

Children's Tams.

This is the popular Cap for Girls. The naggiest Cap a Girl puts on her head for school or play. The Newest Patterns and Lowest Prices.

25 to 75 CENTS.

It is to your interests to see our stock.

F. S. THOMAS,

DUFFERIN BLOCK.

541 MAIN STREET, NORTH END.

THORNE BROTHERS.

Preparing for School Days.

Your boy or girl will want something new in FALL STYLE CAPS.

HIGH SCHOOL CAPS, 25c., 35c., 40c. and 50c. each.
GOLF CAPS, 20c., 25c., 50c. and 75c. each.

CLOTH TAMS, 25c. to \$1.00. In good material, nicely lined.
Our make RICH FURS for season 1906-07 now on exhibition.

THORNE BROS., Hatters and Furriers, 93 KING STREET.

NEW AND USED

Furniture!

House Furnishings, Carpets, Ranges, Heating Stoves, Folding Beds, and Bed Lounges, Mirrors, etc. Good Goods at less than the Price of Cheap New Stuff at

Nagle's House Furnishing Store
[Cor. Duke and Charlotte Sts.]

Red Cross Pharmacy.

When you want a good Tooth Brush, Sponge, or any Toilet Article, also, if you have a prescription to fill, be sure and go to the "Red Cross Pharmacy," there you will get the best goods and the Purest Drugs.

G. A. RIECKER,

87 Charlotte St.
Telephone 239.

REMEMBER

No butter will go out (either wholesale or retail) from the Creamery with the ST. JOHN CREAMERY Stamp upon it, but that which is STRICTLY FRESH

We make hundreds of pounds every day.
The St. John Creamery, - - - 92 King St.
Telephone 1432.

GILBERT LANE DYE WORKS.

LACE CURTAINS cleaned and done up EQUAL TO NEW.
Carpets cleaned and beaten. Dyeing and scouring.

Bedding Plants

IN OUR USUAL ASSORTMENT.

P. E. CAMPBELL, Seedsman and Grower, 47 Germain Street, Phone 832

The Woman who does not want to pay \$6

for her shoes—and still has enough pride to have her feet always stylishly dressed—turns to "ROYAL PURPLE."

They have the trig, smart appearance—the easy fit that well dressed women demand.

Ask your shoeman for "Royal Purple."

The Ames, Holden Co. of Montreal, Ltd.
THE LARGEST SHOE MANUFACTURERS IN CANADA.
MONTREAL, WINNIPEG, TORONTO, VANCOUVER, ST. JOHN.

When You Have Money

Do not allow it to lie in your house or in some insecure safe in your business premises. It is dangerous. If burnt up or stolen—you lose. Deposit it in a Chartered Bank and you are absolutely safe.

The Union Bank of Halifax
Receives all deposits of ONE DOLLAR and upwards.



Our store will interest you. The stock is fresh and replete with novelties, containing all that is new and good in Dry Goods. Yes, we are sure a trip to this store will interest you and save you money in buying.

E. W. PATTERSON,
29 CITY ROAD. 29 CITY ROAD



Quite a number of summer people will probably return to the city—temporarily at least—during the remainder of this week and the first of next; that preparations may be made for the accommodation and entertainment of relatives and friends, who long for the arranged to visit the exhibition which need not say, opens tomorrow. For this reason, if for no other, actual activity in the social round of the city will begin rather earlier than usual this year.

As the season advances both maid and matron begin to think of the social obligations of the winter months; and, in this connection, not only is the household to be considered, but the wardrobe must also be taken into account, for, as the summer girl goes for daily attire, so, also, Mademoiselle la Modiste must also be consulted as to fashionable winter garments.

Quite a number of families have vacated their summer cottages and returned to the city, that the younger members may resume their studies. Yachting parties and other pastimes have lost none of their interest from the social viewpoint.

Mrs. L. B. Knight and family have returned from New River, where they have been spending the summer.

Mrs. John M. Taylor is in Moncton, the guest of her niece, Mrs. J. E. Masters.

F. S. Thomas, wife and family, who have been summering at Beulah-on-the-St. John, have returned to the city for the winter.

Mrs. L. G. Crosby has returned from Digby, where she has been spending the summer months.

Among recent deaths, that of Miss Harriet Peters, which occurred a few days ago, will be keenly felt by a very large number of St. John people. Not only will she be missed among church workers, whose duties she has discharged with a number of important positions, but in several philanthropic organizations with which she was intimately connected. Miss Peters was ever ready to spend and be spent in charitable causes, and her death will be sincerely mourned.

The weekly tea was given last evening at the Golf club by Mrs. G. F. Matthews, Mrs. Dr. Emerson and Miss Emerson. There was a large attendance and the event was most enjoyable.

The tennis tea, given at the club, on Wednesday by Miss Mary Brown and Miss Sadie Brown, was a very delightful affair, and quite largely attended.

Rev. R. P. McKim has returned after a three months' tour of Great Britain and part of Europe.

Joseph Wheelwright, of Annapolis, and Geo. Catterall, of Maitland, were registered at the New Victoria yesterday.

Mr. and Mrs. McG. Bentley, of St. Martins, were registered at the Victoria yesterday.

If A. L. Bennett, of Digby, will call at 150 Germain street he will receive letters addressed to him.

Hon. C. W. Robinson, of Moncton, was at the Royal yesterday.

J. T. Hallisey, of the I. C. R., Truro, was at the Royal yesterday.

G. M. Jarvis, of the I. C. R., Truro, was at the Royal yesterday.

Miss Mary Sweeney and Miss Florence

Rev. R. G. MacBeth, of Paris, Ontario, but a native of Manitoba, writes to the Toronto News a letter that should be thoughtfully considered by people in the east who think of moving to the far west. Mr. MacBeth does not minimize the possibilities of the west, but also points out the following considerations:

"1. The West should not consider anyone unfriendly who asks the young men of Ontario, when they have reasonable prospects in this province, to exercise caution about throwing everything aside and rushing to the West. Thousands of the young men who have gone out on the harvest excursions will find employment only for a limited period, say two months or so, and at the end of that time would, if they remain there, be facing the problem of a Western winter with poor prospects for remunerative employment. The West, through the incessant efforts of the railways, immigration agents and land speculators, is busy creating an acute social problem for herself, through the congestion there, of hosts of men who must have work in order to live as they would desire. For the busy months of harvesting, building houses and railways, this is not so keenly felt, but the winter is long and the work in that season is scarce. Both the West and the men who wish to go West without looking ahead, might consider this aspect of the matter with profit. Most social problems are due to unnatural displacement of population."

"2. The West has nothing ultimately to gain by allowing speculators to send abroad the idea that all the broad acres of that country are simply waiting to be ploughed in order to 'laugh with a harvest.' There are millions of acres of fertile lands yet uncultivated, but there are large spaces that in ordinarily dry years will produce very little without the irrigation which individuals cannot possibly afford. The West cannot gain by the fact that some man may be tempted to throw up a 320-acre one in a swamp or an alkali plain. It is simple kindness to all concerned in the long run, that men who have walked over the Western country should sound a warning note."

"3. The statistical returns within the last six or seven years, during which the West has been 'booming,' show that the agricultural districts of Ontario have been enjoying remarkable prosperity. There has been a wonderful increase of wealth amongst the farmers of this province, where the great variety of farm products and the nearness to the large centres give the Ontario farmer a special advantage. The splendid farm residences and barns of Western Ontario indicate a degree of comfort not found elsewhere as yet in Canada. We hear more about the successful men who have gone West than about the men who are struggling."

"4. In this materialistic age some think that other considerations should be left out of account, but I have not hesitated to say to young men who had the 'Western fever' that they owed a duty to their parents here which should make them hesitate about leaving them alone in their

old age. Those parents had worked hard, and it seemed cruel to throw the farm and their hands in the years when they could reasonably expect days of rest. When an only son on a splendid farm near Brantford asked my advice some time ago, I told him to stay home with his aged father and mother as a matter of duty, and also as a matter of prudence, since he could not duplicate his home in any other part of the country in his life time. One point that parents should remember, however, is that the boys must be given a share of the proceeds of the farm. A small estate will exhaust this and if he does not get it he will make a home somewhere else for himself."

"The above views may not please everyone, but in fairness to the whole of this great country men who know anything of its different parts should give some expression to their thoughts. It seems to me that the Lord Himself has made the several provinces of this Dominion so mutually complimentary one of the other that we have no reason to hide the plain truth about any of them, as we used to build them all into one mighty nation."

Children's Day at St. Andrew's Rink

Saturday afternoon at the St. Andrew's Rinkway will be children's afternoon. Adults who skate that afternoon will have to put up with the children on the floor, as the management intend that the children should have the entire afternoon, and have engaged as a special attraction the world's champion juvenile fancy and trick roller skaters, the famous La Roy children. The youngest of these little ladies, Clara, is only six years old, and the eldest, Zoe, is only twelve years old. They have just closed a four weeks' engagement in Madison Square Roller Rink, New York, and the management of that rink declares them to be the greatest attraction they have ever had.

These little ladies were present at St. Andrew's Rinkway on Tuesday evening, and while not doing any fancy or trick skating their gracefulness attracted the attention of everybody and many questions were asked as to their identity, but none could answer except the management. Mothers and fathers should see these children, and every child should go on Saturday afternoon. There will be a band in attendance.

Dr. Walter F. Clark was sentenced to two years in jail with hard labor by Judge Harris in the superior criminal court in Boston yesterday for attempting to bribe a juror during the Sinclair trial in Boston recently. William E. Washington and Israel Rue were fined \$50 each for a similar offence, the court finding their guilt less serious than that of Clark. The O'Keefe Brewing Company of Toronto were yesterday fined \$20 and costs or 15 days' jail for giving their employees a beer to drink in the brewery, such action being against the law. They paid up and will dispense no more free beer.

THE GREAT WEST LIFE

The investigation of this company by the Royal Commission was completed a short time ago. The Winnipeg papers have been receiving full reports day by day. From the reports it is understood there is nothing wrong or even suspicious about the financial standing or honest management of this company. The Free Press, in an editorial, says:

"This method of transacting business is in striking contrast with methods exposed by previous sittings of the Insurance Commission elsewhere in Canada. Mr. Brock has set a very commendable example in the perfect frankness of his evidence, and it is very apparent that he sincerely believes that the more the public see of the interior economy of the company in which he has spent so much of his energy, the higher it will stand in their esteem."

"It was not expected that the Insurance Commission would in its examination of the Great West Life Assurance Company discover any irregularities of a sensational character. As a matter of fact, the result of the enquiry is equivalent to a certificate of good character for the only company examined in Winnipeg. The evidence submitted shows no juggling with accounts, no 'window dressing' for the sake of making a good showing in the government reports, and no subsidiary companies through which directors make profits incidentally."

The Telegram of Winnipeg says: "A commission is, necessarily, inquisitorial. It must question hard if it hopes to get at the truth. The Insurance Commission followed this method in its questioning of the representatives of the Great West Life. It searched every possible avenue of suspicion, but the net result of its exertions was to give the company a speedy and honorable acquittal."

The evidence brought out the fact that the company had never dealt in unauthorized securities, that with over three millions of either in interest or principal and that 7 per cent had been earned each year since the company started business. 8-31-11-d.

THEY WILL COME TO THIS CITY

(Winnipeg Free Press, Monday)

The members of the grain commission have held a number of preliminary meetings and have mapped out a general plan for the conduct of their enquiry. As the grain growers will be occupied with the harvest and threshing for some time to come, the commissioners have decided to first investigate the handling of grain and grain products from Winnipeg to the Atlantic seaboard. The first formal meeting will be held in the board room of the Winnipeg grain exchange at 10.30 o'clock on Wednesday morning. It is not the intention of the commissioners to ask for representations from farmers or farmers' organizations during their present visit to Winnipeg. The branch of the enquiry will be taken up later when harvesting and threshing have been completed, and farmers can more conveniently attend. Meetings will then be held in Winnipeg and many other points in Manitoba, Saskatchewan and Alberta, at which the farmers of the west will be afforded every opportunity to present their views. The present sessions in Winnipeg will be devoted to the representations of shippers, dealers, millers, and others upon all subjects relating to the shipping of grain to the east and south, such as railroad and lake freight rates, damaged cars, elevator facilities and charges, grading, etc.

On the conclusion of the Winnipeg meetings the commissioners will proceed to Port Williams and Port Arthur where they will investigate the elevator facilities and hear representations from all parties there who are interested in the grain trade. They will then visit the lake ports and proceed to Toronto, Montreal and Maritime provinces ports. At each point visited in eastern Canada an opportunity will be afforded to all interested parties to make representations upon any branch of the grain trade.

Portland and New York will be visited and the return trip will be made via Buffalo, Chicago, Duluth and Minneapolis.

ENLIGHTENED METHODS IN LIFE INSURANCE

The Metropolitan Life Insurance Company, of New York, has just distributed some official information in the form of a statement which would be quite unprecedented in the history of life insurance were it not for the fact that this same institution has before treated its policy holders to similar surprises.

The company announces that it has declared and is paying a cash dividend upon its Industrial Policies maturing in 1906, amounting to more than two millions of dollars. The full significance of this action is apparent when the nature of the Metropolitan Life's insurance contract is understood. This company is in no sense mutual. It does not "estimate" or guess at what it will be able to pay an insured person when his policy matures, but agrees to pay a definite, specified sum in return for a definite, specified premium paid by the insured according to contract. In other words, it sells insurance at what the protection is worth—not as an investment nor as a speculation. Upon this basis is the cost to the person insured is of course determined by past experience, and as the factor of competition prevents the action of too high a rate, the premiums must always be as low as safe administration of the business will permit.

It may be assumed, then, that a policyholder in the Metropolitan Life has bought a definite amount of insurance at the lowest market rate, has agreed to pay for it in definite sums at definite intervals, and has no more expectation of extra benefits than he would have in buying fire insurance or a house on similar terms. It happens, however, that the policyholder is associated with a company that, by skillful management, has had phenomenal growth and prosperity, and as the actual cost of individual insurance decreases with each year's increase in volume of business, there has arisen a profit which the company gives back to their source whence it came—through no obligation to do so, implied or expressed, exists in its contracts. It has thus distributed approximately ten millions of dollars within the past few years and it is a significant indication of the company's present condition that the voluntary dividend of two millions now being paid is the largest yet declared in any one year.

It need not be assumed that the Metropolitan Life desires to pass as a philanthropic institution. Undoubtedly its growth in popular favor and its tremendous accession of new business year after year are in part due to this voluntary application of profit. It may be "all business," but if so, it is the sort of broad gauge, open-handed business that might be widely imitated with good results to all concerned.

A medical board of inquiry, composed of Surgeon-Lieut.-Colonel J. E. March, Eight Hussars; Major J. W. Bridges, Army Medical Service, and Capt. McNally, Seventy-first Regiment, assembled at the Queen Hotel this evening and examined Private J. Curtis, of the Royal Regiment, who had three fingers frozen and subsequently amputated while on duty at St. John's (Que.) last winter. The report on the case will be forwarded to Ottawa.

Fall Suits

Overcoats

NOW READY.

FOR MEN AND WOMEN.

WILCOX & BROS.

"Best Place To Buy Good Clothes."

SUIT SALE ENDS TODAY.

Many men have found it to their advantage to supply present and future needs with our fine tailored ready-to-wear suits.

Not many now remain, but there are desirable ones in each size, from 35 to 44 breast. In fact there isn't an undesirable suit in the entire stock—all are smart, stylish and well-tailored. And each garment is fitted to you by our expert tailors.

\$8.50 for suits that sold at \$12.
\$12 for suits that sold at \$15, \$16.50, \$17, \$18.

A. GILMOUR,
68 King Street.

Men's Clothing to order and Ready-to-wear.

McMILLIN'S FOOT COMFORT

(Antiseptic).
An ideal preparation, which promptly relieves the pain and THIRTY FEET arising from SORE THROAT, CHILBLAINS, INGROWING NAILS, EXCESSIVE PERSPIRATION, OFFENSIVE ODOR, etc. It possesses a pleasant odor, and although powerfully antiseptic, is absolutely harmless. FOOT COMFORT may be used on any part of the body which is inclined to chafe. It will be found a most appropriate toilet requisite for travellers.

Price 10c. per Box. Three (3) Boxes for 25c.

W. J. McMillin,
Dispensing Chemist,
625 Main St., St. John, N. B.

B. R. MACHUM W. D. FOSTER
MACHUM & FOSTER, Fire Insurance Agents.
Law Union & Crown (Fire) Ins. Co. Manitoba (Fire) Insurance Co. Assets over \$25,000,000.00
Office—49 Canterbury St., St. John, N. B. Telephone, 889 P. O. Box 232.

YOUR LAST CHANCE FOR SUCH BARGAINS.

Clearance Sale Ends This Week.

Sale Prices for Boots—28c., 48c., 88c., \$1.28, \$1.48, \$1.68 and \$2.48. Former prices 50c. to \$3.50.
SHIRT BARGAINS—Colored Shirts only 28c., 48c., 58c., and 78c. Reduced from 50c., 60c., 75c., \$1.00 and \$1.25. Washing Vests 78c., reduced from \$1.25 and \$1.50. Tweed Caps, 48c., reduced from 75c.
MADE TO ORDER SUITS AT READY MADE PRICES. Reduced prices—\$13.50, \$15.00, \$16.50, \$18.50 and \$19.50. Former Prices—\$18.50, \$20.00, \$21.50, \$23.50 and \$25.00.

SATISFACTION GUARANTEED.

C. B. PIDGEON,

Corner Main and Bridge Streets, North End.

Grocker-Wheeler Dynamos and Motors, Excello Arc Lamps, Telephones and Bells, Lighting Plants.

Frank P. Vaughan,
Electrical Engineer and Contractor,
St. John, N. B. 5 Mill Street.
Phone 319.

HAMM LEE,
Tel. 1739. 45 Waterloo St.

First Class Hand Laundry. Goods called for and delivered promptly. A trial will convince that my work is the best.

DEWITT BROS.,
MAIN STREET, FAIRVILLE, N. B.
Wholesale and Retail Dealers in HAY, OATS AND FEED, MEATS, BUTTER, EGGS and POULTRY.
Branch Warehouse, HARTLAND, Carleton County.

Butter-nut Bread
being recognized as the BEST BREAD on the market, naturally has provoked IMITATIONS which, though good in appearance, fall when put to the eating test. The genuine has the name Butter-nut Bread on every label. These selling other bread as Butter-nut are liable to prosecution.

ROYAL BAKERY.
(TWO STORES)
Stores Cor. Charlotte and Sydney and 423 Main St., N. B.
FOND CAKE a Specialty. Plum, Cherry, Fruit and Sponge. All kinds of pastry made from the best of butter and eggs.

Lowest Prices in Town!
Shirts, 5 cents, Collars 1 cent, Cuffs 2 cents, Suit Underwear 6 cents, Docks 10 cents, Cents to cents. Handkerchiefs 1 cent, Sox 2 cents.

HUM YEE, 502 MAIN STREET.
Goods Called for and Delivered.

McLEAN & SWEENEY,
Fire Insurance and Real Estate. 42 Princess St.

PATENTS
PROCURED AND DEFENDED. Send model, drawing or description of your invention. Free advice, how to obtain patents, trade marks, copyrights, etc. in all countries. Business direct with Washington saves time, money and often the patent. Patent and Invention Practice Exclusively. Write or come to us at 623 Ninth Street, opp. United States Patent Office, WASHINGTON, D. C.

GA-SNOW & Co.

Pneumatic Cushion,
Rubber and steel-tired carriages for sale, second hand Bangor, Gladstone, jump seats and light carriages.

JAMES MASSON, Fairville,
LANCASTER CARRIAGE FACTORY

BISCUITS.
Our Graham Wafers cannot be equalled in the city. Ask your grocer for them and see you get the York.

YORK BAKERY.
220 Brunswick street, 585 Main street.