STATES; FIERCE STORM.

BOSTON, July 14.—One death and eight prostrations was today's record for the heat wave that has hung over this city for the past seven days. While the mercury lacked one degree of that registered yesterday, the maximum today was reached at 2 o'clock with 89 degrees and a 12-mile breeze brought some relief.

NEW YORK, July 14.—With the temperature three degrees below the 80 mark tonight, promise of relief for sweltering New York dissolved. Four fatalities due to the heat and humidity were reported today, with six prostrations. The mercury reached a maximum of 86 today.

LEWISTON, Me., July 14.—Miss May A. Farrington of 18 Temple street, Auburn, died today from a shock of apoplexy brought on by the intense heat of Thursday. Miss Farrington was employed in the Dingley-Fox shoe shop, in the stitching room. She was taken ill Thursday afternoon. Miss Farrington was 31 years of age and was the daughter of Mrs. Eunice Farrington.

BANGOR, Me., July 14.—The first case of prostration from the heat in the last three days of high temperature occurred today, when Miss Nancy Quinn, a telephone operator, fell from her chair while at work. She recovered after a few hours.

BOSTON, July 14.—A severe thunderstorm hit over this city tonight, during which the rain fell in torrents and the lightning struck two churches and several dwellings, causing more or less serious damage by fire.

The Eliot Congregational church, in the Roxbury district, was struck shortly after 9 o'clock and set on fire. The damage is estimated at \$2,000. Mrs. Joseph Ross and her three children, residing at 1 Lindell place, west end, narrowly escaped death during the storm. The family were in the room on the second floor, when a bolt came in at the chimney and found exit through the window.

The steeple of the new Old South church in Copley square, one of the tallest and most beautiful in the city, was also struck by the lightning. Fortunately the lightning did not injure the steeple, but passed down it and entered the dining room adjoining the vestry, where fire did about \$2,000 damage.

General Increase Made in Freight Rates on the I. C. R.

A general increase in freight rates, has been ordered between all non-competitive points on the I. C. R. Between St. John, Sydney and Montreal there is no increase, as other railroads and steamship lines compete at these places, but the new rates will apply to all intervening stations. The new schedule will be officially issued from Montreal today, but copies of it have already been distributed and merchants here do not take kindly to it. The increase varies from eight to twenty per cent, and applies to all classes of freight. The following comparisons will show how the new and old rates look together.

Table with columns for 'FROM ST. JOHN TO' and 'Classes in cents per 100 lbs.'. Rows include Station, Halifax, New rate, Old rate, Truro, Newcastle, Matapedia, Riviere du Loup, and Riviere du Loup.

There is no change between St. John, Montreal and Sydney. The new schedule comes into effect on Monday next. Class 1 comprises dry goods and similar lines. Class 2 is hardware, etc. Class 3, groceries, etc.

\$100,000 VOTED FOR DREDGING HARBOR. OTTAWA, Ont., July 14.—An item of \$250,000 for public buildings at Ottawa again led to a talk over the insufficiency of the parliament buildings for the purposes for which they are designed.

ST. JOHN GIRL WEBS BOSTON MILLIONAIRE. Rich Hebrew Renounced His Family and Religion For Love of Miss Margaret Myers of This City.

Word has been received of the marriage in New York of a St. John girl to a young millionaire of Jewish parentage. The girl is Miss Margaret Myers, daughter of Charles Myers, a city employe of St. John, and the name of the groom is Edward F. Feldman.

ST. JOHN MAN DEAD AT WOODSTOCK. WOODSTOCK, July 13.—An old resident of St. John passed away here on the 10th inst. in the person of John Smullen. He was attacked with paralysis some five years ago, but was able to be about until a few weeks ago, when a severe shock rendered him helpless, and after gradually sinking from day to day he passed away.

Great July Sale of Furniture.

Commencing July 4th we inaugurate a Special Sale to include all of our High Grade Stock of furniture at Prices never before known in St. John. Come today—or tomorrow and see for yourself.

Bustin & Withers, 99 GERMAIN ST. Store Open Evenings. Now Is The Time to have your furnaces taken down cleaned and repaired; as it can be done cheaper and better at the time of the year. Or better let us install one of our Kelsey Warm Air Generators, and have your home properly heated; not your cellar. Phone 78.

Keenan & Ratchford WATERLOO STREET.

Special Sale Tonight! Store open until 10 o'clock. Ladies' Sateen Waists, sizes 32, 34, 36, regular price 75c. to \$1.75. On sale at 39c. Aprons tonight 15c., 3 pair Hosiery tonight for 25c. Ladies' Undervests 10c. and 15c. Have first choice, sale starts 7.30.

PEOPLE'S DEPARTMENT STORE, 142 Mill St. 142 Mill Street, St. John, N. B.

The Coal Buyer's Opportunity

to get Sootch or American Hard Coal or Old Mine Sydney and Sootch Soft Coal at the lowest prices of the season, now offered by J. S. GIBBON & Co. 6 1/2 Charlotte St. & Smyth St

University of Mount Allison College, Sackville.

The First Term of Annual Session 1905-6 Opens on Sept. 21st. COMPLETE FACILITIES IN ARTS AND APPLIED SCIENCE. BEST RESIDENTIAL ACCOMMODATION offered University Students in Canada.

ST. JOHN MAN DEAD AT WOODSTOCK.

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A GUARANTEED SPEED OF 20 KNOTS PER HOUR.

New Boats of the Canadian Pacific Company Will Be Fast. MONTREAL, July 14.—All previous records will be broken when the new Canadian Pacific steamships are added to this company's Atlantic fleet, May, 1905. These ships are to have a guaranteed speed of 20 knots per hour.

Ask Your Grocer FOR... ST. John Creamery Butter and Cream.

If he does not handle our goods call on us direct. Creamery open for inspection every day, 92 King St. Tel. 1432. W. H. BELL, Manager, FOR SALE! At greatly reduced prices, clothing, watches, jewellery, spectacles and eye glasses, musical instruments, firearms, carpenter's tools, etc. Remember the address M. QILBERT, 42 Mill Street ST. JOHN N. B. BUTTER! As every one knows Tub Butter is of uncertain quality. Much Print Butter comes first in the tub. Where it is made, how many hands it has passed through since leaving the dairy, is something the buyers don't know. With our butter all doubt is ended. Made in the cleanest creameries in Canada, then packed. SUSSEX MILK & CREAM CO. 158 POND STREET. Telephone 622.

A RICH ESTATE.

But New Brunswick Heirs Not Likely to Get Any of It. FREDERICTON, N. B., July 14.—E. P. Cliff has returned from Baltimore. Mr. Cliff went to Baltimore to look after the matter of the Mordica Price estate. The Price family and Cliff family are closely related for a number of generations back, and Mr. Cliff went to Baltimore at the time of the story of the Mordica Price estate being given so much publicity.

MONCTON NEWS. MONCTON, N. B., July 14.—There is no material change in the condition of General Superintendent Price of the I. C. R., whose serious illness has been noted.

MONCTON BAPTISTS AFTER PASTOR. A meeting was called in the Baptist Church at Fairville last evening to consider the question of engaging a new minister. When the meeting was announced it was expected that before it came off word would be received from Rev. Frank L. Bishop of Sydney, N. B., stating whether or not he would accept a call to the church. A telegram was received from that gentleman late in the afternoon stating that they would receive a letter from him the next day with regard to the matter of entering into an engagement with the Fairville Church.

OFFICERS INSTALLED. Last evening District Deputy Grand Master J. H. Mosher and grand officers installed into their respective chairs the following officers of P. O. W. M. U. O. O. P.: Noble Grand, C. D. Fowler; Vice Grand, V. W. Dykeman; Rec. Sec., Charles H. Dolig; Warden, C. N. Skinner; Com. Dr. A. D. Smith; R. S. N. G., D. Sinclair; L. S. N. G., T. McMaisters; R. S. V. G., A. Hastings; L. S. V. G., F. H. White; R. S. E. T. F. White; L. S. E. J. S. Gibbon; I. G. W. D. Earle; O. G. E. J. Lyons; Chaplain, Jar. Thompson.

Sunshine Furnace advertisement featuring an illustration of a man with a furnace and the text 'It corners the Critics A financial saving—nothing but ashes in the pan. McClary's London, Toronto, Montreal, Winnipeg, Vancouver, St. John, N.B.' and 'A GUARANTEED SPEED OF 20 KNOTS PER HOUR. New Boats of the Canadian Pacific Company Will Be Fast.'

MC 2034

BRAINY BOWERS WAS AN IMPARTIAL JUDGE



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DOTTY DIMPLE'S DOINGS



Copyright, 1904, by C. J. Hill

LIFE IN THE SUMMER WOODS. The Benefits of Camp Life in the Wilderness Close to Nature's Heart—A Lesson Learned.

Twenty years ago the man who went into the wilderness to camp was looked upon by the rest of his world as a daring person of an adventurous mold. Today men and women make the annual camping trip as complacently as they used to pack up to go to a summer hotel.



MRS. PHILIP LYDIG. In the "grown war" at Newport, in which the fashion queens are endeavoring to outdo each other in the magnificence of their dresses...

INSIDE HISTORY OF FASHODA AFFAIR. Colonel Marchand Tells the Whole Story.

Colonel Marchand Tells the Whole Story. Charges That Delcasse Was Connected With It Emphatically Refuted—Sensation in Political Circles. (Special cable to the Star.)

WHAT LIFE INSURANCE REALLY IS.

(Continued from Page 2.) of the balance from the preceding year, and the sum total of the net proceeds of the new year. Thus the reserve in this company starting with \$1,822 members will grow from year to year...

STORES, ETC. THAT ARE OPEN EVENINGS.

JEWELER AND GOLDSMITH. A fine selection of jewelry of all descriptions can be seen at the establishment of W. Tremaine Gard, on Charlotte street. Visitors requiring souvenirs of the town cannot do better than call and inspect Mr. Gard's selection...

OPERA HOUSE. ATTRactions COMING!

NEIGHBORLY NEIGHBORS, July 31st to Aug. 2nd. WHEN WOMEN LOVE CO., Aug. 7th to Aug. 9th. QUINCY ADAMS SAWYER CO., Aug. 15th to Aug. 16th.

THE BRITISH COLUMBIA Permanent Loan Savings Company.

NOTICE IS HEREBY GIVEN THAT a dividend at the rate of nine per cent. per annum has this day been declared on the Permanent Stock of the Company for the half year ending June 30th, 1905...

The Quaker Bath Cabinet. Cures Rheumatism and Blood diseases. Injured by all who use them. Booklet sent free on application to any address.

ST. JOHN STAR, SATURDAY, JULY 15, 1905.

A Sale of Hamburg Embroidery Insertions

Fifteen Hundred Yards of These Pretty Snow White Insertions for Making Up with Summer Cotton Materials to be Sold at One-Half Their Regular Price.

The widths run from one-half to 5 inches wide. They are priced from 2c. to 14c. a yard. All neat, fine patterns on a good quality of lawn, and especially suitable for trimming shirt waists, shirt waist suits and underwear, and children's garments.

F. A. DYKEMAN & CO., 59 CHARLOTTE STREET.

Buy Berries Now!

I am receiving large consignments of Berries several times a day which I am selling at lowest prices. Remember, too, the Berries I receive weigh 15 to 20 ounces, whereas many boxes sold weigh 13 to 15 ounces. The variety is rich in color and flavor and very firm.

RALPH E. WHITE, 56-62 Wall Street. Tel. 571.

The Rush is On! Follow the Crowd to CARPENTER'S, 131 and 133 MILL STREET.

Don't Forget the Place.

We have everything the market affords in our line—MEATS, FISH and VEGETABLES, and what we have is of the best. Don't forget that, too. KEIRSTEAD BROS., 240 Paradise Row. Phone 1070.

We have Fresh Strawberries arriving daily, also Fresh Lamb and Vegetables. Give us a call before buying elsewhere.

F. S. PURDY, 92-96 Wall Street Phone 499.

Bargains For The Boys On Monday. 75c Boy's Sweaters for 50c. 50c Boy's Soft Front Shirts for 39c. 75c Boy's Soft Front Shirts for 59c. 50c Boy's Soft Front Shirts for 39c. WETMORE'S, The Young Men's Man, 154 MILL STREET

Keep Cool. IT COSTS VERY LITTLE HERE. Summer Underclothes, 20c, 25c, 35c, 45c and 75c. Soft Front Shirts, 40c, 75c and 95c. Light Vests, only \$1.05. Straw Hats, 75c, \$1.00, \$1.25, \$1.50 and \$2.50. C. B. PIDGEON, Cor. Main and Bridge Sts North End.

Corsets!

We have just received a small lot of New Military Girdle Summer Corsets in white. Sizes 19 to 25, only 30c. pr. Also a small lot of the New Wire Hat Pad and Comb at 20c. each. Souvenir Maple Leaf Fans with views of St. John, 3c. each

Arnold's Department Store, 11-15 Charlotte St.

On Time Washing!

GLOBE LAUNDRY, VAIL BROS., Proprietors, 25 Waterloo St. Phone 823.

R. F. PATTERSON & CO. THE DAYLIGHT STORE.

STORE OPEN TONIGHT TILL 12.

Another Lot Of Children's Dresses ON SALE TONIGHT.

White Lawn - 49c. each. " " 64 " " 79 " " nearly half-price. DARK DRESSES in Chambray and Crash. PRICES 49, 69, 79c. Buy and Save.

Cor. Duke and Charlott Streets. Store Open Evenings.

LOCAL NEWS.

NOTICE TO ADVERTISERS.

Owing to the increased patronage which Advertisers are giving to the Star, we are compelled to request those who require changes in their Advertisements to have their copy in the Star Office before 9 o'clock in the Morning, to insure insertion same evening.

Officer Howard went down on the 1:15 train yesterday to disinfect the barn where the smallpox patient was found.

A large number of ladies and gentlemen left on the 1:15 train for the tennis tournament today.

St. Andrew's church Sunday school picnic is being held today at Westfield. A large number went out on the morning train.

Five births were reported to Registrar Jones this week, three of the new arrivals being boys. Two marriages were recorded.

Harvey, the smallpox patient at the isolation hospital, was reported this morning as doing well. No serious results are expected.

Alexander Young, steward of the West India steam, was married this morning by Rev. Dr. Gates to Miss Margaret Porter, of Halifax.

Officer Perry called into James Goldsworthy's house, on Frederick street, to quell a disturbance between Goldsworthy and his wife.

Medley Belyea has been reported for having a staging on the sidewalk on Adelaide street without a light on the evenings of the 14th and 15th inst.

The latest attraction in Rockwood Park Zoo is a hedge-hog captured this week, and which is on exhibition in a cage near the restaurant, and seems to be flourishing.

There were practically only three deaths in the city during the last week. The burial permits issued were as follows: Drowned, 1; consumption, 1; typhoid fever, 1; congestion of lungs, 1.

The Linton & Sinclair Co., Ltd., are sending out a neat pamphlet descriptive of the famous Wedgewood ware and of its discoverer, Joseph Wedgewood.

The fire bell in the tower of the central police station came to grief yesterday when a call was sent in from Box 14 for a trifling blaze on Sheriff street. It will be four or five days before the break can be repaired.

Arthur Grace, an Englishman, was brought to the Provincial Hospital, Fairville, yesterday by Town Marshal Wm. McLeod from Sussex. Grace is a well educated man who was employed there for a time in newspaper work.

The Clerks' Association have arranged for a band to play this evening on the lawn next to the New Victoria Hotel, Prince William street, from 8 o'clock to 10.30.

Mrs. Harry King indignantly denies the report in a morning paper that her husband was mixed up in a row with her or any other woman last night. It was a couple of neighbors of theirs, a newly married couple, who made the disturbance.

It was stated at a meeting of the local Council of Women, held yesterday afternoon at the King's Daughters' Guild, that a St. John gentleman had offered to give \$100 to be used towards establishing a playground, on condition that the playground be opened within the limits of Rockwood Park.

Charges will be laid against Mrs. McConnell and Mrs. McCarthy, of Spruce Lake for keeping liquor for sale without a license. Acting under the instructions of Inspector Vincent, officers Lawson and Ames drove down the Mahogany road and called upon the women with this result.

The Methodist Summer School of Missions, to be held in Centenary church, this city, July 30th to August 6, bids far to be very interesting. The programme committee have been able to secure some of the ablest men connected with mission work in the west, who will be assisted by able local New Brunswick talent in connection with the church and Women's Missionary Society. Special rates have been secured from the railways and steamboats, and the billeting committee—Rev. H. D. Marr and J. N. Harvey—have arranged for accommodation at reasonable rates for those attending.

LOG CABIN COMPLETED.

The log cabin which was built in Rockwood Park by the donation of Mrs. W. M. Turnbull has been completed, and it is expected will be formally opened by Mrs. Turnbull in a few days. The new cabin will be rented to picnic parties and they will find it fully equipped with table, cooking utensils and dishes, the latter to be supplied in a few days having been ordered by Mrs. Turnbull. An old fashioned fire place has been put in with crane, etc.

LATE SHIPPING NEWS.

PORT OF ST. JOHN, Arrived. July 15—Sch. Lena Maud, Giggev. for Bridgeport, Conn. Castaways—Sch. Eastern Light, Cheney, from Grand Harbor, NB; sch. Lena, Scott, from Noel, NS.

Clears. Sch. Seabog, Finlay, for Washington. Sloop Mildred, Tucker, for Eastport. Coastwise—Sch. Ethel, Trahan, for Bellevue Cove, NS; Augusta Evelyn, Scoville, for Wilson's Beach.

INTERNATIONAL I. O. G. T.

Delegates From New Brunswick Leave Next Week to Attend Great Temperance Gathering in Belfast, Ireland.

The International Supreme Lodge, I. O. G. T., meets at Belfast, Ireland, on the first day of August. These meetings are tri-ennial. The last was held at Stockholm. Delegates will attend from Canada and the United States, West Indies, all parts of the Mother Countries, all the Scandinavian States, Germany, Switzerland, France, Spain, Finland, South Africa, India, Australia and New Zealand. The Grand Lodge of Natives of India will also be represented. Among the delegates from New Zealand are usually representatives of the Maori race. The I. O. G. T. is the largest temperance organization in the world, and today includes over 600,000 active members. The present Right Worthy Grand Templar, or head of the order, is Joseph Mallin, of Birmingham, England. It is said that he will not accept re-election and that the next chief will either be Professor Forel, of Switzerland, or a prominent politician from Sweden. This meeting will be attended by about 40 delegates and visitors from Canada. The delegate from the New Brunswick Grand Lodge is L. R. Hetherington, of Chipman, Grand Secretary, and Mrs. J. V. Jackson, of Moncton, whose father, Mr. McQuade, is a delegate from Quebec, will also attend. Nova Scotia sends J. A. Simpson, of Amherst, and M. R. McDonald, of Halifax. Mr. Hetherington sails from Boston by the Arabic on the 20th.

A MYSTERY EXPLAINED.

People Who Have Been Losing Dogs May Find Their Bodies in the Park—Enforcing the Law.

Harley Knox, the head of the Rockwood park police, complains of the number of stray dogs that are continually running about the park. These dogs he is catching and is keeping them for one week. If no claimant they are destroyed. Mr. Knox says that only sharp action will seemly prevent this nuisance and while he regrets to destroy the dogs he cannot keep them longer than a week. Mr. Knox advises people who love dogs to apply to him. Another complaint that Mr. Knox has is that there is too much destruction of trees and shrubs going on and to this he is going to put a stop. Mr. Knox said to the Star this morning: "You can say that I will no longer accept the excuse that they picked the grounds of the park grounds for the branch or twig as it may be, when questioned as to where they got them. I will take their names and address and inform them they can tell that story to the magistrate."

DEATH OF WELL KNOWN TEACHER.

The many friends in this city, of Miss Laura Louise Salter, will be deeply grieved to hear of her death which took place this morning at her home 181 Princess street. Miss Salter was for a number of years a popular teacher in the Lennox street and Victoria schools. She had been for about two years unable to teach, however, owing to her ill health. She was the daughter of the late A. C. A. Salter, for some years on the staff of the Savings bank. Her mother was the daughter of the late Dr. Richard Knight, a Methodist minister. Miss Salter was a member of the Centenary Methodist church and a teacher in the Sunday School, where, as elsewhere, her loss will be greatly felt. The funeral will take place on Monday afternoon at 2.30 from her home 181 Princess street.

McMILLAN'S BACK AGAIN.

Old Building Remodelled, Rented and Guarded from Fire.

J. & A. McMillan are moving into their new building at the old stand on Prince William street, after being ousted by fire for several months. The new building is radically new in appointments and represents one of the finest publishing establishments in Canada. A large amount of new plant has been installed, including a direct-power 10-ton force cylinder press, which will print a job as small as a visiting card. The power is supplied by an electric motor, placed directly under the big machine and working with it cog for cog. The four-floor building is protected against a third burn-out by a brick elevator shaft, steel-clad doors, etc. The familiar glass light well, which ran through the centre of the two old buildings, has been eliminated, and daylight is now shed into the interior of the long floors by a plate glass rear and the pneumatic system. J. & A. McMillan are today vacating their temporary abodes in the Horn building, Water street, and the old Emerson & Fisher stores, Prince William street.

MARRIAGE.

YOUNG-PORTER—At the parsonage of the German street Baptist church, on the 15th inst. by Rev. G. O. Gates, D. D., Alexander Young, steward of the steamship Oceanic, and Margaret Porter, of Halifax, N. S.

DEATHS.

SALTER—In this city on July 15th, Laura Louise, daughter of the late A. C. A. Salter. Funeral from 181 Princess street on Monday, 15th inst. Service at 2.30 p. m.

TOO LATE FOR CLASSIFICATION.

WANTED—A girl for general housework. Apply at 72 Union street. LOST—A gold locket with monogram R. T. P. on it, on Thursday morning. Please return to Telegraph office.

LATE PERSONALS

Miss Townshend, of Amherst, is visiting Mrs. J. N. Sutherland, 114 Wentworth street. Keith Ryan, son of Dr. Ryan, of Paris, who has been studying in the United States during the last winter, is spending the summer at Lakeside. Miss Nettie Bridges is visiting Mrs. John McAvity, Lakeside. Miss May McIntyre, who has been studying nursing in the United States, is visiting Mrs. Puddington, Rothesay. Miss Baird, of Moncton, is visiting friends in the city. Mrs. Daniel Monahan and her daughter, Mrs. Roderick Doherty, leave on the Calvin Austin this evening, where she will spend a short vacation with her daughter, Mrs. Roderick Doherty, of Cambridge, Mass. Charles Lancaster Campbell and bride, who have been visiting Mr. Campbell's relatives in the city, left this morning on the Prince Rupert for their home in Hartford, via Yarmouth. Miss Connor, of Boston, arrived yesterday on the steamer Calvin Austin, and is visiting Mrs. Gerow, Garden street. T. C. Burpee, of the I. C. R. Moncton, was registered at the Dufferin yesterday. Mrs. David Hudson and son, of Glace Bay, are visiting at Elliott's Hotel. Mr. and Mrs. Elliot are Mrs. Hudson's parents. Miss Blanch McEade, who has been visiting her aunt, Mrs. P. Kane, of Main street, has returned to her home in Pennsylvania. Miss Pearl Smith, who has been with friends in Gibson for the past month, returned home yesterday. Miss Alle Robinson, of Gibson, is in the city visiting friends. G. E. F. Sherwood, a U. N. B. graduate and for the past year in charge of the Superior School in Bloomfield, Kings county, has been engaged as principal of the St. Andrew's Grammar School, in place of Geo. J. Truesman, who is to take charge of the Riverdale Consolidated School. Mrs. Wm. Sanford and Mrs. Harry Van Dusen and two children, of Brooklyn, N. Y., who have been visiting in the West End, left this morning for Bathurst. Mrs. George Emery, of Cliff street, and Miss Mina Barton, of Waterloo street, left this morning for a visit to friends in Newcastle and Chatham.

Ladies' Shirt Waist Sale FRIDAY AND SATURDAY.

Silk Waists, Black and White, worth \$2.75 for \$1.98. \$4.50 Silk Waists for \$2.98. \$6.50 Silk Waists for \$3.98. Lustre Shirt Waist Suits to order \$8 to \$12.

WILCOX BROS. Market Sq. and Dock St.

GREAT SALE OF WHITE Canvas Oxfords and Laced Boots FOR MEN AND WOMEN.

Men's Bale were \$2.50 and \$3.00 Now 85c. Men's Bale were \$1.50 and \$2.00 Now 75c. Men's Rubber Sole Oxfords were \$1.35 and 1.75 Now 75c. Women's White Oxfords were 1.75 Now 75c.

COADY'S SHOE TORE, 61 Charlotte Street.

SPECIAL SALE. 5000 Dozen Glass Fruit Jars Will be sold very low.

W. H. HAYWARD CO., Ltd., 85 to 93 Princess Street.

10 lbs. good onions for 25c. 1 lb. fresh ground coffee for 25c. 9lb. oat meal for 25c. 8 bars Barker's soap for 25c. 6 packages white wave for 25c. 15 cans sardines for 25c. 2 bottles Barker's Liniment for 25c. 6 lbs. rice for 25c. 4 packages corn starch for 25c. 4 lbs. blue or white starch for 25c.



Teeth Extracted Without Pain, 15c.

Gold filling from \$1.00. Silver and other filling from 50c; plates repaired, from 50c.

Boston Dental Parlors, 527 Main Street. DR. J. D. MAHER, Proprietor. Office Hours—9 a. m. until 9 p. m. Telephone Office, 683; Residence, 756.

The 2 Barkers, Ltd., 100 PRINCESS STREET,

Eyeglasses

Not nearly right nor about right, but—just right. That should be everybody's thought about eyeglasses. We do our part—just right; give lenses that fit the eyes and frames that fit the face. If your eyes trouble you in any way we will tell you whether glasses will help you or not.

L. L. SHARPE, Watchmaker and Optician, 21 King St., St. John, N. B.

JUST ARRIVED, ANOTHER LOT OF Brilliantines and Siciliennes, IN BOTH FANCY AND PLAIN WEAVES.

THE DEMAND FOR THESE LIGHTWEIGHT AND DUSTPROOF DRESS GOODS is still very great, and we wish to inform our friends that we have re-stocked our shelves with the very latest patterns and colors. As early autumn and travelling costumes Mohair apparel is still the vogue.



- SHADOW CHECK MOHAIRS in Navy, Brown and Green, 48 inches wide, \$1.00 yd. BROKEN CHECK TAFFETA BRILLIANTINES in Navy and Light and Dark Brown, 45 inches wide, 75 cents yard. BOUTONNE SICILIENNE in pretty Grey grounds with Green and Red Spots, 57 inches wide, 85 cents yard.

Plain Brilliantines and Siciliennes in Navy, Brown, Green, Light, Medium and Dark Greys. Champagne and Cream. 38 TO 57 INCHES WIDE—30c. TO \$1.10 YARD. DRESS GOODS—GROUND FLOOR.

MANCHESTER ROBERTSON ALLISON, Limited, King Street, Germain Street, Market Square.