

20 Per Cent. Off

... ALL ...

WINTER

GOODS

DURING THIS MONTH

AT

FARRELL BROS.,

MEN'S STORE, . . . . . Opposite Post Office.

It's a big saving, and an opportunity that don't happen very often. Be sure and take advantage of it. You'll save money enough to buy wood all winter. Come early. First choice is best. All goods first-class.

## SKATE GRINDING

BEST IN THE CITY. SKATES  
REPAIRED AND PUT ON BOOTS.

William C. Burtt,

KEYS—all kinds Bicycle Storage 'Phone 352

## Single and Double Sleighs

MADE AT OUR FACTORY, KING ST.

SLEIGH ROBES,  
MEN'S FUR COATS

Ladies' Fur Jackets, Collars, etc.

PRICES LOW

## J. CLARK &amp; SON

Corner York and King streets, Fredericton.

## F. ST. JOHN BLISS, DR. F. W. BARBOUR,

Barrister, Notary, etc.

Offices—Crangle Building.

Entrance Carleton street.

SURGEON DENTIST,

President and Prizesman Boston Dental College Class 1891. Registered by Mass. State Board of Legislation. Facilities and experience in all branches of Dentistry. Special attention given to saving aching or abscessed teeth.

Young lady in attendance

## A SPECIAL SALE!

Which will surprise the buying public, and frighten our competitors, will begin just as soon as we are through stock-taking.

It will be a genuine Bargain Sale.

DEPEND UPON IT

McMURRAY &amp; CO.

The Piano People.

## AFTER THE USURERS.

Crown Attorney Curry of Toronto Making it Hot for the Money Sharks.

Toronto News: Crown Attorney Curry has given the exorbitant money lenders a rough handling on many occasions. Within the last few weeks he has prosecuted the manager of a local office for fraud. As a consequence a large number of victims have sought his advice and assistance.

"What do you do for them?" Mr. Curry was asked.

"I tell them to stop paying the usury. Not one of those who have come to me recently have paid it and the money lenders are afraid to move."

As matters stand at present, therefore, the victims are unwilling to relieve themselves of the yoke at the expense of notoriety, but if they refuse to pay, the loan shark does not dare to bring them out into the open for the purpose of collecting his exactions.

In the Police Court case referred to Magistrate made this remark:—

"I thought no one out of jail charged ten per cent. a month."

SELLING MONEY TO THE POOR.

Selling money to the poor has reached alarming proportions in Toronto. The traffic is founded upon ignorance and human weakness.

Apart from the excessive interest rates, if these loan concerns charged no more than sufficient to meet current expenses their continued existence would not be economically profitable for the city. A fair return for the actual accommodation to the poor provided by the few thousand dollars which these loan sharks originally invested in Toronto would not meet the expenses annually incurred in littering the town with circulars. The loan broker operates at a large expense inducing persons to deal with him who are least able to contribute towards meeting that expense.

## WIDE RANGE OF CLIENTS.

The loan shark has quite a range of clients. Among these there are a few of the very poor. The man without prospects whose affairs have reached so desperate a pass that he will pay three hundred per cent. for the use of money is really a subject for public charity.

Borrowing from the loan shark will only make him more so.

Some of their clients are wildly speculative individuals, who rush down and borrow money at five hundred per cent. to put in a game of craps, into the bucket shop, or some madcap speculation. The loan shark doesn't make much of a return out of this class. The great body of their victims are composed of working men and foolish women, who find some men with ready money convenient, and who fail to appreciate in its true meaning the bargain which they are making. Circulars littered all over town advise them that it is easy to borrow money "very cheaply," and when they interview the manager of the concern they are treated kindly and sympathetically. Frequently it is their first experience in paying interest; they sign a number of documents, "just as a precaution," and go away pleased and unsuspecting.

If a person stood at the door of one of these concerns, with its large sign, "Walk In," and explained to the victim precisely what the accommodation cost how much business would it do?

## A PERMANENT INCONVENIENCE

No sane person with a restricted income should enter into a bargain to pay 300 per cent. for the use of money simply to relieve a temporary inconvenience. It is the surest possible way of making that inconvenience permanent.

These being the circumstances the question naturally arises whether these loan sharks are able to transact their present volume of business and keep within legitimate methods.

There is a constant murmur arising from persons who claim that they have been victimized by these money lenders and induced to enter into ruinous bargains by gross misrepresentations.

## STOP HIS ACTIVITY.

It is pointed out that if the loan shark makes his living by putting

temptation in the way of the spendthrift his activity should be put a stop to by legislation. If he carries on his business of defrauding the inexperienced and the illiterate the Police Court is the proper place for a thorough investigation into his methods.

Owing to the disgrace which attaches to the person who has anything to do with the loan shark the victims who break free after a thorough bleeding usually keep their experiences to themselves.

But occasionally some poor man is driven desperate, and the public hears of notes signed without being read, and of interest being stated at ten per cent. when it was ten per cent. per month.

Speaking of the meanness of the loan shark, the remark was made recently that some of them are so avaricious that they save the trifling fee necessary to register small chattel mortgages.

State of Ohio, City of Toledo,

Lucas County, S. S.

Frank J. Cheney makes oath that he is senior partner of the firm of F. J. Cheney & Co., doing business in the City of Toledo, County and State aforesaid, and that said firm will pay the sum of ONE HUNDRED DOLLARS for each and every case of Catarrh that cannot be cured by the use of Hall's Catarrh Cure.

FRANK J. CHENEY  
Sworn to before me and subscribed in my presence this 6th day of December, A. D., 1886.

A. W. GLEASON,

Notary Public.

Hall's Catarrh Cure is taken internally, and acts directly on the blood and mucous surfaces of the system. Send for the testimonials free.

F. J. CHENEY, &amp; CO.,

Toledo, O.

Sold by all Druggists 75c.

Take Hall's Family Pills for constipation.

## WERE EASY GAME.

Fredericton Lady Bowlers Defeated St. John by 334 Points.

The St. John lady bowlers were overwhelmingly defeated in the match with a team from the Fredericton ladies' club at the Queen Hotel alleys this morning. They were simply out of it from the start, and Fredericton came out of the game 334 pins to the good.

The contest, which was the first of the kind every played in this province proved very interesting and was witnessed by a number of lady spectators. Mr. Robert Anderson, manager of the Queen Hotel alleys, umpired in a very satisfactory manner. Following is a list of the players and their scores:

## FREDERICTON.

|                    |     |     |     |     |     |
|--------------------|-----|-----|-----|-----|-----|
| Millie Tibbitts    | 112 | 97  | 102 | 70  | 67  |
| Daisy Winslow      | 85  | 98  | 86  | 116 | 80  |
| Mrs. H. R. Babbitt | 89  | 88  | 100 | 76  | 80  |
| Nellie Babbitt     | 79  | 82  | 73  | 95  | 100 |
| Hazel Palmer       | 94  | 101 | 103 | 57  | 87  |
| Alice Sterling     | 83  | 84  | 102 | 85  | 66  |

Totals 537 530 566 499 480

Grand total, Fredericton, 2616.

## ST. JOHN.

|                    |    |    |    |     |     |
|--------------------|----|----|----|-----|-----|
| Mrs. J. R. Thomson | 64 | 70 | 69 | 82  | 77  |
| Mrs. P. Thompson   | 61 | 92 | 73 | 100 | 83  |
| Miss Smith         | 86 | 72 | 57 | 93  | 92  |
| Miss M. Thomson    | 88 | 69 | 81 | 54  | 103 |
| Mrs. Barker        | 63 | 86 | 64 | 79  | 63  |
| Miss Barnaby       | 60 | 95 | 56 | 65  | 72  |

Total 421 484 403 474 490

Grand total, St. John 2272.

Miss Daisy Winslow put on the highest individual score, her total in the fourth string being 116. Miss Millie Tibbitts made an average of 89 which was the highest made in the match.

This afternoon the visitors are being entertained by the local club at the residence of Mrs. M. S. L. Richey.

## BEAR ISLAND.

Jan. 4.—The farmers have got through with their Christmas and New Year's marketing and are well pleased with the results, prices for poultry being much higher than ever

before but beef was a little disappointing, pork better than expected in the early part of the season; mutton and lamb well up the whole season through; vegetables also a good price. The Fredericton butchers have been busy buying and driving away fat cattle for which they paid fair prices for the time of year.

The winter is very much different from the last two so far being mild and warm with not much snow and no rain which is being much needed by many to bring water into their wells. Springs are dry which were never known to be dry this time of year in the memory of the oldest inhabitant of the place. Among those which are now dry are the Perley springs from which they formerly got water for house and barn they now have to go to the river or a spring near the river on the shore.

There are not many logs or hemlock bark being hauled to the bank this winter. Some are getting a few logs.

Farmers are now busy getting their next year's wood. About all the young men who can leave at all are away in the lumber woods many of them over in Maine. Not many got home for Christmas except those who are to work for the Gilman Bros. & Burden and the Scotts who are doing a large business in hemlock logs and bark.

Church socials have been the order of the day lately, a week ago they had a large gathering at Murch's place where they spent a very enjoyable time and did not leave until a late hour. The next evening they met at Adam Moore's place well pleased with their visit and asking one another where and when the next one would be.

We were pleased to see John Jackson, Roy Jordan and Ralph Murch home to spend the Christmas holidays. They returned New Year's day to Pokiok where they have been at work for the Gilman Bros. and Burden since early last fall.

## Inexpensive Soft colored Blankets

FOR BATH AND LOUNGING ROBES.

We have just opened a new range of those attractive, and good-wearing striped Blankets in rich, fast colors, Red, Brown and Blue, for ladies' and men's Robes.

They have a soft, downy feeling, and are very comfortable, and warm to throw on when moving around the house at night, or for the bath.

One pair will make a good full robe, per pair \$1.50.

We can have them made to order, per pair \$2.50.

## Tennant, Davies &amp; Clarke

New Idea Patterns 10c. each.

## A LOOK THROUGH

Our stock will reveal the fact that although Christmas and New Year's have come and gone once more, we still have a liberal supply of

Winter  
Footwear

In many lines, to select from; such as Overboots, Alaskan and Wool Lined Rubbers; Felt Footwear; Skating Boots; Shoe-packs and Moosehide Moccasins. A great supply of DOLLS' MOCCASINS on hand, to fit the Christmas Dollies with, of your Little Girls.

Lottimer's Cash Shoe Store

210 Queen st. 'Phone 84

## THIS PAPER

has three classes of readers; first, those who are already customers of ours; second, those who are not our customers but should be; third, the few left over from the above.

I thank you all for the patronage given to me during the past year and ask for its continuance. Wishing you all

A Happy and  
Prosperous New Year

D. J. SHEA, PLUMBER,

Queen st.

WE BEG TO ANNOUNCE

A BIG CUT IN PRICES  
OF  
DISC RECORDS.

10 INCH, formerly \$1.00, now only 65c.

And this includes all the latest selections, a new lot of which will arrive to-day.

We most cordially invite anyone who is interested to call in at any time and hear any selections they choose. We wish every one to become familiar with the marvellous results recently achieved in the manufacture of these lines.

BARRETT'S