

BANK MEN ARRESTED IN THE CHADWICK CASE.

The Beginning of Criminal Prosecution in the Case of the Woman Whose Affairs Are the Sensation of the Day.

Cleveland, O., Dec. 5.—There were numerous new points developed today in connection with the affairs of Mrs. Chadwick and the closed Citizens' National Bank of Oberlin, Ohio. The arrest of Beckwith and Cashier Spear, of the latter institution, were brought here from Oberlin by U. S. Marshal Chandler, and a deputy Sheriff shortly before noon. The bank officials were later arraigned before U. S. Commissioner Stark. Both pleaded not guilty and waived a preliminary hearing. Commissioner Stark fixed bail at \$10,000 in each case and bound the men over to the grand jury which meets in February. Spear and Beckwith were later released on bonds.

Receiver Looser filed his bond today, thus making him the legal custodian of all property owned by Mrs. Chadwick.

It is stated that the approval of Mr. Looser's bond ties up absolutely all of Mrs. Chadwick's property and not a dollar of her debts can be paid out of the proceeds of her estate. All creditors, it is said, must share alike. This is supposed to apply to the Newton claim, if there is an attempt to pay it out of any money that may be due to the estate.

Subpoenas were issued today against Beckwith and Spear and also receiver Looser of the Oberlin bank by Commissioner Stark, directing them to produce at the hearing before the grand jury all notes and collaterals in their possession or belonging to the bank, that purport to be signed by Andrew Carnegie and, especially notes for \$250,000 and \$500,000, respectively. They are also ordered to bring into court "All checks and notes that bear the name of C. L. Chadwick or Cassie L. Chadwick, either as payee, maker or endorser."

Nathan Looser, appointed receiver for Mrs. C. L. Chadwick, filed his bond this afternoon for \$10,000 and

it was approved by referee Remington. Mr. Looser immediately filed an action against an Elyria, Ohio firm, who, it is stated, is named as creditors of jewelry sold to Mrs. Chadwick.

Another legal action filed by Mr. Looser is against an Elyria, Ohio bank, which levied on Mrs. Chadwick's household furniture. Any money due Mrs. Chadwick or her estate must, under the law, now be paid to the receiver. It is pointed out that Mrs. Chadwick's creditors must now act also and that there will be no preferred claims.

New York, N. Y., Dec. 5.—Interest in the Chadwick case centered today in discussion as to what the immediate future was to reveal in the strange case of the woman, whose tangled financial affairs in this city and Cleveland have finished a sensation of almost unequalled proportions. With the arrest of the Oberlin, Ohio, bankers early today the first step looking to criminal prosecution in the case was begun. It is suggested today that the mystery which has clung around the securities upon which it is alleged Mrs. Chadwick obtained huge sums of money from banks and individuals, might be cleared away as a result of the arrest. President C. T. Beckwith, of the Citizens' National Bank, which was closed as a result of loans made to Mrs. Chadwick, has steadfastly maintained that the securities deposited by her are ample to cover her indebtedness. Just as persistently, however, he has refused to make any statement as to the nature of the paper held by the bank. Now that the president and his cashier, A. B. Spear, have been arrested, on a warrant charging violation of the federal banking laws, it is possible that the entire case, so far as the Oberlin bank is concerned, may be aired in the courts.

EXCITING CHASE AFTER FARMER.

Two More Manitoba Settlers Arrested on Charge of Wheat Smuggling.

(Winnipeg Telegram.) United States Officials on the boundary line of North Dakota continue to arrest Manitoba farmers on a charge of smuggling wheat across the line. A Fargo paper of Monday has the following:

Ed. Kells and T. Reynolds, Canadian farmers, were arrested near Mohall, Saturday, charged with smuggling wheat across the international boundary line. The men were arrested by Chas. Graber, a custom officer, after an exciting chase, the details of which were learned from Deputy U. S. Marshal Stout who arrived in the city yesterday from the scene of the arrest.

Saturday morning Kells and Reynolds arrived in Mohall each with a load of about seventy-four bushels of wheat. After the wheat was disposed of, the men started for the Canadian line, a distance of about fifteen miles. They had not proceeded far before Custom Officer Graber gave chase. Kells, as soon as he saw that an officer was after him, whipped up his horses and attempted to get to the line before he was overtaken. The customer officer secured a horse and started after Kells. The chase was very exciting but ended just before the line was reached and Kells was taken into custody. Reynolds submitted to arrest in Mohall, and as soon as Kells was brought back, the two men were taken to Minot, where their preliminary hearing occurred before U. S. Commissioner Blaisdell. The prisoners were held in \$1,000 bonds to answer to the charge at the next session of the U. S. grand jury.

TOILED TOO HARD AND BROKE DOWN NERVES WENT TO SMASH— COULD NOT SLEEP—WORK WAS IMPOSSIBLE

FERROZONE

Gave Me New Vital Energy—
Nourished Me Back to
Good Health.

Perhaps you are in poor health? But work must be done, and there is no chance to take a rest.

Never mind the rest—it won't be necessary if you use Ferrozone. It builds up the system, enriches the blood, strengthens the nerves, makes you feel like new at once. No medicine in the world is so powerful in restoring health writes C. P. Somerville, of Weymouth.

"I was weak and miserable. I toiled too hard at my business and broke down."

"My nerves went to smash, I couldn't sleep, and simply had to give up everything."

"Did Ferrozone help me?" "Well, I think it saved my life! It gave me new vital energy, nourished me back to permanent good health. No better tonic is made than Ferrozone."

All physicians recommend Ferrozone because it is absolutely certain to give strength to those that use it, 50c. per box, or six boxes for \$2.50, at all dealers in medicine, or Polson & Co., Hartford, Conn., U. S. A., and Kingston, Ont.

Why has Mr. Flipskin disappeared from society? Lost his money, answered Miss Cayenne. It is impossible to be a lion in society and a lamb in Wall street both at once.

ANOTHER GOOD IDEA.

Mrs. Hall Talks to the Times on Neighborhood Improvement.

One of the urgent necessities of the city of St. John is Neighborhood Improvement.

This statement was made by Mrs. Hall, secretary of Associated Charities, in discussing the condition and outlook of the tenement districts of the city, with the Times.

Continuing Mrs. Hall said: "So far, our charitable organizations have confined their efforts almost entirely to individuals and families. The idea is a good one as far as it goes, but in my opinion it is not very far-reaching in its results."

"What is really needed in this community is something to bring the people together, to elevate their spiritual, moral, physical and social conditions. For this purpose I know of nothing better than the 'settlement' system. By this is meant primarily a household which 'settles' in a poor neighborhood of the city, and which furnishes rooms in which children, men and women may have clubs, which looks to it that the streets are kept nice and clean, which tries in every way to improve the neighborhood, and give the people as good a chance as in other parts of the city. These settlements take a hand in the club labor question, tenement house movement, industrial education and various other matters which tend to the betterment of the locality."

"Take, for instance, tenement house matters. There is plenty of room for improvement in many of our city tenements, not merely in the way of repairs, but the sanitary conditions could be brought to a much higher standard. If landlords flatly refuse to attend to such matters, the best way out of the difficulty is to obtain legislation which would empower the city to put in modern appliances and add the cost to landlords' tax bill. There is no denying the fact that this would be much better than compelling people to dwell in houses that are veritable germ depositories, and the risk of epidemics would be reduced to a minimum."

"Let us turn now for a moment to the social side. Perhaps you are not aware that these tenement localities are peopled to a very large extent by the families of working men. Many are entirely unacquainted with the conditions under which such people exist. In the majority of cases mothers have their hands full to attend to household duties, or else must go out to work in order to keep the wolf from the door and the children are allowed to run the streets; which is anything at all but beneficial. Even when the oldest daughter is left to prepare the meals, the gain is but small as far as the little ones are concerned. When the mothers return at night, tired from the day's work, they are glad when the evening meal is over to see that the children are 'tucked in' for the night and to get to bed themselves. In such localities there is but little in the evenings to attract men and they generally go 'up town' and stand at the street corners or else seek pleasure in liquor saloons. And so it goes on day after day year after year, and nothing is done to improve the condition of such neighborhoods. 'Picture if you can, a comfortably furnished house, with large cheerful rooms, where little ones may come during the day, where they will be well looked after, and receive instruction that will be a benefit to them. Where after school hours boys and girls can prepare their lessons for the morrow, indulge in innocent amusement and be free from the bad examples of corner loafers and evil companions, place where working men and women can meet of an evening for a quiet chat, a glance at the daily papers or the casual perusal of a magazine."

Are Your Nerves on Edge?

ARE YOU SENSITIVE TO LIGHT,
SOUND AND MOTION? YOU
NEED

Dr. Chase's Nerve Food.

Twitching of the nerves, sudden starting, tenderness of the scalp, spine, headache at top or back of head, noises in the ears, sparks before the eyes, sleeplessness, dyspepsia, pains and cramps, neuralgia, timidity, irritability, melancholy, physical weakness and general debility are among the symptoms of nervous exhaustion. You may look well enough and still be a victim of nervous prostration, but can do little with either mind or body without becoming greatly fatigued. Good food, pure air, suitable rest and the regular and persistent use of Dr. Chase's Nerve Food will thoroughly overcome the most extreme case of nervous exhaustion and prostration.

We need only to refer you to such extreme cases as those of Mrs. James Miles, sen., of South Woodside, Ont.; Mrs. R. W. Edwards, 33 Murray St., Brantford, Ont., or Mr. S. Cloutier of 110 Lagache street, Montreal, cases in which regular physicians were entirely unable to render assistance.

Use Dr. Chase's Nerve Food regularly, and it will not be long before the wasting process will be overcome and the work of reconstruction begun. Note your increase in weight as strength and vigor are being restored.

Dr. Chase's Nerve Food, 50 cents, at all dealers, or Edmondson, Bates & Co., Toronto. Portrait and signature of Dr. A. W. Chase, the famous receipt book author, are on every box.



A prominent Southern lady, Mrs. Blanchard, of Nashville, Tenn., tells how she was cured of backache, dizziness, painful and irregular periods by the use of Lydia E. Pinkham's Vegetable Compound.

"DEAR MRS. PINKHAM:—Gratitude compels me to acknowledge the great merit of your Vegetable Compound. I have suffered for four years with irregular and painful menstruation, also dizziness, pains in the back and lower limbs, and fitful sleep. I dreaded the time to come which would only mean suffering to me."

"Better health is all I wanted, and cure if possible. Lydia E. Pinkham's Vegetable Compound brought me health and happiness in a few short months. I feel like another person now. My aches and pains have left me. Life seems new and sweet to me, and everything seems pleasant and easy."

"Six bottles brought me health, and was worth more than months under the doctor's care, which really did not benefit me at all. I am satisfied there is no medicine so good for sick women as your Vegetable Compound, and I advocate it to my lady friends in need of medical help."—Mrs. B. A. BLANCHARD, 422 Broad St., Nashville, Tenn. \$5.00 for six bottles. If original of above letter proving genuineness cannot be produced.

zine. If the men folk care to smoke, provide a room for the purpose.

"This (settlement) system is a grand thing for the working man and his family. In these places men meet not merely as brother workmen but as fellow men, they can sit down together and talk over incidents in the day's work, indulge in a game of dominoes, checkers, or in fact any innocent game. Mothers, too, can bring along a bit of sewing or knitting and meet their neighbors. Many a pleasant evening can be spent in this way; and much would be done to brighten the lives of these people and relieve the monotony of daily toil."

"It would not entail a very great deal of expense to establish the settlement system in St. John; and I am confident that all who have at heart the betterment of humanity will give liberally of their means for so worthy an object."

Bronchitic Asthma a Heavy Burden.

Asthma is bad enough but when bronchial symptoms are added the poor sufferer has almost an intolerable existence. An absolute specific is found in fragrant healing Catarrhose which cures chronic cases that other remedies won't even relieve. "For years," writes Capt. MacDonald of Montreal, "I battled with the agonies of bronchitic asthma. Often I couldn't sleep for nights at a time. I spent thousands on doctors and medicines without relief, but one dollar's worth of Catarrhose cured me." Catarrhose can't fail; it's guaranteed. Two months' treatment \$1.00; trial size 25c.

BANKER SUE FOR DAMAGES.

Directors of the Abbey Effervescent Salt Co., Sue for £5,000 Sterling.

Montreal, Dec. 5.—The Montreal Gazette tomorrow will say:—"With reference to the statement made recently as to the Abbey Effervescent Salt Company, with the management of which David Russell is connected, this gentleman stated today that a well known official of a Canadian bank, who was visiting London a few months ago, made a statement in a London office that the Abbey business was a swindle."

The matter was reported to the directors of the company in London, who immediately had a writ issued for £5,000 sterling damages, which was served on the Canadian banker while in England. The banker offered to apologize, but the directors of the company refused to accept his apology, and the case has been postponed temporarily on account of the banker's health, which was not very robust. This winter the case will be brought to trial and he will be forced to defend the suit in London.

Isaac Lewis, the famous English slender lawyer, is representing the Abbey company.

"What's your father's business?" "He isn't got any. He used to be a spellbinder, but he says he's either got to go to horse trading or auctioneering and then he seems to be much more in."

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readily secure for
mistress and maid
Servants and
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COAL Minudie Coal.

One of the very best Soft Coals mined in Nova Scotia, and sold here for less than any of them.
Price \$4.75 a ton, or \$6.65 a chaldron, screened and delivered.

Minudie Coal Co. Limited

Jas. S. McGivern Agt.
Tel. 42 339 Charlotte St.

Steamer "Baynes Hawkins"

Will be discharging
800 Tons of Port Hood
Screened
Cape Breton Coal,

Monday and Tuesday, which will be sold while landing at \$4.50 per ton delivered. J. S. GIBBON & CO., 61-2 Charlotte st. and Smythe st.

\$3.25. 3.25. PER LOAD DELIVERED. SOFT COAL, Fresh Mined, COARSE COAL.

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Royal Insurance Company, Of Liverpool, England.

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ST. JOHN FIRE ALARM.

- 2 No. 2 Engine House, King Square.
- 3 No. 3 Engine House, Union St.
- 4 Cor. Sewell and Garden Sts.
- 5 Cor. Mill and Union Sts.
- 6 Market Square, Auer Light Store.
- 7 Mechanics' Institute, Carleton St.
- 8 Cor. Mill and Pond Sts.
- 9 Foot of Union St. (east)
- 10 Waterloo St. opposite Peters St.
- 11 Cor. St. Patrick and Union Sts.
- 12 Cor. Brussels and Richmond Sts.
- 13 Brussels St. near old Everitt Foundry.
- 14 Cor. Brussels and Hanover Sts.
- 15 Cor. Brunswick and Erin Sts.
- 16 Cor. Union and Carmarthen Sts.
- 17 Cor. Courtenay and St. David's Sts.
- 18 Waterloo, opposite Golding St.
- 19 Cor. Germain and King Sts.
- 20 (Private) Manchester, Robertson & Allison.
- 21 Cor. Princess and Charlotte Sts.
- 22 No. 1 Engine House, Charlotte St.
- 23 City Hall, Princess and Prince William Sts.
- 24 Cor. King Square.
- 25 Cor. Duke and Prince Wm. Sts.
- 26 Cor. King and Pitt Sts.
- 27 Cor. Duke and Sydney Sts.
- 28 Cor. Wentworth and Princess Sts.
- 29 Cor. Queen and Germain Sts.
- 30 Cor. Queen and Union Sts.
- 31 Cor. St. James and Sydney Sts.
- 32 Cor. St. James and Sydney Sts.
- 33 Carmarthen St. between Orange and Duke.
- 34 Cor. St. James and Prince William Sts.
- 35 Cor. Pitt and Duke Sts.
- 36 Cor. Broad and Carmarthen Sts.
- 37 Cor. Brittain and Charlotte Sts.
- 38 Cor. Pitt and St. James Sts.
- 39 Cor. St. James and Sydney Sts.
- 40 Cor. Sheffield and Pitt Sts.
- 41 City Road, near Skating Rink.
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- 43 Exmouth St.
- 44 City Hospital.
- 45 York Cotton Mill Courtney Bay.

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THE BEST IN THE WORLD.

The Mushroom and Catsup.

put up by THE TANTRAM MUSHROOM & CATSUP CO., of Sackville. Quality unequalled. Far superior to the imported article.

S. Z. DICKSON, Country Market.

Sole Agent in St. John.

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- 112 Engine House, King St.
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- 116 Winslow and Union Sts.
- 117 Sand Point Wharf.
- 118 Queen and Victoria Sts.
- 119 Lancaster and St. James Sts.
- 120 St. John and Watson Sts.
- 121 Watson and Winslow Sts.
- 122 Cor. St. David's and Sand Point.

STEAMERS. CANADIAN PACIFIC Atlantic Steamship Service.

From Liverpool. From St. John, N.B.
Nov. 29—LAKE ERIE. Dec. 17
Dec. 13—LAKE MANITOBA. Dec. 31
Dec. 27—LAKE CHAMPLAIN. Jan. 14
Jan. 10—LAKE ERIE. Jan. 28
Jan. 24—LAKE MANITOBA. Feb. 11
FIRST CABIN. — To Liverpool, \$47.50 and \$50 and upward, according to steamer.
Round Trip Tickets at Reduced Rates.

SECOND CABIN. — To Liverpool, \$30; London, \$32.50.
THIRD CLASS. — To Liverpool, London, Glasgow, Belfast, Londonderry and Queenstown, \$15. From Liverpool or Londonderry to St. John \$15 From London \$17. To and from all other points at equally low rates.

ST. JOHN TO LONDON.
S.S. Lake Michigan, Dec. 20. Third Class Only.
S.S. MOUNT TEMPLE, Jan. 10. Third Class Only.

Rates same as via Liverpool.
For Tickets and further information apply to
W.H.C. MacKAY,
St. John, N. B.

Or write F.R. PERRY, D. P. A.,
St. John, N. B.

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A. C. NORTHROP, - Proprietor.

Clifton House,

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and 143 Germain St.
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41, 43 and 45 King Street
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RAYMOND & DOHERTY, Props.
W. E. RAYMOND, H. A. DOHERTY.

Victoria Hotel

KING STREET,
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Electric Elevator and all Latest and Modern Improvements.
D. W. McCORMICK, Prop.

The Dufferin,

E. LEROI WILLIS, Prop.
KING SQUARE, ST. JOHN, N. B.

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Arrives from Canning, N. S., Monday evening, Oct. 24th., with a consignment of Choice Gravenstein Apples.
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35 South Wharf. Tel 938.

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 - 240B Robertson W. Foster, residence, Main
 - 333 Sand's Express, Charlotte
 - 281 Sands W. H. residence, Waterloos
 - 1281 Teakles R. D., residence, Pitt
 - 319 Vaughan F. P., electrical engineer, Duke
 - 1366 United Typewriter Co., Ltd. residence, Prince Wm.
 - 213 Wall, Capt. J. T., residence, Local Manager.

Summer Places Wanted

MORE and more each year summer sojourners from the States are seeking out the cool spots in Canada, and patronizing well-managed hotels and pleasantly located boarding places.

Each season thousands from all over the United States turn to the advertising columns of the Boston Evening Transcript, where so many announcements of summer places are published.

If you desire to reach the well-to-do people and attract them to your place, insert a well-worded advertisement in the Boston Transcript.

Full information, rates, sample copies and advice cheerfully given on request.

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324 Washington St., Boston, Mass.

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On and after SUNDAY, Nov. 20, 1904, trains will run daily (Sunday excepted) as follows:

TRAINS LEAVE ST. JOHN.

No. 2—Express for Halifax and Campbellton. 7.00
No. 6—Mixed train to Moncton. 6.30
No. 4—Mixed, for Moncton and Point du Chene. 13.15
No. 26—Express for Point du Chene, Halifax and Pictou. 12.15
No. 8—Express for Sussex. 17.10
No. 134—Express for Quebec and Montreal. 18.00
No. 10—Express for Halifax and Sydney. 23.25

TRAINS ARRIVE AT ST. JOHN.

No. 9—Express from Halifax and Sydney. 6.20
No. 7—Express from Sussex. 9.00
No. 133—Express from Montreal and Quebec. 13.50
No. 5—Mixed from Moncton. 15.20
No. 25—Express from Halifax, Pictou, Pt. du Chene and Campbellton. 17.40
No. 8—Express from Moncton (Sunday only). 24.35
All trains run by Atlantic Standard Time; 24.00 o'clock is midnight.

General Manager.
Moncton, N. B., Nov. 18, 1904.
CITY TICKET OFFICE—7 King St.,
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For particulars and Tickets call on W. H. C. MACKEY, St. John, N.B., or write to C. B. FOSTER, D.P.A.

Ask Your Wine Merchant — FOR —

GAELIC WHISKY!

(8 Years Old.)
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- 1340 Faber Dr. P. P., residence St.
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