

THE EVENING TIMES.

ST. JOHN, N. B., MARCH 10, 1906.

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JOHN RUSSELL, JR., President.

A. M. BELDING, Editor.

Circulation of The Times.

WEEK ENDING MARCH 3rd, 1906.

MONDAY	8,835
TUESDAY	7,050
WEDNESDAY	6,667
THURSDAY	6,698
FRIDAY	6,814
SATURDAY	7,305
TOTAL	43,369
Daily Average	7,228
Average Daily Sworn Circulation Last 3 Months of 1905.	6,553

A RECORD SEASON

Already the exports by the winter steamships this season total in value \$15,497,254, or \$1,790,377 more than for the whole of the season 1904-05. And there are still 23 cargoes to be counted in this season's total.

From the figures given on another page of this issue it will be noted that of the \$15,497,254, United States produce totals over \$6,000,000. Comparing the value of cargoes this season with the same number of cargoes last season, there is a total gain of over \$5,000,000. There is also a gain in steamship tonnage of 11,288. Three cargoes for South Africa were valued at over \$1,000,000. Grain shipments to date are 3,488,699 bushels, compared with 1,090,587 in the whole of last season; while the cattle shipments are only 1347 behind the total of last season. Nearly 4,000 carloads of American goods have arrived here this season for export.

Taken as a whole, the showing is remarkably favorable and gratifying, and the season, as already pointed out in this paper, will make a record.

CONCERNING USURY

In view of proposed legislation by parliament to restrict the practice of usury, one reads with interest (no joke intended) the account in the Toronto News of some cases before the court in that city. A firm of loan brokers were charged with fraud. One case was that of a man who had borrowed \$19. The payments for the \$19 were to be \$1.25 a week for 24 weeks, a total of \$30.40. It was pointed out that this would be about 130 per cent. The borrower replied that he was willing to pay it, and the case was dismissed. Another case was that of a loan of \$15, on which \$1.90 was to be paid every two weeks for six months. The witness said he was satisfied and had no complaint to make. Another gave similar testimony, and said he was satisfied to pay 125 per cent. In another case a woman had borrowed \$40 and was to pay \$5.50 per month for a year, she had paid \$30, but still owed \$11.80, or two monthly payments. The court ordered the loan discharged in full without this amount, the costs to go against the loan brokers. In still another case, a man had got a loan of \$144.50, against which there were interest and principal charges of \$334.15 in two years. He had paid \$243. The court discharged this loan also. There were several other cases against the same brokers, the crown being the prosecutor.

The fact that some persons are willing to pay such charges as those indicated illustrates the difficulty in the way of restrictive legislation. Touching the matter of legislation, the Montreal Gazette says: "Petitions asking parliament to make usury a criminal offence are being circulated for signature. They are not likely to accomplish their object. After a great deal of consideration the farthest the parliament of Great Britain would go in the same connection was to give the judges power to relieve a borrower from the obligations of an improvident contract. That is as far as it has been proposed to go in bills before the Quebec legislature; and it is as far as parliament is likely to feel justified in going, if it is at all in its power to deal with the matter on such lines. The making of high charges for the use of money is not now in commercial countries regarded as an offence, and in one section of the law parliament has expressly declared that it shall not be an offence."

The regrettable fact in connection with borrowing money at very high rates of interest is that those who have to pay the charges are in so many cases very poor people, to whom a few dollars represent actual necessities of life. Their case is very different from that of the man who is temporarily embarrassed and who is not only glad to pay a high rate for accommodation, but is able eventually to meet the obligation. The question is one on which it will be very difficult to frame legislation such as will prevent what is called usury without interfering with the right of individuals in a manner that might inflict hardship. Nobody has any sympathy with the usurer, but a good many of us might be able sometimes to sympathize with the man who needed the money—even at high rate.

An Ottawa despatch of last night says: "The usury bill will be on the lines of the English act. That is to say no attempt will be made to fix a maximum rate for interest charges on loans, but authority will be given to the judges, where cases of extortion are brought to their notice, to say what shall be a fair rate of interest."

ARCHBISHOP O'BRIEN

The late Archbishop O'Brien was a man of exceptional ability. An eloquent and forceful speaker, a man of great executive and administrative capacity, of wide learning and a brilliant writer, there were happily blended in him the practical gifts of the man of affairs and the temperament of the poet. He was intensely patriotic, and his voice was not silent when matters of national or imperial import were in the public mind. The record of his work as a leader in the Roman Catholic church is one of great and varied activity and success. In his relations with the Protestant churches he was far removed from intolerance, and was respected by men of all creeds. He was not an old man, and the news of his death therefore came as a shock to the people of the lower provinces, who knew him so well, and especially to the members of the church in which he has been so long an honored prelate.

A letter from Maple Creek, Saskatchewan, quoted in the Toronto Globe, gives us an interesting glimpse of western growth and progress. Ploughing was already in progress last week, with very favorable weather. We quote further:—"The town well had been sunk 600 feet. At 130 feet plenty of water was found. At 400 feet a 7-foot bed of coal was passed through. Gas is the object of the further boring and the contract calls for 1,000 feet, or more, if indications warrant it. American immigrants are coming in every day and land in the vicinity is being located rapidly. Two elevators are projected."

The Rev. J. A. Macdonald, editor of the Toronto Globe, is a master of striking phrase. In an address before the student's convention at Nashville, last week, he said:—"The missionary motive is the dynamic of civilization. The Cross of Christ is the philosophy of the world's history. The Christian evangel is the soul of the world's hope. And the impulse of the world's progress is in the redemptive purpose of God."

The public works department has asked for immediate estimates of the cost of additional dredging needed to make possible a continuance of wharf building operations in this harbor. There could not have been a more prompt and satisfactory response to the appeal of the department sent to Ottawa, and it may be hoped that the estimates will make provision for the work. Then the city can proceed with the tenders for timber.

In view of the probability of further wharf building, it would be well to determine in advance the quantity and quality of elastic to be put in the specifications.

THE CHURCH'S OPPORTUNITY

Speaking of the men gathered at the great missionary students' convention at Nashville, the correspondent of the Toronto News wrote:—

"Kipling tells somewhere of a meeting of young subalterns at Christmas festivities in India. None of them were twenty-five, but they had strange and moving tales to tell, when they could be induced to talk, of the task of governing alien peoples, of British efforts to put down raid and rapine, fire and feud, battle and bloody vengeance, and the other gentle phases of the simple pastoral people of Upper Burma, and the valley of the Irrawaddy. These youths had seen and taken part in the game of Life and Death, where the stakes were the lives of men and the issues were war and peace. Quite as stirring and as thrilling in their way were the stories told by three or four young men who were back on furlough from the mission field of the Orient. Barber, chief secretary of the Y. M. C. A. for India, told of the work among the Hindus, the Mohammedans and the Buddhists of Southern India and Ceylon, with quaint tales of native customs, superstitions and life. Gailley, the man who has reached more than any other the great literati class of China, told of the passing of the old China, and the birth of the new. The Middle Kingdom, he said, is even now in the throes of transition, and it rests with the church at home to say whether the new life of the land of Confucius shall be merely the superficial materialism of Japan, or shall be instinct with the spirit of the Gospel. Helm, of Japan, told story after story of the awakening of the British of the East, and of the influence Japan is already exerting on China and the inner life of the Celestial Kingdom. To hear these young Crusaders of the twentieth century, foregathered from the ends of the earth, telling of how the mysterious East is sloughing in the dead inertia of centuries and is ready and anxiously waiting to be taught, is to realize the opportunity of the church and its responsibility."

DIED IN WEYMOUTH

A Lubec letter in the Eastport Sentinel says:—"A telegram was received last week by druggist A. W. Kelley, that his cousin, Mrs. Carrie Jones, of Weymouth, N. S., had died very suddenly. Her sister, Miss Lennie, who has made her home with Mr. Kelley for a number of years, was informed that her sister was dangerously ill, and she immediately started for Weymouth, crossing the Bay of Fundy Wednesday, from St. John to Digby, in the teeth of a howling gale, and after considerable trouble and fatigue, arrived at the home of her mother, and found her loved sister cold in death, who but a few days previous had written her sister that all were well at home, particularly herself, and she never felt better in her life, and was enjoying the pleasant winter. The letter was being perused by Miss Lennie about 5 p. m., at the same time her sister was stricken by the grim messenger. Mrs. Jones was a lady well known in Lubec, and had formed a large circle of loving friends, during her frequent visits here. She was a daughter of Mr. and Mrs. John Goodwin, formerly of this town."

Open till 11 tonight.

St. John, N. B., March 10, 1906.

CALL AT HARVEY'S TONIGHT

For New Spring Suits for men. New Suits for Boys in 3-Piece Norfolk. The New Eric Belted Suit, Men's Pants; Boys' Short Pants. New Spring Shirts, Ties and Bows all of the newest shades and shapes. New Hats, New Spring Caps for Men and Boys. Ask to see the New Spring Cloths that we are making suits to order from for \$12 to \$26.

J. N. HARVEY, Tailoring and Clothing, 199 to 207 Union Street.

Fit Necessary for Men.

Many men put on their shoes before eight in the morning and wear them until ten or later in the evening, and shoes that are not the exact fit will most surely cause annoyance and pain.

We Have Your Size.

And will take the time necessary to properly fit you, no matter how long that is. We measure the feet and are personally interested in giving you the RIGHT SIZE.

Try Our Method.

See the splendid styles in our window at \$3.00 and \$3.50.

FOOT FITTERS **McRobbie** 94 KING STREET

FURNITURE.

This is the month we have NEW FURNITURE ARRIVING from the factories every day. We can furnish your house in anything from the parlor to the kitchen, at most reasonable prices. We are noted for our LARGE DISCOUNTS, and would like you to call any time, NOW if possible, for first choice. Open every evening.

BUSTIN & WITHERS, 99 Germain St.

OPEN EVENINGS.

Is There Any Old and Dingy Furniture in Your Home?

If there is, you can make it look like new—give it a rich, natural wood finish with

SHERWIN-WILLIAMS VARNISH STAIN

Fine for wood work too. Not a new "fad" product, but one that has been made and sold widely for years. It correctly imitates all the hardwoods. It spreads easily and anyone can apply it. A small can goes a long way—try one.

We'll be glad to show you color cards

PRICE PER CAN... 25c. We are selling agents for Sherwin-Williams. Have in stock their paint and varnishes. All kinds and colors.

EMERSON & FISHER, LIMITED.

The New Store. 25 Germain Street.

Special Line of Men's Box Calf Blucher Cut \$4.00.

A capital boot for spring weather. Stylish, Durable, Waterproof. Also a complete line of Rubbers.

J. W. SMITH, : : : 37 Waterloo Street.

Grand Clearance Sale

BOOTS and SHOES, RUBBERS and OVERSHOES

To make room for Spring Goods

Sale Prices: 28c., 48c., 68c., 98c., \$1.18, \$1.48, \$1.98 and \$2.48. Former Prices: 50c., 75c., \$1.10, \$1.50, \$2.00, \$2.50, \$3.00, \$3.50 and \$4.50.

Special Rubber Prices: Women's, 48c., Misses', 45c., Children's, 38c. Men's Rubbers, 68c., and 75c., Boys', 68c., Youths, 58c.

Overshoes at Cost Price.

C. B. PIDGEON, Corner Main and Bridge Streets, North End.

GILBERT LANE DYE WORKS.

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

MACAULAY BROS. & CO., City Agents

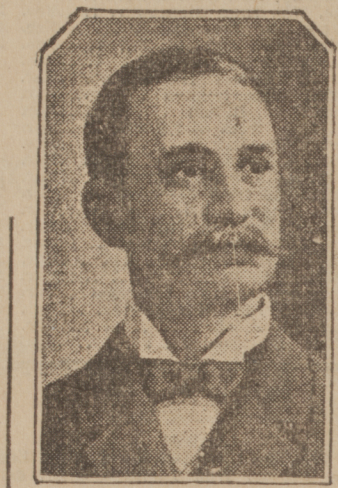
BARGAINS FROM THE FIRE.

Cheap Underwear and FIRE. Gloves. A Chance to Save Money at WETMORE'S, Garden Street.

JEROME AFTER MUTUAL RESERVE

President Burnham and First and Second Vice-Presidents Indicted

New York, March 9.—Three indictments against officers of the Mutual Reserve Life Insurance Company were handed down by the grand jury yesterday. Those indicted



Andrew Hamilton.

are Frederick A. Burnham, president; George D. Eldridge, first vice-president, and George Burnham, Jr., second vice-president.

Ever since the legislative insurance investigation ended District Attorney Jerome has been investigating certain transactions of the Mutual Reserve. Recently the officers who were yesterday indicted appeared before the grand jury and made statements concerning these transactions.

If, according to a report published yesterday, "Judge" Hamilton returned from Paris at the instigation of District Attorney Jerome, and if immunity has been promised him if he tells all he knows, Mr. Jerome refused to say anything about it. It is not believed, however, that Mr. Jerome has promised immunity to Hamilton. It is possible that Mr. Jerome may have had some communication with Mr. Hamilton, either directly or through some of the "Judge's" friends. "Judge" Hamilton is said to have been anxious to find out if he would be made a scapegoat if he returned to this country. He was informed that he would be treated the same as anyone else involved in Mr. Jerome's investigation. It was pointed out that there might be something more than a coincidence in the fact that "Judge" Hamilton returned from Europe on the day that the grand jury began its investigation of political contributions by the life insurance companies. Mr. Hamilton may have some knowledge of gifts to political parties by the insurance companies that the grand jury would like to hear.

The annual report of the Mutual Life Insurance Company for 1905 to the insurance department at Albany shows that the company issued during that year new insurance amounting to \$181,622,943 as against \$229,832,430 in 1904.

Hamilton Returns.

New York, March 9.—Unheralded and unannounced, Andrew Hamilton, the long absent legislative agent of the New York Life Insurance Company, slipped into New York Tuesday on the steamship Deutschland, and hastened away to Albany before the news of his arrival had gotten beyond the officers of the company, who alone were in the secret.

With no consulting of the signing on the ship's register as H. A. Millon, which differently punctuated and capitalized is "Hamilton," the man who knows most about the famous "yellow dog" funds which have never been satisfactorily explained, and whose testimony was greatly desired by the investigating committee, slipped into New York like a shadow and as quickly slipped out again.

To a friend at the pier the man who got more than \$1,250,000 from the New York Life "by order of the president," said:

"I am here prepared to meet any charges that may be made against me. My hands are clean, and I have no fear of the result. If anybody sees fit to get after me with a gun he will find out that I am armed with a cannon."

(N. Y. Commercial.) There remains the office of the New York district attorney. May we expect its activities to be enlisted in a prompt and earnest effort to discover how the "Judge" disposed of all his "yellow-dog" dollars and whether or not any criminal acts have been hid at his door or anybody else's? Mr. Jerome's persistent attitude toward life insurance affairs does encourage an affirmative response. Only two days ago he resorted to a most unusual device for setting indictment machinery in motion: Through his direct intrusions or suggestion the grand jury addressed a questionnaire to Justice O'Sullivan of general sessions containing a series of hypothetical questions as to whether certain alleged diversions of funds by officers of corporations (no direct reference to life insurance companies) would constitute a crime "if the intent actuating the officers" was not personal gain but to serve the interests of these corporations. An effort, the district attorney's critics suspect, to secure, if possible, a quashing of any prospective indictments that the grand jury might bring before they were actually brought! If he is approaching the prosecution of life insurance officials so gingerly, would he be any less cautious in attacking cases of suspected bribery with life insurance money or any less tender in his treatment of the returned lobbyist? The outlook for ever getting at the bottom facts as to the disposition of money placed by the New York Life and other companies in the "Judge's" hands does not, it must be confessed, look particularly bright at the moment. That the matter is extremely "interesting and important" has been shown by the following table of payments made to him by the New York Life alone:

1892-1893—For legal services in specific matters	\$ 37,007.61
1896-1895—Payments of bureau of legislation and taxation	795,757.54
1902-1904—Payments on account of the home annex account—repaid by President McCall	255,000.00
1904—Unexplained payment from money advanced by the New York Life to its president	75,000.00
1905—Money collected from assigned claims and never entered on New York Life's books	90,385.47
1900-1905—Payments from the Paris office, including the \$10,000 which was to be paid to Hamilton on the Hamilton account	144,500.00
1904—Balance paid on notes from New York Life profits in the Steel syndicate	50,310.75
Total	\$1,247,882.41
Who got it? And for what? Andrew	

AMLAND BROTHERS.

Those who have old shabby Parlor Suites, Lounges Easy Chairs, etc., which need re-upholstering, can have them made over in the latest styles before the spring rush.

New Furniture

To Select From.

AMLAND BROTHERS,

Furniture and Carpet Dealers, 19 Waterloo Street.

New Spring Cloths.

We are now opening our new stock of cloths for Spring Wear consisting of

Overcoatings, Suitings and Trouserings

in the newest and best makes and patterns. An early inspection is invited.

A. R. Campbell & Son,

High Class Tailoring, 26 Germain St.

WEIGHING MACHINERY.

We make a specialty of repairing load platform and counter scales and also weighing beams, to conform with inspectors' requirements.

E. S. STEPHENSON & CO., 17, 19 Nelson Street, St. John, N. B.

Another Saving in Rubbers

When there are any good Rubber Bargains we are always on the spot.

Women's Croquet Rubbers, medium toe. Sizes, 2½, 3, 3½, 4, 4½, 35c

Women's Sandal Rubbers, round toe. Sizes, 3, 4, 6, 7, 8, 40c

Women's Light Weight Rubbers, pointed toe. Sizes, 2½, 3, 3½, 4, 5½, 6, 40c

Youths' Sandal Rubbers, round toe. Sizes, 10, 12, 13, 30c

Boys' Plain Rubbers, round toe. Size, 3, 40c

We are offering extra quality Women's Rubbers at 55c; Men's 80c.

FRANCIS & VAUGHAN,

19 King Street.

500 1-2 Curtains will be 17c on sale Today at...

Some are worth 75 Cents.

E. O. PARSONS, WEST END.

FERGUSON & PAGE.

For Choice Goods in Watches, Clocks, Jewelry, Silverware, Cut Glass, Etc., call upon us at

41 King Street.

Going-Out-of-Business Sale

All our STAPLE goods are cut in price the same as our Fancy Goods. All goods at prices never heard of before. Come and see us.

JAMES A. TUFTS & SON, Corner Germain and Church Streets.

FRESH FISH DAILY. You can get fresh fish here every day. Salt and smoked fish too; all kinds. Fresh vegetables in abundance.

COLLINS BROS., 17 Winslow St. ST. JOHN WEST.

I can stuff Birds and Animals of all kinds. Give me a trial. No experimenting. I have been in the business for years.

P. E. CAMPBELL, : : Taxidermist and Seedsman, 47 Germain Street. Telephone 832.

Hamilton knows, of course—and he could be made to tell or be committed for contempt. A trustee of the company who was very close to its late president was quoted yesterday as having said: "There will be men all over this country who will read of the return of Andrew Hamilton with genuine alarm." That may easily be. But that he has come home with any purpose of getting them or himself into trouble is highly improbable.

LECTURE ON KOREA

In St. David's church on Monday evening, March 12th, Rev. Dr. Grierson, who has spent the last seven and a half years in the Orient as medical missionary, will give a public address on Korean life, with an exposition of Korean politics and missions, and special reference to union of the denominations in Korea. He will speak of the unjust attitude of Japan toward the Koreans in seizing their land, ostensibly for railway purposes, without remuneration and at last forcing the entire surrender of Korean independence at the point of the bayonet.

Arnold's Removal Sale.

2,000 Yards Remnants White Cotton—3 to 10 yard lengths, 6c. to 8c. yard. Big value in Ladies' White Wear, Vests, Corsets, Gloves, Hosiery, Purse, Handbags, Laces, Hammocks, Ribbons, Veils, Lace Collars, Towels, White Waists, Gingham, Curtains, China Silks, all colors, 25c. yard.

Floor Rugs, Rug Frames, Straw Matting, Wall Paper, 9,000 Rolls, going at 2c, 2½c, 3c, 4c, 5c. Roll, 50 patterns to choose from.

Arnold's Department Store,

11 and 15 Charlotte Street. About May let us remove to Robertson, Trites' old stand, 33 and 35 Charlotte Street.