Financial and Commercial.

SURPLUS RESERVES

The Present Situation, and Its Bearing on Stock Exchange Demands --- Other Midsummer Money Markets.

(New York Evening Post.)

How far will our existing surplus bank reserve suffice to provide for an active Wall Street demand this season? The question is pertinent, in view of the fact that the surplus last Saturday was far below the usual figure for that date. Only twice in the past dozen years (1901 and 1899) has the first week of July ended with so small a surplus. Experience shows that the surplus will increase in the next few weeks, then will decrease heavily. This is what has happened after July's opening week in the past four years. The first column shows what was added to the surplus before the drain began, usually in August; the second shows what was lost from the high August figure before the drain on the surplus relaxed, in September or October:

1904..	22,600,000	50,300,000
1903..	16,000,000	20,100,000
1902..	5,700,000	17,300,000
1901..	17,400,000	16,200,000

Last Saturday's surplus was $7,975,000; it will be seen that it offers no very great margin, supposing such a drain, a month or so from now, as has usually occurred. This showing bears on the question of the loaning power of our banks, in case of a heavy Stock Exchange demand. In 1901, the banks were able to increase loans only $6,000,000 in all after the first week in July; heavy reduction followed. In 1902, the maximum increase was $19,000,000; in 1903, $17,000,000. In 1904 the increase went on until $70,000,000 had been added to the July 9 total; but then the surplus, at that date, was $36,000,000 The banks last August were able to meet with indifference the currency drain to the interior. They are hardly as well equipped this year.

Last year, as other borrowers virtually stood aside; the Stock Exchange had the right of way. This year we have ahead of us an active internal trade, this week's flotation of Japan's new loan, and foreign markets putting themselves in order for the Russian indemnity. In this regard, the conditions of the approaching season most nearly resemble those of 1902; but in 1902, continuance of a stock Exchange buying movement sent up money to 6 per cent in August, and to 25 in September. Without venturing on explicit prediction, it may be hinted that the maoeuvres of our larger banks, to provide the needful if their larger clients insist on Stock Exchange activity, will be well worth watching.

WILD-CAT FINANCIERING

How a Clever Rascal Gathered in the People's Money.

(New York Commercial.)

Another brilliant example of wildcat financiering has come to light in the affairs of the failed People's United States Bank of St. Louis. Confiding depositors, on the very best showing that the receiver can make in his estimates, will lose $600,000. The total amount of paid-up subscriptions and stock was $2,435,000. This immense sum was gathered in by one Edward G. Lewis, who was a money-maker of the most modern earnest variety. He succeeded with a mail-order magazine and forced its circulation up beyond the dreams of the regular weeklies and monthlies. Money seemed so plentiful and easy to take that Lewis deemed it a sin to permit it to lie around loose in the hands of incompetent owners. So he started a bank and gave the people who read about it in his magazine the privilege of becoming their own bankers. Everybody would be part owner of a bank! O inestimable privilege! And Lewis was right. Thousands bought stock, and then deposited their remaining change in their own bank. Such a privilege!

Lewis was the man behind the bank, so to speak, and as the golden stream came into the People's Bank from the people he "took what he wished and left the rest," as Kipling has put it. He might have gotten it all, indeed, in the course of time had not someone stumbled on to his ingenious scheme of financiering. Hence the court proceedings and the subsequent loss to investors.

The serious question about the whole matter is what were the State authorities doing while this banking scheme was developing to the point of failure? Is action always to be delayed until innocent depositors have lost their savings? If it is worth while to subject the banking business to inspection at all, it should be done while the skies are clear, and at the first intimation of irregularities the authorities should act.

While the St. Louis concern with the high-sounding title was presumed to be owned by the people who bought stock, it really was a one-man bank, and all that came to the mill was grist for Lewis. Are more examples of crookedness required to awaken officers to a proper sense of their duty?

FISHERY REPORT

Halifax, July 21, 1905

NOVA SCOTIA.

Digby—Hake plenty, haddock scarce; no cod or herring.
Lockeport—Cod and haddock plenty.
Lunenburg—Herring fair; trap had 70 large mackerel.
Sambro—Cod, pollock and squid fair; haddock, herring and mackerel scarce.
Whitehead—Boats average one quintal cod; herring scarce.
Petit DeGrat—Cod and herring fair; haddock scarce.
Descousse—Cod fair; herring scarce.
Gabarus—Cod and herring plenty; lobsters fair.
Louisburg—Lobsters fair; no herring.
Margaree—Cod fair; haddock and salmon scarce.
Hawkesbury—Herring reported fair at Creignish, salmon scarce.

PRINCE EDWARD ISLAND.

Georgetown—Hake fair; cod scarce; no herring or mackerel.
Alberton—Hake fair; cod and mackerel scarce.
Bloomfield—Hake plenty; cod fair; mack'l scarce.

NEW BRUNSWICK.

Pt. Escuminac—Cod fair; salmon and mackerel scarce.

QUEBEC.

Port Daniel—Cod and salmon fair, no herring.
Newport Point—Cod fair, inshore.
Pt. St. Peter—Cod and launce plenty; herring scarce.
All branches dull at Arichat, Douglastown, Gascons, Grand River, Caraquet, Cheticamp, Grand Pabos, Sand Point, Long Point, Perce, Spry Bay, South West Point and Anticosti, Magdalen Islands, Malpeque and St. Adelaide de Pabos.

BAIT AND ICE.

Bait obtainable at Digby, St. Mary's Bay, Griffin's Cove, Port la Tour, Liverpool, Dark Harbor, South Head, and Seal Cove, Grand Manan, and Port Mulgrave.
Ice at Digby, Tiverton, Freeport, Westport, St. Mary's Bay, Sandy Cove, Yarmouth, Whitehead, Georgetown, Lockeport, Canso, Lunenburg, Queensport, Pubnico, Port Hood Island, Liverpool, Louisburg, Hawkesbury, Arichat, Flagg's Cove, Grand Manan and Halifax.
Frozen bait at Lockeport and Pt. Mulgrave

J. E. PRICE VERY ILL

Moncton, N. B., July 21—(Special)—The condition of J. E. Price, general superintendent of the I. C. R., tonight remains unchanged, and there is practically no hope of recovery.

Dr. Stewart, of Halifax, was here today in consultation with local physicians, and a minor operation was performed to give the patient temporary relief.

HAS TOO MANY WIVES

Sydney, N. S., July 21—(Special)—Patrick Dawson, of this city, was committed today on a charge of bigamy. Wife No. 1 is Mary Breen, whom he married in Sydney two years ago and No. 2 is Catherine Weir, whom he married in Westville two weeks ago.

The Breen woman laid the complaint which caused his arrest.

Zion Methodist Sunday school will hold their annual picnic at Westfield Wednesday, August 9. Tickets for sale at the trains.

LIVERPOOL'S NEW DOCKS

To Spend Over Four Millions Sterling for Improved Facilities.

LIVERPOOL, July 22 — The Mersey Docks Board is discussing a project for constructing new docks at the north end of Liverpool, involving the expenditure of over four millions sterling. The docks will have two river entrances, each 130 feet wide, and will provide accommodation for vessels of 800 and 1000 feet in length. Robert Gladstone, chairman, states that the increase of the tonnage of the port during the year just closing was 400,000 tons. More than a fourth of the whole foreign trade of the United Kingdom came in and went out of the port of Liverpool.

SHEFFIELD

SHEFFIELD, July 20 — Miss Beatrice Uliner and her sister Florence from Albert, Albert county, are visiting at Mr. McLaughlin's.

Miss Fannie L. Tapley, of Lakeville Corner, went to St. John this morning by steamer Pokanoket.

Mrs. Venning and daughter, Mrs. Higginbottom, are the guests of Mr. and Mrs. Will Gilbert, Gilbert's Island.

Mr. and Mrs. Jack Knight and family of St. John arrived here this afternoon, and intend remaining the greater part of the summer. They are staying at the Vandine Hotel.

"Mike" Coakley of Minto passed through here yesterday on his way to Fredericton, where he purposes disposing of a boatload of coal.

Chester Foster of Maugerville purchased a fine horse from J. D. Bridges on Wednesday last.

Arthur Lunnergan has been spending a few days in Fredericton.

Orland Carl of Lakeville Corner went to St. John yesterday to sell the remainder of his lumber.

Miss Ida May Huddlin (plaintiff) and Mr. and Mrs. Marshall Upton, of Lakeville Corner, appeared before Justice Stephenson and Stipendiary Magistrate C. S. Burpee in a case of law on Friday last. This was a case of trespass and assault. Miss Huddlin recovered no damages, and was responsible for the cost of suit.

Mr. and Mrs. Marshall Upton and child went to Fredericton yesterday.

There is to be a strawberry festival and ice cream social at the Lower Maugerville wharf on Friday evening, July 21st.

Mr. C. S. Bridges went to Fredericton Friday by steamer Champlain.

Mr. Charles Dykéman, merchant of Jemseg, was in Sheffield on Thursday looking after the telephone posts which were brought here last fall.

Mrs. McCallom and two children of St. Marys arrived yesterday to spend the summer with her parents, Mr. and Mrs. John Hargrove, of Lakeville Corner.

Mr. Wallace Bridges went to Fredericton by Friday morning's boat.

OFF TO WINNIPEG

Halifax, July 21—(Special)—Mayor MacIlreith and City Engineer Doane left this afternoon for Montreal en route to Winnipeg to attend the annual meeting of the Canadian Municipalities Associations.

The death occurred this evening of Mary E. Dunn, aged 17, daughter of I. C. R. police officer B. Dunn. She had been ill several months of consumption.

The death occurred last night, at the residence of F. W. Bissett, Park street, of Mrs. Hocker, widow of Captain Henry Hocker, of Port Medway. Deceased had reached the advanced age of ninety. The body will be sent to Port Medway for burial beside her late husband.

HALIFAX BEATEN

Truro, N. S., July 21—(Special)—The Truro Rifle Club won on the Truro range today from the Royal Garrison Regiment, Halifax, by a score of 1060 to 960. Truro had five men who scored from ninety to ninety-four each. Halifax's highest score, eighty-eight, went down as low as seventy-three.

ENGINEERING SCHOOL

SYDNEY, N. S., July 22.—(Special)—The governors of King's College, acting through a local committee, have purchased the site for the proposed school of engineering which they have decided upon establishing at Sydney. It is understood that $4,000 was paid for the site.

STANBURY IS CHAMPION

SYDNEY, N. S. W., July 22. — The world's sculling championship was wrested from George Towns by James Stanbury on the Parramatta River today in a race over the championship course. Stanbury won by two lengths. The stakes were $2,500 a side.

When the new ferry steamer was off the Island on her trial trip yesterday, G. C. Crawford's gasoline launch, the Apaki, with the owner and Dr. Crawford and several others on board, sailed out and around her, and then headed for the Bay Shore at a high rate of speed. Later she returned to the harbor. She is a very speedy and comfortable little craft, with a snug cabin.

The Daylight Store —open all day and half the night. Get what you want here in dry goods and men's furnishings. Cor. Duke and Charlotte streets. A separate store for men.

The Sydney Summer Carnival and Old Home Week opens 31st of this month. Splendid programme of athletic and aquatic sports, horse races, regattas, etc., is provided. See adv.

San Francisco, July 21—"Jimmie" Britt got the decision over "Kid" Sullivan tonight at the end of twenty slashing rounds.

St. John now has an automobile garage, recently opened in Paddock street. Its proprietor is H. Percy Chestnut.

Sydney, N. S., July 21—(Special)—Up until midnight the Peary Arctic steamer Roosevelt had not reached port.

O cottage 'neath the maples, have you seen those girls and boys
That but a little while ago made, oh! such pleasant noise?
O trees and hills, and brooks and lanes, and meadows, do you know
Where shall I find my little friends of forty years ago?
You see I'm old and weary, and I've travelled long and far,
I am looking for my playmates; I wonder where they are!

[Eugene Field.

THE WORLD OF SHIPPING.

MINIATURE ALMANAC.

1905. July	Sun Rises	Sun Sets	Tides High	Tides Low
17 Mon	4.46	8.13	12.00	6.10
18 Tues..	4.47	8.12	0.35	6.55
19 Wed.	4.48	8.11	1.17	7.37
20 Thur..	4.49	8.10	2.00	8.18
21 Fri.	4.50	8.09	2.42	9.00
22 Sat..	4.41	8.08	3.25	9.45

In Atlantic Standard Time, counted from Midnight to Midnight.

PORT OF ST. JOHN.

Saturday, July 22, 1905.
Arrived.

Schr Lizzie C Rich 87, Ward from Boston F. Tufts & Co. ballast.

Coastwise—

Stmr Beaver, 42 Reid, Harvey cld for Hillsboro.
Schr Murray B, 43, Baker, French Cross.
Schr Ellihu Burrett, 49, Spicer, Parrsboro and cleared for Windsor.
Schr Nellie Myrtle, 8, Oliver, Port George.

Cleared.

Stmr Calvin Austin, 2853, Pike for Boston W. G. Lee, pass & Mdse.
Schr Almeda, Wesley, 493, Hatfield for N. Y. 23,140 ft. plank, 277,998ft. boards, 64,400 laths. J. E. Moore.
Schr Preference, 242 Gale for Boston, 258,926 ft spruce plank; 84,209 ft scantling. A. Cushing & Co.

Coastwise:-

Schr Helen M. Hatfield, Advocate.
Schr Rolfe, Rolfe Port Greville.
Schr R. P. S. Baird Westville.
Schr Lavinie, Parr, Yarmouth.

DOMINION PORTS.

HILLSBORO, July 10—Ard, stmr Nora, Stabell, Hantsport; schr Gertrude L Trundey, New York.
Cld, 19th—Bktn Hattie G Dixon, Shanks, for Newlown Creek, N. Y.

BRITISH PORTS.

CORK, July 21—Sld, bk Auriga, Dalhousie N B.
MOVILLE, July 21—Sld, stmr Victorian Liverpool for Montreal.
SHARPNESS, July 19—Ard, stmr Pontiac, St. John.
GREENOCK, July 7—Sld, bk Carl, St. Johns, Nfld.
GLASGOW, July 21—Sld stmr Holmlea, Sydney, C. B.; stmr Parisian, New York.
BROW HEAD, July 21—Passed stmr Lucania, New York for Liverpool.
MANCHESTER, July 21—Ard, stmr Nile, Halifax.
Sld—Stmr Manchester Shipper, Montreal.
PORT NATAL, July 20—Ard previously reported, stmr Birmingham, Montreal.
LIVERPOOL, July 20—Sld stmrs Canada, Montreal; Victorian, Montreal.
Ard—Stmrs Sylvania, Boston; Nile Halifax Cymric, from Boston.
MOVILLE, July 21—Ard, stmr Bavarian, Montreal for Liverpool, and proceeded.
QUEENSTOWN, July 21—Ard, stmr Lucania, New York for Liverpool, and proceeded.
LONDON, July 21—Ard stmrs Virginian, Montreal, Pomperanian, Montreal; Iona, Montreal; Monmouth, Montreal.

FOREIGN PORTS.

BALTIMORE July 21—Sld, stmr Cunaxa, Buenos Ayres.
SANTAIGO, Cuba, July 21—Ard stmr Mantinea, Philadelphia.
NEW HAVEN, Conn., July 21—Ard schr Lotus, Granville for St. John.
HAVRE, July 21—Ard, stmr Montreal for London.
ANTWERP, July 21—Ard stmr Montrose, Montreal via London.
TENERIFFE, July 21—Sld Stmr Lord Lansdowne, St. John.
PHILADELPHIA, July 21—Ard schrs Roger Drury, St. John; Alicia B Crosby, from Bangor.
BOSTON, July 21—Ard, stmrs Sangstad, Louisburg, C B, bk Penobscot, Buenos Ayres schrs Emma E. Potter Clementsport, N. S. Rowena River Herbert, N. S.
VINEYARD HAVEN, Mass; July 21—Sld, schrs Ann Louise Lockwood, Windsor for New York; Helena, St. George, N. B. for Bridgeport.
Passed—Schrs Calabria, Windsor for New York; Pleasantville, Halifax for New York; Sainte Marie, Halifax for New York.
CITY ISLAND, July 21—Bound south, stmr Theta Spencer's Island N S. schr Ida M. Barton, St. John; Wanola, St. John, Allen Greene, St. John.

REPORTS, DISASTERS, ETC.

YARMOUTH, July 21Officers of the lightship Lurcher, who were ashore yesterday, state that several cases of goods and other merchandise was seen drifting past the lightship the past few days and they fear some disaster has occurred. Fishermen in the vicinity also report picking up goods. No trace of where they came from can be found.

NEW YORK, July 20—The British stmr Indrani, detained at Quarantine for examination for symptoms of bubonic plague among the crew was allowed to proceed to her dock yesterday under her wn officers and a new crew. The regular crew, comprising 48 Chinamen and Lascars, was taken to Hoffman's Island for observation.

PROVIDENCE, R. I. July 18—The Providence line steamer Plymouth, which arrived today from New York, reported the loss by fire of the two-masted auxiliary fishing schr L. M. Eaton, of Portland, Me., off Pt. Judith, early today. The Plymouth had on board Capt. George Allen and crew of two men of the schr. Capt. Allen was suffering from burns. The schr was owned by Weir & Willard, Portland, Me., and was valued at $4,500.

CHATHAM, July, 18—The three-masted British schr E. Merriam, Parrsboro, NS for NY, with a cargo of piling, went ashore on Shovelful Shoal today. She was boarded by a volunteer crew from Monomoy Point, but was found to be resting easily with no leakage. Her deckload was lightered in an effort to float her. This proved unsuccessful and a tug was sent to haul her off the sands.

Battle line stmr Cunaxa, Capt. Starrett, sailed from Baltimore at 6 a. m. yesterday for Buenos Ayres.

Battle line stmr Mantinea, Capt. McKinnon, arrived at Santiago de Cuba yesterday from Philadelphia.

RECENT CHARTERS.

British bark, W. W. McLauchlan, 475 tons from Weymouth Bridge to Buenos Ayres, lumber, $850 if Rosario $950.

British bark Peerless, 278 tons from Philadelphia to Sydney, C B firebrick, p. t.

VESSELS FOR ST. JOHN

Steamers.

Bangor from Glasgow, July 14.
Cheronea, 2060, Swanse, July 10.
Concordia, 1616, Glasgow, July 7.
Eretria, 2255, from Liverpool, July 18.
Manchester Commerce, 3,444, Manchester, July 12.
Therese, Philadelphia, July 8.
Wastwater, 1445, at Montreal, June 5.

Barks.

Alkaline, 262, Gulfport, June 20.
August, 557, Exmouth, June 21.
Leopoldo, 708, at Portland, Me. July 13.
Ymer, 770, Hamburg, June 24.

VESSELS NOW IN PORT

Not Cleared To Date.
Showing their tonnage and consignees:—

STEAMERS.

Concordia, 1616, Schofield & Co.
Gretevale, 2009, W. M. Mackay.
Pynda, 1855, Wm. Thomson & Co.

SHIPS.

Elisa, 1289, W. C. E. Wm. Thomson & Co.

BARKS.

Rose, 682, J. H. Scammel & Co.
Trinidad, 635 A. W. Adams.

SCHOONERS.

Abbie and Eva Hopper, 276, R C Elkin.
Abbie C. Stubbs, 295, Capt. Colwell.
Annie Blanche, 68, F. Tufts.
Aldine, 299, A. W. Adams.
Alice Maud, 119, N. C. Scott.
Almida Wiley, 493, John E. Moore.
Cora May, 117, N C Scott.
D. W. B. 120, D. J. Purdy.
Estelle, 342, Donald Fraser & Co.
Georgia, 286, J. Willard Smith.
Georgia E. 88, J W McAlary.
Harry Miller, 246, A. W. Adams.
H. A. Holder, 94, F. Tufts & Co.
Harold B Cousins, 360, Peter McIntyre.
Hunter, 187, D. J. Purdy.
H. M. Stanley, 97, Capt. Fowler.
Lena Maud, 98, Master.
Lucia Porter, 284, Peter McIntyre.
Lyra, 99, A W Adams.
Mineola, 270, J. W. Smith.
Pandora, 98, A W Adams.
Phoenix, 227, Master.
Preference, 242, R G Purdy.
Prudent, 117, Geo. Dick.
Romeo, 111, P. McIntyre.
Rowena, 96,F. Tufts & Co.
Rothesay, 280, J. W. Smith.
R. P. S. 79, Capt. Baird.
Silver Wave, 99, F. Tufts & Co
Tay, 124, P. McIntyre.
Viola, 124, J. W. Smith.
W. E. & W. L. Tuck, 395, J. A. Gregory.
Walter Miller, 117, N C Scott.

COASTWISE.

Ethel, Belleveau Cove.
Maudee, Pt. Lorne.
Rolf, Economy.
Silver Cloud, Digby.
Seabird, North Head.

Note—This list does not include today's arrivals.

GARDEN PARTY

A garden party was held last night on the grounds of the Fairville Presbyterian church under the auspices of the Ladies' Mission Band with Mrs. Wm. Moonch in charge. The grounds were lighted up by incandescent lights. The refreshment table and the few games set up enjoyed a liberal patronage. The proceeds go for church purposes.

The refreshment table was in charge of Mrs. Wm. Moonch, Miss Stella Smith, Miss Maggie Irvin, Miss Minnie Irvin, Miss Lizzie Coyle, Miss Helen Carrier and Miss Ruby Smith.

The committees in charge of the games, with the prizes, were:

Ladies' bean bag—Wm. Moonch; prize, rocking chair.

Gentlemen's bean bag—Samuel Galbraith; prize, table.

Cocoanut game — Albert Cunningham. But the young boys "borrowed" the cocoanuts so rapidly that the game was necessarily discontinued early in the evening.

Ring toss—Daniel Campbell.

Music was furnished by the Carleton Cornet Band.

Sydney, N. S., July 21—(Special)—Rev. W. W. Bishop, pastor of Bethany church, this city, informed the Times representative tonight that he had decided upon accepting a call to the Baptist church at Fairville (N.B.). He will take up his new duties about the 15th of September.

Steamer Calvin Austin, Capt. Pike, which arrived from Boston yesterday, brought 351 passengers.

For Sale---Typesetting Machines.

Six Monoline

Typesetting Machines, all in perfect condition, will be sold at reasonable figures.

Newspapers and Printers will find this an unusual opportunity to add to their plant at a great saving.

Write to THE EVENING TIMES, St. John, N. B., for low down prices on one or all of these machines.

CANADA PERMANENT MORTGAGE CORPORATION

Head Office Toronto.

Paid up Capital,	Reserve Fund,	Invested Funds,
$6,000,000.00	$2,000,000.00	$24,000,000.00

Maritime Provinces Branch, Prince Wm. St., St. John, N. B.

Money to Loan on Real Estate.

Savnigs Dept.—Interest allowed at 4 p. c. compounded half-yearly.

CLASSIFIED ADVERTISEMENTS.

If you see it in The Times don't forget to tell the advertisers so.

MALE HELP WANTED.

One cent a word per day. Four cents a word per week. Double rate for display. Minimum charge 25 cents.

WANTED—TEN LABORERS, LIGHT, clean work (no digging) Wages $1.50, board $3.00. Apply one mile above City Reservoir or at Edward Nelson's place Loch Lomond Road. EXCELSIOR WOODEN PIPE Co., J. Smoot, Supt. 7-20-6t

WANTED AT ONCE.

Several good strong boys to deliver THE TIMES. Must be reliable and steady.

WANTED — ABOUT FIFTY BOYS TO visit our store on Monday, as we have some bargains for them. Boys' 75c. Sweaters for 59c., Boys' 50c. Sweaters for 38c., Boys' 75c. Soft-front Shirts for 59c., and Boys' 50c. Soft-front Shirts for 39c, at WETMORE'S (The Young Men's Man), 154 Mill street.

SITUATIONS WANTED

Half cent a word per day. Two cents a word per week. Double rate for display. Minimum charge, 25 cents.

WANTED — BY YOUNG LADY, POSITION as bookkeeper or assistant in office. Good references. Address T. Z., Times Office. 7-14—8t

IF YOU WANT A SITUATION ADVERTISE in The Evening Times. Every business man in the city reads the "Times." Ads under situations wanted cost ½ cent a word per day, 2 cents a word per week. This is one half regular classified rate and is made to help the unemployed and those who desire to change their present work.

A SUMMER OFFER!

The Syllabic Shorthand and Business College will allow a discount of 10 per cent. from their regular Stenographic or Commercial Course to all Teachers and Graduates registering before August 1st.

Graduates of Syllabic Colleges are securing the best positions throughout Canada and the United States. (Terms the lowest. Railway FARE PAID). Call or write for circulars, etc., etc.

SYLLABIC SHORTHAND
—AND—
BUSINESS COLLEGE,
102-108 Prince William street,
St. John, N. B.

Those Going Housekeeping

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

We have not lowered the quality, but we have cut the price 10 to 25 per cent. on all our present stock.

This is our

Tearing-Down Sale.

N. A. HORNBROOK & CO.,
15 Mill Street.
O'Regan's New Building.

WILL AFFECT FERRY SERVICE

Dredging Operations in East Side Slip Began at Midnight.

The city dredge commenced operations at the east side ferry slip at midnight. Work will be continued as long as possible during the hours when the ferry is not running but it is expected that in a few days the slips will have to be closed at 9 p. m. The regular service, however, will not be discontinued until absolutely necessary.

It is expected that by that time the Ludlow will be ready to be handed over to the city, and the new ferry's first work will be to convey passengers to and from Reed's Point. By using her upper deck the public can be landed on the wharf at all conditions of tide. While it is understood that the government inspectors will not require any further trials to be made, the naval architect has decided not to hand the boat over to the city until every detail is complete.

This will probably involve another week's work, then after another and final trial the Ludlow will become the property of the city and be put on the route from Reed's Point to the west side.

QUINCY ADAMS SAWYER

Good judgment has been shown in not rushing the dramatization of "Quincy Adams Sawyer" on the stage too quickly. This famous novel so familiarly known from the Atlantic to the Pacific, and in England, as "the best New England story ever written," was brought out two years ago, and while its immediate success and wide sale all over this country was sufficient to have warranted placing on the stage two seasons ago the management has wisely waited. In the mean time the book has been selling steadily and has a record now of over 200,000 copies in this country, to say nothing of the large sale in England. The play, with a strong cast, and elaborately produced will be seen at the Opera House, August 14, 15 and 16th. In fact it will be the successful New York production seen at the Academy of Music during its run there

FEMALE HELP WANTED.

One cent a word per day. Four cents a word per week Double rate for display. Minimum charge 25 cents.

WANTED—GIRLS FOR OPERATING caps, light work. Apply ST. JOHN HAT & CAP Co. 54 Union St. 7-22-tf.

WANTED—A SERVANT GIRL FOR small family. Good wages paid to a capable girl. Apply to Dr. H. C. WETMORE, 139 Union St. 7-21-6t.

WANTED — WOMAN FOR KITCHEN work. Apply to JAMES L. BELYEA, Rockdale Hotel, Brown's Flats, N. B. 7-18-6t.

WANTED—A SMART GIRL TO ASSIST in office and to collect. Apply UNGAR'S LAUNDRY. 7-19-tf.

WANTED—AN EXPERIENCED SKIRT maker at once. Apply MISS CRAIG, Manchester Robertson Allison, Limited. 5-6—tf.

FOR SALE.

One cent a word per day. Four cents a word per week. Double rate for display. Minimum charge 25 cents.

FOR SALE—STRAW HATS AT BIG REductions to clear at WETMORE'S (The Young Men's Man) 154 Mill St.

FOR SALE — DELAWARE AND EARLY Rose Potatoes. J. E. COWAN, 99 Main street. Tel. 204b. 4-20—tf.

FOR SALE — DUMP-CART, HARNESS, and Single Sloven. Apply J. E. COWAN, 99 Main street. Tel. 204b. 4-20—tf.

FOR SALE — ABOUT 20 NEW AND second-hand delivery wagons, two coaches and two horses, and carriages of different styles, all ready for spring sale. Best place in the city for painting and greatest facilities for carriage repairing. A. G. EDGECOMBE, 115-129 City Road.

MISCELLANEOUS.

One cent a word per day. Four cents a word per week. Double rate for display. Minimum charge 25 cents.

WANTED—EVERYBODY TO ATTEND our reduction sales of Summer Furnishings. Friday we will sell the balance of our Wash Ties, 6 for 25c. at— WETMORE'S (The Young Men's Man) 154 Mill Street.

WANTED—TWO GENTLEMEN LODgers, pleasant room. Breakfast and tea, if required. Inquire at 141 ORANGE St.

ENERGETIC WORKERS EVERYWHERE to distribute circulars, samples and advertising matter. Good pay. No canvassing. COOPERATIVE ADVERTISING CO., New York.

COMMERCIAL MEN ENJOY STOPPING at the BOSTON HOUSE, 14 Chipman Hill. Restful, homelike. Rates $1.00 per day. Cheaper rates by the week. Specially low rate for regular boarders.

SANDWICHES FOR PICNICS, OYSTERS, all styles, Ice Cream, Quick Lunches. MRS. FLEWELLING'S RESTAURANT, 711 Main street. Open until 1 a. m.

SEASIDE BATHING HOUSE, SEASIDE Park, below White's Restaurant, 20 rooms, suits supplied. Bathing all hours, now open. 6-17—2 mo.

SHIRTS "MADE TO ORDER" AT TENNANT'S, 56 Sydney street.

BOARDING.

WANTED—ROOMS WITH BOARD, BATH Terms moderate. Apply TIMES office. 7-20-6t.

PRODUCE COMMISSION MERCHANT

S. Z. DICKSON—BUTTER, EGGS, POULtry, game, vegetables, meats. CITY MARKET. Tel 252.

A HONESTY TEST

"Will some gentleman in the audience kindly step outside and get this bill changed for me?"

The Rev. John Lawrence, evangelist and believer in men, waved a $20 bill in the air during his sermon at the Open Door Mission 50 Hubbard Court.

Everybody spoke at once.

"Easy, gentlemen, easy," said Mr. Lawrence, handing the bill to one man. "Don't be in such a hurry. You will all get some of it when he returns."

"Nit. He won't return. He'll ooze away" bawled a man back near the open door of the mission.

"No, he won't. He'll come back," calmly stated the preacher.

After three minutes of suspense the man returned with one $10 and a $5 bill and five silver dollars.

"Well done, thou good and faithful servant," said the preacher, handing the faithful one a ten spot. Then everybody gasped.

The Rev. John Lawrence had vindicated his belief in men. He tossed the rest of the money into the audience, and told his hearers that in the autumn and winter he would feed "all comers" free of charge—Chicago Journal.

Senator King arrived from Ottawa yesterday and is at the Royal. Asked by a reporter if any decision had been come to as to the G. T. P. route through the province he said the present survey was not yet completed so that no decision could be arrived at. Regarding the Central railway the senator had no news, but he did not think any steps that had not previously been made public had been taken.

It is not expected that the pilgrims who went from here to the shrine of St. Anne de Beaupre will return by special train. A few were passengers on the Pt. du Chene express which arrived here yesterday afternoon, and it is probable that all who went will return singly or in small parties.

David R. McFadden, of 139 Victoria street, died at 10.30 last night of gangrene after an illness of nine months. Deceased was a merchant, native of this place, and 77 years of age. His wife and several relatives survive. The funeral will take place from his late residence Sunday at 3.30 p. m.

A still alarm to No. 3 engine house yesterday afternoon was for a slight blaze in Miss M. L. A. Melaney's millinery establishment, 138 Union street. No 3 chemical engine put out the flames without difficulty.

Cook's Cotton Root Compound.



The only safe effectual monthly medicine on which women can depend. Sold in two degrees of strength—No. 1, for ordinary cases, $1 per box; No. 2, 10 degrees stronger for Special Cases, $3 per box. *Sold by all druggists.* Ask for Cook's Cotton Root Compound; take no substitute.

The Cook Medicine Co., Windsor, Ontario.

AMUSEMENTS.

OPERA HOUSE

3--Nights Only--3.
July 31, Aug. 1 and 2.

TOM WATERS

in the Latest Harvest of Joy in the Market.

The Big Fun Show,
Neighborly Neighbors.

Jolly, Jingling Music!
Bright Comediennes, Comedians, Costumes.

OPERA HOUSE.

Attractions Coming.

When Women Love Company,
Aug. 7th to Aug. 9th.
QUINCY ADAMS SAWYER CO.
The Best New England Play ever written.
Aug. 14th to Aug. 16th.

SAN TOY,
August 17th to August 19th.

WING JAKE,

FIRST CLASS HAND LAUNDRY.
32 Simonds Street, - St. John, N. B.
Family Washing, 30c., 40c. and 50c. per dozen.
Shirts, 8c.; Collars, 2c.; Cuffs, 4c. per pair.
Goods called for and delivered. Good work guaranteed.

The EQUITY Fire Ins. Co.,
ANGLO-AMERICAN Fire Ins. Co.,
Two Non-Tariff Companies
inviting desirable business at equitable and adequate, but not exorbitant rates. Agents wanted in unrepresented districts.
Edwin K. McKay, Gen. Agt.
128 Prince William st., St.John,N.B.

FLORISTS.

BRIDAL BOUQUETS
FOR JUNE WEDDINGS made in the latest style from the choicest Roses. Leave your orders early at **H. S. Cruikshank's, 159 Union Street.** Phones: 698 A. store, 698 B residence.

C. E. DOWDEN.

Stock and Bond Broker
CORRESPONDENT.
CURTIS & SEDERQUIST,
Phone 900. 80 Prince Wm. St.

ROYAL INSURANCE CO.

Of Liverpool, England.
Total Funds Over $60,000,000
J. SYDNEY KAYE, Agent.
85 1-2 PrinceWm. St., St. John, N. B

WESTERN ASSURANCE CO.,

Est. A. D. 1851.
Assets $3,300,000.
Losses paid since organization
Over $40,000,000
R. W. W. FRINK,
Branch Manager, St. John, N. B

HAM LEE,

51 Waterloo Street, Cor. Paddock St
First-class Hand Landry. Work ironed stiff or soft as ordered.
Goods collected and delivered.

W. S. BARKER,

Commission Stock Broker,
Room 7, Palmer's Chambers
Stocks, Bonds, Grain and Cotton
Bought and sold on Margin or for Investment.

We are still bullish on Brooklyn Rapid Transit for the long pull and predict par or close to it for this stock inside of a year. The earnings of this road have increased $5,000 per day since January 1st, last, and Brooklyn is growing faster than any city in the United States.

For late, accurate, dependable news, read The Evening Times, the people's paper. Every evening—at all news stands and on the street, one cent.