Financial and Commercial.

FRESH INVESTIGATION OF PRICES AND WAGES

Cost of Living May Be Expected to Rise Continuously Says a U. S. Official---The Bureau of Labor Making an Enquiry.

WASHINGTON, July 17—Preparations are now making at the Bureau of Labor to complete the investigation into the cost of living and into retail prices which was published not long ago, and to carry it down to the present date or as near thereto as possible. These statistics have been much appealed to and the report made by the Bureau and its exhibits in connection with the World's Fair at St. Louis attracted a great deal of attention.

The Bureau's estimates are based on about 2,567 families, in 33 different States, and the data have been secured directly from husband or wife, or both, by the personal visit of a special agent of the Bureau. There is a great deal of objection to be made to this method of getting the returns, but on the whole it seems to be the only one practicable. It appears to be almost impossible to get returns prepared directly by the families which are concerned. An effort was made not long ago to get careful household accounts filled out in detail by fifty families in the city of Washington. Yet at the end of the month it appeared that only three or four had made actual complete returns. It is, of course hard to get satisfactory results in all cases by questioning the heads of families, but experience shows that perhaps this is the most available way.

The last investigation, as published, showed an average total expenditure in the 2,567 families considered of about $768. The average cost of food for the same families was $344 in 1903. This was an increase of about $48, as compared with similar returns for 1896 and was not very different from the figures of 1903. The question whether gross living expenses have risen during the past year is one that is now receiving a great deal of attention from politicians and others in Washington apropos of the tariff situation and the proposal to add new taxes in order to cover the deficit. If the new figures now under preparation by the Bureau show a marked advance, as it is claimed they will, their influence on tariff discussion between now and next winter may be very considerable.

Concerning the same subject, some interesting considerations are very forcibly put by a former officer of the Government who is now in close touch with the financial world. He points out the recent great growth in gold production and particularly the large present influx of gold into the United States. On the basis of these facts he predicts an era of rising prices from now on (accepting the quantity-of-money theory) and expresses the opinion that, entirely independent of questions of tariff, monopoly, etc., the cost of living may be expected to rise continuously, although perhaps slowly. This same man believes that in view of the facts just referred to, conservative investors will more and more prefer to put their earnings in lands rather than securities, and into stocks rather than into bonds.

The latest report of the Bureau of labor, already referred to, shows that rates of wages on the whole advanced slightly up to end including the time of the last investigation. These wages were given for thirteen principal occupations, and at the same time that they showed slight increases in rates they also showed slight decreases in working time. Whether the pending investigation will show a continuance of this movement the Bureau officers are unable to state as yet, but it is believed by many persons that it will. At the last investigation, however, it appeared that, whereas the increase of average wages per week in 1902 amounted to 12 3-10 per cent as compared with the ten-year period 1890 to 1899, there had been an increase in the cost of living as a whole of somewhere about 15½ per cent as compared with the time of lowest prices in 1896. It is doubtful, of course, how far these comparisons will hold good, because they assume continued purchases of exactly the same items from year to year in exactly similar amounts, that is to say, uniformity of consumption—a condition seldom attained. It is generally believed, however, that they are fully as favorable as could be obtained by any method and that favorable as they are, the pending investigation will show a more than proportinate increase in cost of living as compared with growth in wages.

Another important bearing of this investigation, and the discussion connected with it, relates to the pending debate on salaries paid Government employes. For some time past there has been a feeling that these salaries were too low in view of the increased cost of living. The sneers directed against the low rates of Congressional salaries and Cabinet incomes, as well as against the salary of the President, are of course familiar, but thoughtful persons are realizing that, in fact, in other classes of public employment, there should be a very distinct increase in pay to correspond with the growth of living expenses, which are now reaching an unprecedently high pitch in Washington. The President's commission for the investigation of the departments has been ordered to recommend plans for equalizing salaries, and it is thought that there will be some general effort to raise those that are distinctly too low.

COMMERCIAL MORALS NEED TO BE REFORMED

Remarkably Able Address by James M. Beck to New York Bankers on Moneyphobia---The World is Not All Bad.

At the annual convention of the New York State Bankers' Association last week James M. Beck, of New York city, ex-Assistant Attorney-General of the United States followed President Sabin with an address. His subject was "Moneyphobia." He said in part:

"The signs of the times indicate a growing feeling of social discontent, which finds expression in the indiscriminate abuse of wealth. Apart from the baser passion of class hatred, there is now in progress a searching inquiry in the great court of public opinion as to the ethical significance of money and money-making. The presses are groaning under the weight of books and periodicals whose chief purpose is to discuss the ethics of the dollar. Demagogues are making frenzied appeals to popular passion to proclaim a new crusade against property.

"This agitation, however, is not confined to the ignorant, the envious or the malicious. The recent commencement session unmistakably indicated that educated men are disinterestedly considering the phenomena of business in their moral aspects. Their deliverances teem with woful jeremiads at the evil of the times and the decay of morals.

"The underlying causes of the present agitation are complex and conflicting. Its net effect will probably be for good, for in an age of overshadowing materialism, the great ethical considerations which underlie all social questions cannot be too carefully or frequently considered. A distinguished French publicist, who visited our shores, has remarked that socialistic ideas are not as in Europe a philosophy and at times a religion but spring from the vulgar passion of class jealousy. He has, I believe, misunderstood American character. While such a feeling may animate some of the baser sort, they are in a pitiful minority.

The Cause of Discontent

"Primarily—at least among the conscientious critics of the times—the present discontent is due to a profound dissatisfaction with the code of commercial morals. Abuses of trust have run riot. They are not as I believe due to the fact that men are essentially less honest than previous generations, but in part to the education that inevitably marked the most rapid and extraordinary period of commercial expansion that the world has ever known, and also to the artificial character of our commercial machinery. The complex subdivision of social office has caused a certain diffusion and therefore weakening of moral responsibility. That artificial creation of the law—the corporation—with the legal fiction that it is a moral personality, has been a Pandora box, from which infinite good and evil has proceeded. A corporation with many thousand stockholders does an act, which benefits itself while injuring the public, but the sense of individual responsibility of each stockholder for the wrong done becomes so attenuated as to lose any appreciable existence, while its officers, who in whole or in part are directly responsible, are too apt to feel as trustees for the stockholders they must subordinate their personal views of what is right or wrong to the welfare of the corporation. The surpassing difficulty of adapting this mighty instrumentality of civilization to the moral needs of the age must be apparent. The solution of this problem surpasses all others in importance. Its just solution will require dispassionate consideration, not intemperate agitation.

"Apart from this commendable intolerance of unquestioned abuses, the present agitation has in part its origin in less worthy considerations. It results in part from the slash of ideals. A narrow spirit of literary dilletanism to some extent inspires it. The aesthetic world, with its immense overvaluation of its own sphere of exertion, is at war with the practical. It cannot reconcile itself to the present extraordinary and overshadowing development of industrialism. The dominance of commerce in the thoughts and activities of men has aroused the antagonism of many educated men, who see in its machinery-like organization the annihilation of the individual.

"Is the struggle for wealth greater today than before? Are men the slaves of business that they once were? On the contrary, men of other generations worked harder to secure less and cultivated relaxation of the modern financier was wholly unknown to them. Girard, the typical banker of an earlier generation, spent his whole life in harness, never taking a vacation, and at eighty he was still groping with blinded vision across the threshold of his bank and feebly feeling for the hands of the door. 'If I knew I were to die tomorrow,' he once said, 'I would plant a tree nevertheless today.' 'Immemor sepulchri' was the spirit of the business men of other generations.

Not Money-Loving People

"Today we find many business men who not only give but a limited portion of time to business but voluntarily retire early in life with a competence. No charge is more false than that we are a money-loving people. No people of any time or clime ever cared less for money when earned than we. Prodigality of expenditure rather than a narrow desire to hoard unnecessary wealth is the distinguishing characteristic of the average American. If he has a strong purpose and an earnest desire to amass wealth it is in most cases because money is the necessary material for further constructive work. To achieve rather than acquire is his ambition.

"That industrialism has not degraded the moral nature of man can only be determined by comparing the ideals of human character as set forth in the literature of other periods than ours.

"The entire edifice of the commercial world rests upon fair dealing. The true capital of the banker is confidence. His nominal capital is a mere concession to public opinion.

There are unquestionably broken contracts but their number is infinitesimal in comparison with the many that are kept with scrupulous fidelity. Despite an enormous expansion of business activity there was never so little litigation of broken contracts. We hear in these days of so many defalcations and breaches of trust, but we must remember that the means of publicity are a thousand fold greater than ever before and that the opportunities for such recreancy are a thousandfold greater than in any other age.

"There are more faithless bank clerks because there are more bank clerks, but how few are the faithless in comparison with the faithful! Nor need we fear the final test as to whether commercialism deadens that spirit of true chivalry, which is faithful to a noble ideal, 'even unto death.' The four great commercial nations of our time are England, the United States Germany and Japan. Within the present generation each has engaged in a mortal struggle, and each has shown that the finest soldiers may be recruited from the counting room and shop, and from the field and farm."

NEW YORK STOCK QUOTATIONS.

Monday July 17

Chicago Market Report and New York Cotton Market. Furnished by D. C. Clinch, Banker and Broker.

	Yesterday Opening	Today. Closing	Noon
Amalg. Copper	83⅝	83⅞	83⅝
Anaconda	103	103½	103½
Am. Sugar Rfrs.	129	133	130
Am. Smelt & Rfg.	116⅝	116½	116½
Am. Car Foundry	36¼	36	35
Am. Woolen	35¼	35¼	35¼
Atchison	86⅛	86⅝	86½
Atchison, pfd.	102⅞		
Am. Locomotive	49¼	48¾	48¾
Brook Rnd Trst.	69⅜	69¾	69¾
Balt & Ohio	114¼	114½	114
Chesa & Ohio	53⅞		54
Canadian Pacific	152	152	152
Chi & G. West.	20	20½	20
Colo F & Iron	46½		46⅝
Colorado Southern	27½		27¼
Gen Electric Co.	175		
Erie	47	47¼	47
Erie First pfd.	83⅞	84	83¾
Erie Second pfd.	72		72¼
Illinois Central	170		170
Kansas & Texas	23¾		
Kan & Texas pfd.	63¾	63¾	63½
Louis & Nashville	148¾	148¼	148¾
Met St. Ry.	126⅝	126¾	127½
Mexican Central	21⅞	21⅞	22
Missouri Pacific	93⅞	99¼	99
Nor & Western	85⅞	86¼	86
N. Y. Central	147⅜	147¾	147½
North West.	211	211¼	211¾
Ont & Western	53⅜	53⅜	53¾
Peo C & Gas.	105		
Reading	105¼	105½	105
Republic Steel	20¾		20
Pennsylvania	142¾	142¾	142¾
Rock Island	31¼	31¼	31⅝
St. Paul	181¼	181¼	181
Southern Ry.	23¾	24	24¼
Southern Pacific	65¾	65¾	65¾
Tenn C & Iron	86¾	87	86¾
Texas Pacific	24		
Union Pacific	130¼	130¼	129⅝
U. S. Rubber	44¾	44¾	45¼
U. S. Steel	24¾	24⅝	24⅝
U. S. Steel, pfd.	102¼	102⅝	102⅝
Wabash	19¾		
Wabash pfd.	19¾		
Western Union			93

Total sales in N. Y. yesterday 436,900 shares

CHICAGO MARKET REPORT.

July corn	56¾		57¼
July wheat	85½	85	85¾
July pork	12.67		
Sept corn	55	54¼	53
Sept wheat	82¾	82⅜	83¼
Sept pork	12.82		
Dec. wheat	82¾		83¼

MONTREAL QUOTATIONS

Dom Coal	80	80½	81
Dom Iron & Steel	23	23¼	23¼
Dom I & S pfd.	72		
N. S. Steel	56	57¼	57
C. P. R.	152		152¼
Twin City	112½		
Montreal Power	91½	91¼	91⅜
Rich & Ont Nav.	74	73¾	74

NEW YORK COTTON MARKET.

July Coton	10.64		
August Cotton	10.89	10.85	10.72
September Cotton	10.92	10.87	10.87
October Cotton	11.00	10.90	11.02
December Cotton	11.08	11.08	11.09

UBERO SCORED BY RECEIVERS.

Jeremiah Smith, Jr., and Hugh W. Ogden, receivers of the Consolidated Ubero Plantations Company, have filed their report in the United States Circuit Court.

They say the concern was planned for the purpose of making money by the sale of stocks and bonds to the investing public. The history of the company, it is said, is that of mismanagement, and they can see no substantial return for the investors, except what may be realized from suits brought against parties and officers who have illegally received assets of the company. They ask the court for authority to bring suits to get back the money.

N. Y. COTTON.

opened steady July offered 10.68; Aug 10.85 Sept 10.87; Oct. 10.95; Nov. 11.01; Dec. 11.08; Jan 11.04; Feb. 11.17; Mar. 11.22; May 11.23.

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	8.09	3.23	9.45

In Atlantic Standard Time, counted from Midnight to Midnight.

POINT LEPREAUX, July 18—9 a. m.—Wind west, Strong, Thermometer 52.

PORT OF ST. JOHN.
Arrived.

TUESDAY, July 18

Stmr Calvin Austin, 2853, Pike from Boston, W. G. Lee, pass & mdse.

Coastwise:-

Stmr Granville, 49, Collins, Annapolis and cleared.

Schr Brunswick, 72, Potter, Canning.
Schr Mary E. 99, McLeod, River Herbert.
Schr Pansy, 76, Pike, Apple River.
Schr Abbie Verna, 65, Morris, Advocate.
Schr Selina, 59, Neves, Apple River.
Schr Pansy, 76, Pike, Apple River.

Cleared.

Barkentine Ich Dien, 197, Iversen for Lunenburg, NS, master, molasses.

Schr James Barber, 80, Tufts for Vineyard Haven for orders. 500,000 laths, Bay Shore Lumber Co.

Schr Rex, 67, Walsh for Eastport, 1194, sacks salt, A. Malcolm.

Schr Albert D. Mills, 326, Snow for Annapolis, NS; Joseph A. Likely, ballast.

Coastwise:-

Schr Bessie S. George, River Herbert.
Stmr Aurora, Ingersoll, Campobello.
Schr Alma, Tufts, St. Martins.
Schr Swallow, Ells, Alma.
Schr Leo, Durant, River Herbert.

Sailed.

DOMINION PORTS.

HALIFAX, July 17—Sld stmr Amethyst, for Montreal; Yacht Courier, Charlottetown.

BATHURST, July 17—Ard barks Bravo, Belfast, Wakefield, Rio Janerio.

HILLSBORO, N. B. July 13—Ard stmr Beaver, Reid, St. John.

Qld—13th—Stmr Grimby Nielson, Chester, Pa.; stmr Beaver, Reid, St. John.

NEWCASTLE, July 14—Cld schr Hector W. McG. Murray, New York.

Dalhousie, July 13—Ard Armenia, Moss.

Cld, 11th—Bark Charles E Lefurgy, 936, Olsen, for Liverpool; schr Annie Smith, 249 LeBrun, for Barbados; 12th, ship Atlantic 1852, Olsen, for Queenstown, f. o.; 15th, bark Paulus 998, Ellefsen, for Bristol.

BRITISH PORTS.

BRISBANE, July 15—Ard stmr Aorangi, Vancouver.

GLASGOW, July 14—Sld stmr Bangor, St. John.

GASTON, July 16—Ard, bark Fristed, Dalhousie.

LIVERPOOL, July 17—Ard in the Mersey, bark Clara, Dalhousie.

PORT NOLLOTH, June 20—Sld, bark Dalston, N. S.

MOVILLE, July 17—stmr Victorian, from Montreal for Liverpool.

LIVERPOOL, July 17—stmr Athenia, Montreal for Glasgow.

LEITH, July 16—Sld stmr Jacona, Montreal.

KINSALE, July 17—Passed, stmrs Winnie, Chatham N B for Manchester.

TORY ISLAND, July 16—Passed, stmr Gadsby, from St. John for orders.

NEWPORT, Eng. July 16—Ard, stmr Leuctra, St. John.

PRESTON, July 15—Ard, bark H. W. Palmer, Buctouche, N. B.

BIRKENHEAD, July 15—Ard, bark Mississippi, Dalhousie, N. B.

BELFAST, July 16—Ard, bark Bella, Matane.

FOREIGN PORTS.

TRIESTE, July 10—Ard stmr Himera, Pye, New York via Algiers and Venice.

ANJER, July 15—Passed barks Eclipse, McBride, New York for Whampoa; Kentmere, Burch, do for Amboy; Arrow (Br) McDonnell, do for Chefoo.

MARANHAM, July 1—Sld bark Vega (Nor) Olsen, Miramichi.

SALEM, Mass, July 17—Ard schrs Arizona, Port Gilbert, N S; Stella Maud, St. John to Boston for orders.

PORTLAND, Me. July 17—Ard, schr J. Holmes, Birdsall, from Philadelphia.

Sld—Schrs Joseph Hay, Augusta; Myra Sears, Abbie S. Stubbs, for St John.

BOOTHBAY HARBOR, July 17—Ard, schr D. Clifford, Bangor.

LYNN, Mass July 17—Ard schrs Mary Carter, from Parrsboro N S Hattie McKay, from do.

VINEYARD HAVEN, Mass July 17—Ard schrs Allen Greene, St. John for New York; Thos W H White, Gaspe for do; Manuel R. Cuza St. John for Providence; Abbie Ingalls Bangor for Greenwich Conn; Lavonia, Port Greville via Portsmouth, Norwalk and Camden N J; Onward St. John for New London Lotus, do for New Haven; Ida M. Barton, do for City Island, for orders.

Sld—Schr D W B New Haven, for St. John

PassedJSchrs Hugh Kelley, New York for Hillsboro; Rothesay, do for St. John; Wanola, St. John for New York.

FALL RIVER, Mass, July 17—Ard schrs Ida May, Calais; Raburn, Richibucto, NB.

BOSTON, July 17—Sld stmr Syma, Louisburg CB; schs Fanny, St. John; Harvest Home, Sullivan, Me.

Sld—stmr Crosby Hall for New York bark Freemen, for Rosario.

PHILADELPHIA, July 17—Ard stmr Gimle Hillsboro.

CITY ISLAND, July 17—Bound south, schrs Virginia, Halifax and Bridgewater, N S; Donzella, Chatham, N B.

STONINGTON, Conn, July 17—Sld schr Viola, St. John.

CALAIS, Me. July 17—Ard, barkentine Shamut, Port Reading.

NOTICE TO MARINERS.

MANTANZAS, July 8—The fixed light at Sagua la Grande has been changed to an occulting light.

PHILADELPHIA, July 15—Notice is also given that the light on Goose Island Flat gas buoy, No. 26, marking the westerly side of the flat and the easterly side of the main channel fo Delaware River, heretofore reported extinguished, was relighted July 12.

SPOKEN.

British ship Celtic Chief, Jones, Philadelphia for Hong Kong, July 1, lat 11 N, lon. 27 w.

British ship Hartfield, Sanderson, Liverpool for San Francisco, July 11, lat 50, lon. 8.

REPORTS, DISASTERS, ETC.

VINEYARD HAVEN, July 15—The owners of schr Seth M. Todd, which ran into schr Pardon G. Thomson here yesterday, have settled the claim for damages for $175. The Todd sailed for Calais and the Thomson will repair here.

CHATHAM, MASS, July 15—An unknown two masted schooner sunk on Pollock Rip Slue at 9 a. m. She appears to be about a half mile east of the gas buoy, in 9 fathoms of water. Her mastheads and topmasts are above water. She is a dangerous obstruction to navigation.

ROCKLAND, Me., July 14—Schr Wm. F. Campbell, from New York for Bangor, recently ashore has pumps keeping her free. Survey being held before proceeding to destination.

NEW YORK, July 14—Schr Kipling, Richard, from Baracoa, 14 days, reports July 11, seaman, of Charlottetown, P. E. I died of cancer and was buried at sea.

LIVERPOOL, NS July 15—Schr Onyx arrived this morning. She struck north ledge off Port Latour and fell over and lost deck load. Vessel is leaking badly and cargo all damaged.

RECENT CHARTERS.

Italian bark Francesco, 748 tons, St. John, to Buenos Ayres, lumber $8.

United States schooner Samuel B. Hubbard, 333, tons from Bear River, NS to New York, bords, $375.

British steamship Dahome, 1552 tons from New York to Manchester, general cargo, 8s.

United States schooner Wm. B. Herrick, 475 tons, from Hillsboro to New York, plaster, $1.60.

EXPORTS.

For Browhead for orders per S. S. Sellasia, 3,208,418 feet spruce deals; 132,095 feet spruce scantling; 101,297 feet spruce deal ends; 22,135 feet spruce boards, W. Malcolm Mackay.

IMPORTS.

From New York ex schr Georgia 502 tons hrd coal, Starr.

VESSELS FOR ST. JOHN

Steamers.

Bangor from Glasgow, July 14.
Cheronea, 2060, Swansea, July 10.
Concordia, 1616, Glasgow, July 7.
Eretria, 2255, from Liverpool, July 28.
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.

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 upon class "A" permanent stock has been declared for the past half-year.

"PLAIN STEALING"

(From the Hartford Times Dem.)

It will, we suppose, hurt the feelings of Chauncey M. Depew to be ticketed and proclaimed a thief, and yet that is exactly what has happened to him. His realestate transactions with the Equitable company, of which he has long been a director, is denounced by all newspapers which say anything about it as "plain stealing." His cynical statement when under examination that his verbal guaranty of the investment was not "legally binding" shows that he stole with his eyes very wide open. He may have to make that promise good or go to jail.

WALL STREET.

NEW YORK, July 18—Wall St.—The opening of the stockmarket found few orders for execution and gains of ⅛ to ¼ on the rule, varied with a few scattered losses. Pittsburg Coal fell ¾ and Vir. Canlina Chem. ⅝.

Norwegian bark Aljuca, Captain Gunderson, arrived at Plymouth, England, last Saturday with two of the fishing crew of the bark Para. She ran that vessel down recently off the Banks of Newfoundland. What became of the vessel the captain does not state.

St. John Presbyterian church S. S. picnic will go to Westfield Beach Thursday, July 20th. Trains leave at 9.25 a. m. and 1.10 p. m. The return train will leave the picnic grounds at 7.10 p. m.

The members of the Theobald Club will hold a private assembly at their summer house this evening.

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, $6,000,000.00 — Reserve Fund, $2,000,000.00 — Invested Funds, $24,000,000.00

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

Money to Loan on Real Estate.

Savings 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—BOY TO LEARN DRUG business. Apply to M. V. PADDOCK, Cor. Charlotte and Union Sts. 7-18-3t.

WANTED—AT ONCE, SMART YOUNG man acquainted with the city to deliver and collect. Must come well recommended. Apply in own handwriting to Box 65, P. O. 7-18-1t.

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 39c., 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.

WANTED—A YOUNG MAN AS PRESSER on Ladies' Clothing. Apply AMERICAN CLOAK CO., 3 Market square. 7-14—6t

ARE YOU IN A RUT? YOU CAN EARN $25 to $100 per week if you learn to write advertisements. PAGE-DAVIS CO., 96 Wabash Ave., Chicago.

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—St

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.

NOTICE TO TEACHERS AND GRADUATES.

IMPROVE YOUR TIME during the holidays by taking a STENOGRAPHIC COURSE at the "SYLLABIC SHORTHAND BUSINESS COLLEGE."

FACTS TO REMEMBER:
TIME REQUIRED: from 30 to 40 days (only ONE - QUARTER of the time required at other colleges).
COST OF COURSE: About ONE-HALF the Fee asked by other colleges.
TERMS. Remember we ask NO PAY until you are satisfied, or until you secure DIPLOMA.
RESULTS: Graduates secure the BEST POSITIONS in St. John (3 securing Responsible Positions since June 19).

Call or write for full list of Graduates in Positions. (We pay Railway Fare).

SYLLABIC SHORTHAND & BUSINESS COLLEGE.
102-108 Prince Wm. St. St. John.

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.

PROBATE COURT
CITY AND COUNTY OF SAINT JOHN
PROVINCE OF NEW BRUNSWICK.

To the Sheriff of the City and County of St. John or any Constable of the said City and County:

GREETING:

WHEREAS Abraham D Smith of the City of Saint John in the City and County of Saint John and Province aforesaid, Dental Surgeon, hath prayed that Letters of Administration of the Estate and Effects of Janet Johnston, deceased, may be granted to him-

YOU ARE THEREFORE REQUIRED to cite the heirs and next of kin of the said Janet Johnston, deceased, and all others whom it may concern to appear before me at a Court of Probate to be held in and for the City and County of Saint John, in the Probate Court Room in the Pugsley Building in the City of Saint John, on MONDAY the FOURTEENTH day of AUGUST NEXT at ELEVEN o'clock in the forenoon, to show cause, if any, why Letters of Administration of the said Estate should not be granted to the said Abraham D. Smith as prayed for by him.

Given under my hand and the Seal of the said Probate Court this Eleventh day of July, A. D. 1905.

[L. S.] (Sgd) ARTHUR I TRUEMAN
Judge of Probate

(Sgd) ALEXANDER McMILLAN.
Acting Registrar of Probate
MACRAE & SINCLAIR
Proctor for Petitioner.

BANK CLEARINGS.

Montreal	$26,672,428	23.5
Toronto	21,407,873	27.9
Winnipeg	1,245,874	15.5
Ottawa	2,526,633	20.4
Halifax	1,913,787	x2.9
Vancouver	1,710,319	2.1
Quebec	1,709,041	5.3
Hamilton	1,312,326	14.4
St. John N. B.	1,160,571	7.5
London, Ont.	1,088,929	14.6
Victoria, B. C.	694,491	x25.4

x Decrease.

FEMALE HELP WANTED.

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

WANTED — WOMAN FOR KITCHEN work. Apply to JAMES L. BELYEA, Rockdale Hotel, Brown's Flats, N. B. 7-18-3t.

WANTED — A CAPABLE GIRL FOR general housework. Apply 272 Rockland road, city. 7-15—2t

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—DRESS SUIT CASES AT $2.00, $2.50, $3.50, $4.00 and $5.50. Telescope Canvas Cases at 75c., 90c., $1.00 and $1.25 at WETMORE'S (The Young Men's Man), 154 Mill street.

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.

TO LET.

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

TO LET — HOUSE AND BARN, 24 Paddock street, at present occupied by Dr. G. O. Baxter. House heated with hot water; rent including furnace coal, $330.00. Also shop 21 and 22 South wharf, at present occupied by Messrs. Baird & Peters. Apply to AMON A. WILSON, Barrister, Chubb's corner. 'Phone 826. 4-1—tf.

TO LET—A DESIRABLE OFFICE IN our building, Ward street, heated. Possession ot once, if required. BAIRD & PETERS. 3-11—tf.

MISCELLANEOUS.

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

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.

LOST

LOST—A BLACK AND WHITE SETTER Pup. Reward for return to W. C. BAUER, 84 City Road. Anyone harboring him after this date will be prosecuted. 7-17-3.

LOST—A BLACK AND WHITE SETTER. Reward for return to W. C. BAUER, 84 City Road. Anyone harboring him after this date will be prosecuted. 7-17-3 t.

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

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

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

THE BRITISH COLUMBIA PERMANENT LOAN AND SAVINGS CO.

Dividend No. 14.

Take notice that a dividend at the rate of nine per cent. per annum for the half year ending June 30th, 1905, has been declared on class "A" permanent stock, and that the said dividend will be payable at head office of the campany, Vancouver, B. C., on and after July 15th, 1905.

THOS. T. LANGLOIS,
President.

Vancouver, B. C., July 6th, 1905.

AMUSEMENTS.

OPERA HOUSE.

ATTRACTIONS COMING:

NEIGHBORLY NEIGHBORS,
July 31st to Aug. 2nd.

WHEN WOMEN LOVE COMPANY,
Aug. 7th to Aug. 9th.

QUINCY ADAMS SAWYER COMPANY,
Aug. 14th to Aug. 16th.

SAN TOY,
Aug. 17th to Aug. 19th.

SEASIDE PARK.

Vaudeville.

Every fine afternoon and night
Performance at 4 and 8 P. M.
Admission 15 cetns.

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Watters' Landing.
MONDAY, JULY 17th.
Milford Temple of Honor on Steamer "Pokanoket," leaving Indiantown at 7.30 P. M.
Fare . . . 35c.
62nd Regimental Band.
Dancing on Steamer and grouns. Refreshments, all kinds.

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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.

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