The Royal Bank of Canada

(Incorporated 1869)

PAID UP CAPITAL, $3,900,000 RESERVE FUND, $4,390,000

TOTAL ASSETS, $45,437,516.00

THE ROYAL BANK OF CANADA will hereafter, until further notice, pay INTEREST on SAVINGS BANK accounts QUARTERLY instead of semi-annually, as heretofore.

Deposits of $1, and upwards received.

North End Branch: Cor. Main and Simonds Sts.

OPEN ON SATURDAY EVENINGS, FROM 7 TO 9 O'CLOCK.

CANADA PERMANENT MORTGAGE CORPORATION

Prudent investors look first to SECURITY. We combine a security that is ABSOLUTE with a 4 p. c. rate to our depositors.

$25,200,000.00 Carefully Invested Assets
6,000,000.00 . . Paid up Capital
2,200,000.00 . . Reserve Fund

Trustees are empowered by Order-in-Council to invest in the Securities of this Corporation.

MARITIME PROVINCES BRANCH:
Prince William Street and Market Square, St. John, N. B.

EDMUND B. LeROY, Manager.

Financial and Commercial

MONTREAL COMMENT ON FINANCIAL SITUATION

Nova Scotia Steel's Good Year---The Question of Dividends---Money Still Very Tight---Renewal of Activity Expected This Week.

(Montreal Witness, Friday.)

The long-looked for dividend on the stock of the Nova Scotia Steel and Coal Company was declared early this week, and shareholders will no doubt be grateful to the directors for making the liberal allowance of six per cent per annum. It is no exaggeration to say that the company has had a magnificent year, especially from the view-point of comparison with the previous year. It is no small task to increase net profits from a little over five hundred thousand dollars to just below a million dollars in the course of a short twelve-months, yet this remarkable industrial achievement was accomplished by the management of the Nova Scotia Steel and Coal Company from the fiscal year of 1905 to that of 1906. The security market generally should be greatly improved in consequence, especially after the recent renewal of dividends on the stock of the Rihelieu and Ontario Navigation Company. There is, however, in regard to the renewal of dividends of both these companies the unfortunate fact that shareholders in neither company will participate in the profits of the year that in each case has been so successful. Nova Scotia Steel and Coal Company earned about 7.7 per cent on the common stock, after all charges and dividends on the preferred stock has been paid, and yet the directors evidently considered that shareholders were not entitled to even a small proportion of such excellent earnings. There was, therefore, a magnanimous decision to pay the first quarterly dividend of one and a half per cent after the first quarter of the present fiscal year has elapsed, the surplus earnings from last year being carried forward to profit and loss account. This is a very excellent safety position to take, and may be not at all gratifying to the poor fellow in the street who are carrying a few thousand dollars, or mayhap only a few hundred dollars, of the stock in his pocket. A sum of $1,180,783 was carried forward to profit and loss, and yet the directors could not spare of that large sum, a small quarterly dividend, representing only about $75,000, to those who have stood by the stock while the market value was a matter of speculation.

The Richelieu and Ontario Navigation Company treated its shareholders in much the same way. After earning over eight per cent on the capital outstanding the company gave to shareholders out of that year's profits, the magnificent allowance of one and a quarter per cent. The English custom is to pay out earnings to shareholders according to the amount of profits derived from the year or half-year operations, thus showing a most earnest desire to please stockholders, but here the reverse is usually the case. Just as soon as the public has contributed its quota to any new stock issue, it becomes a nonentity and the directors take a high and mighty position and actually patronize the owners of the property they are representing.

The markets of New York, Montreal, and Toronto have been unusually dull all this week, due to the two-day holiday on the Stock Exchange of the former city. The exchange after closing last night will not be opened until Monday morning, a pretty considerable time for those anxiously watching the trend of local and international affairs, and their obligations. Money still rules very tight, and it is told of Mr. Rodger, of the Standard Oil Company, that to secure the necessary cash for railway construction he had to pay the high rate of six per cent. That is a fair indication of the present state of the money market, as it must be remembered that Mr. Rodger is intimately associated with perhaps the most powerful banking corporation in the city of New York. Money on call in that city has ruled from four and a half to five per cent, a very high rate for this time of the year, and it is quite possible that there will be a renewal of last autumn's 'fancy' rates when the interior makes its annual call for spring funds. The Bank of England showed a substantial decline in the ratio of reserve to liability, notwithstanding its comparatively high discount rate of five per cent. New York was not a buyer of gold in the open market. It would not be surprising to see the extreme situation continue throughout the entire year. In that case there will undoubtedly be trouble during the 1908 crop-moving period, and the trouble will be that of general liquidation in the security markets. In the meantime there will be a renewal of market activity, notwithstanding the shortness of funds for market purposes. The country has ample cash in the savings banks to provide for a vigorous demand for stocks, and the engineers of the market will find the necessary machinery for a boom in prices.

J. J. HILL'S NOTE OF WARNING ABOUT COMING HARD TIMES

The Sails of Prosperity Are Being Reefed, and 1908 May be a Hard Year---Comments of the New York Press.

(New York Journal of Commerce)

J. J. Hill has the faculty of saying things pretty often that challenge attention and have enough significance in them to suggest a pause for thought. He has just returned from the west and is promptly quoted as expressing the conviction that the tide or prosperity is turning and that there are indications of a significant recession in business. According to one report, he said: "The sails of prosperity are being reefed. The year 1908 may be a hard year and many thousands of men may then be out of work." Apparently referring especially to railroads, he said: "General policies of retrenchment are under way. Less money is being spent on new works. The effect of this movement is felt especially by the manufacturing interests in the falling off of orders. The beginning of this movement is very evident in Chicago." He thinks it is a good thing, as the curtailment is gradual and "otherwise there might be a sudden slump with serious results."

There is no doubt about the fact that the railroads are slowing up in extensions and improvements on account of the high cost and the difficulty of raising new capital, and this of itself will have considerable effect upon the industries which furnish materials and supplies. Not only will the number of men employed upon railroad work be reduced, but a smaller number will be required in providing the materials and supplies used. If any considerable number are put out of work in one industry the effect will extend more or less to other industries, and as the buying capacity of wage earners as a class is diminished there will be lessened demand for products and that will carry the effect still further in checking activity.

It is not by any means railroads alone that are feeling the effect of the high cost of doing things, which means high wages for labor and high prices for everything used. The check that this high cost imposes may appear first or most prominently in railroad work, but it is putting an adverse pressure upon other enterprises of extension and is causing a halt. A great deal is under way, but caution is beginning to appear in calculations beyond present requirements. The chief factor in inducing a reaction is undoubtedly labor cost, the pushing up of wages and pushing down of hours, with diminished efficiency in production. It is the general testimony that the demand for labor created by the intense activity of the last two years has created a feeling of independence and a disposition to press demands that has resulted not only in high cost of labor but impaired efficiency. The increased cost is out of proportion to the advance in wages, on account of shorter hours and reduced production per man. If the tide is turning it is because the advance in wages and in prices has gone so far that it has reached a culmination and must recede. It is making the cost of living and of carrying on business so high that consumption of the products of labor has to be curtailed. It will be fortunate if this is only a gradual recession for a readjustment of the equinbrium for if the process had been carried much farther, or should yet be carried much farther, there would be a violent break.

(New York Herald)

Mr. Hill's views on the future industrial situation, widely quoted throughout the country, had a distinct influence upon sentiment, particularly among persons who recalled how accurately he called the turn on the contraction of business in the 1903 period months in advance of his associates. In the present instance Mr. Hill does not occupy an isolated position, as he practically did among the captains of industry on the previous occasion. Scores of men of the first prominence now, and particularly such as are associated with railroad enterprises, which are experiencing harassment everywhere from federal authorities and state legislatures and in the money market, have gone on record in predicting business contraction. Such statements do not of necessity have effect on day to day markets. They tend to check investment business, stop development work and modify projects that require months or years in completion. Business contraction predicted for 1908 will not wait for 1908 to show itself in the security market and it is not doing so now. Speculative stocks discount coming events.

TIMES DAILY PUZZLE PICTURE

February 25, 1819—Eighty-eight years to today the Territory of Florida was ceded by Spain to United States for $5,000,000.

Find Uncle Sam.

ANSWER TO SATURDAY'S PUZZLE.

(Right side down at feet.)

N. Y. STOCK MARKET

Monday, Febuary 25, 1907.

New York Stock Market and Chicago Market Report and New York Cotton Market. Furnished by D. C. Clinch, Banker and broker:

	Thursday's Closing	Today's Opening	Noon.
Amalg Copper	112½	112	111⅞
Anaconda	294	293½	291
Am Sugar Rfrs	133⅞	133	132¾
Am Smelt & Rfg	143¾	143⅞	143½
Am Car Foundry	43¾	44⅛	44⅜
Atchison	102⅝	102¼	102¼
Am Locomotive	73½	73	73⅜
Brook Rpd Trst	72⅞	71⅞	72
Balt and Ohio	111⅝	111¼	110¼
Canadian Pacific	186⅜	185½	183⅞
Colo F and Iron	47⅞	47⅝	47⅜
Erie	35	34⅝	34⅝
Nipissing	13⅝b	13⅝b	13⅝b
Kansas and Texas	41⅞	41⅝	41
Distillers		75	74½
Louis and Nash	133	132	130½
Missouri Pacific	83⅝	82½	82⅝
Nor and Western	85½	84½	84½
N Y Central	126½	126¼	126⅛
Pacific Mail		34	34
Peo C and Gas Co	93¾	93½	93½
Reading	120⅛	119	118½
Republic Steel		34	34
Pennsylvania	129¾	129⅜	129¼
Rock Island	25¾	25½	25¼
St Paul	146¼	146⅛	145½
Southern Ry	26⅜	26	26¼
Southern Pacific	92⅝	92¼	91⅞
Northern Pacific	152	151⅜	150⅞
Natl Lead	71	70	70
Union Pacific	172⅜	171¾	171⅞
U S Steel	45	44⅝	44½
U S Steel pfd	104½	104¼	104

Total sales in New York Thursday, 598,000 shares.

CHICAGO MARKET REPORT.

May corn	46¼	47⅝	47⅝
May wheat	77⅜	78	77¾
May oats	40⅞	42	42
May pork	16.75	16.80	16.80
July corn	46½	47	47
July wheat	78	78⅝	78¾
Puly oats	36⅞	37⅝	37⅝

MONTREAL QUOTATIONS.

Dominion Coal	59b	64	64
Dom I and Steel	22	22¾	22¾
Dom I and S pfd	55	59	58
Nova Scotia Steel	78¾	78¾	78¾
C P R	185b	185	184½
Montreal Power	90⅝	91½	91
Detroit United	78¾	79	78¾
Illinois Traction pfd	93½	94½	93½

NEW YORK COTTON MARKET.

March cotton	9.20	9.20	9.28
May cotton	9.37	9.39	9.46
July cotton	9.51	9.56	9.59
October cotton	9.84	8.88	9.88

NEW YORK, Feb. 25—Lower prices for stocks were made with the resumption of trading today, after the three days' holidays. Declines generally were limited to within half. The exceptions were Pacific Mail, which declined 2, Canadian Pacific, 1¼; Northern Pacific, Pennsylvania, Amalgamated Copper and Sugar large fractions.

SOUR STOMACH, BELCHING WIND

are cured by taking a few doses of

Herner's Dyspepsia Cure

For sale by all good Druggists.

Trial size 35 cents; regular size, 100 doses $1.00.

Dr. Scott's White Liniment Co.,

LIMITED.

Proprietors of WHITE'S HONEY BALM for Coughs and colds.

SHIPPING

MINATURE ALMANAC.

1907 February	Sun Rises	Sun Sets	Tide High	Tide Low
25 Mon	7.13	6.02	10.17	4.32
26 Tues	7.11	6.03	11.000	5.13
27 Wed.	7.09	6.05	11.40	5.51
28 Thurs	7.07	6.06	0.02	6.28
March.				
1 Fri	7.06	6.07	0.49	7.04
2 Sat	7.05	6.08	1.17	7.42
3 Sun	7.03	6.09	1.56	8.24

The time used is Atlantic Standard.

VESSELS BOUND FOR ST. JOHN.

Steamers—
Almeriana, 1824, London, Feb. 1.
Lake Champlain, Liverpool Feb. 12.
Manchester Trader, Manchester, Feb. 10.
Montreal, Antwerp, Feb. 20.
Monmouth, Antwerp, Feb. 20.
Parthenia, Glasgow, Feb. 16.
Pomeranian, 2700, London, Feb. 7.
Salacia, 2,636, Glasgow, Feb 9.
Tunisian, Liverpool, Feb. 22.
Victorian, 6,744, Liverpool, Feb 15.

PORT OF ST. JOHN.

Arrived Today.

Stmr Pomeranian, Rennie, 2700, from London and Havre, France, via Halifax; Wm Thomson & Co, general cargo.

Stmr Cacauna, 931, Holmes, from Louisburg, C B; R P and W F Starr, 1700 tons coal.

Arrived Yesterday.

Stmr Salacia, 2636, Fraser, from Glasgow, Robert Reford Co, general cargo.

Cleared Saturday.

Stmr Bengore Head, 1,458, Campbell, for Dublin, Wm Thomson & Co, deal, etc.

DOMINION PORTS.

Louisburg, Feb. 22—Ard, stmr Cacouna, St. John; Cape Breton, McDonald, Halifax; Hector, Erem, Portland; St. Andrews' Nauen, Boston.

Sailed—Stmrs Coban, McPhail, St Johns, Nfld; Catalone, Glover, Boston.

Halifax, Feb 24—Ard 23rd, stmrs Victorian, Liverpool; Empress of Ireland, St John; Halifax City, St John; Bonavista, Louisburg; schr Muriel, St John's (Nfld); 4th, stmrs A W Perry, Boston; Senlac, St John via ports.

Cld—23—Stmr Pomeranian, St John.

Sld 23—Stmr Corinthian, Pickering, Boston; 24th, stmrs Kathinka, Thorsen, Jamaica via Turks Island and Santiago; Empress of Ireland, Forster, Liverpool.

BRITISH PORTS.

Bermuda, Feb. 24—Sld, stmr Orinoco, Bale, for St John.

Glasgow, Feb. 23—Ard, stmr Dunmore Head, St. John.

Barbados—Ard Feb. 5, ship J D Everett, Card, Buenos Ayres.

Black River, Ja—Ard Feb. 4, barktn Nora Wiggins, Ellis, Trinidad (To load for Chester, Pa.)

Queenstown, Feb 24—Sld, stmr Lucania, New York.

Liverpool, Feb 24—Ard, stmr Carmania, New York.

Glasgow, Feb 23—Sld, stmr Mariana, Halifax and St. John.

FOREIGN PORTS.

Ponce—Ard, Feb. 19, schr Mona, Inness, St John.

Rio Janeiro—Sld, Feb. 19, stmr Usher, Perry, Baltimore via St Lucia.

Trinidad—Ard, Feb 16, barktn Peerless, Byrnes, Liverpool.

Callao—Ard, Feb 3, ship Gantock Rock, Crosby, Noyo.

Boston, Feb 23—Ard, schooners R Carson, McLean, St Martins; Grace Darling, Mt Desert.

New York, Feb 23—Cld, schr Arthur M Gibson, St John.

New London, Conn, Feb 23—Sld, schr Onyx, Halifax for New York; Norman, St John for Bridgeport.

Boston, Feb 24—Ard, stmrs Boston, Yarmouth; barkentine Ensenada, New York, in ballast (towed here by tug Walter A Luckenbach.)

New York, Feb 24—Ard, stmr Etruria, Liverpool.

CHARTERS.

The following charters are given in Scammell Brothers' New York circular for the past week: Stmr Micmac, 1,600 tons, West India trade, one round trip, £675; bark St Paul, 440 tons, Trinidad to Hastings, asphalt, p t; bark Westfield, 1,018 tons, Peru to New York, sugar, 20s, option U K or Continent, 18s 6d; schr Laconia, 473 tons, Jacksonville to Cayenne, lumber, p t; schr E A Sabine, 268 tons, Sherbrooke to Philadelphia, lath, p t; schr Lord of Avon, 325 tons, Gulf to Kingston (Ja), lumber, $7.75; schr Lewanika, 298 tons, same; brig Marconi, 199 tons, Mobile to Havana, two trips, lumber, p t.

NOTICE TO MARINERS.

A new whistling gac buoy has been placed off Lockport by the government steamer Lady Laurier.

VESSELS IN PORT

Not Cleared
(With their Tonnage and Consignee.)
Steamers.

Cassandra, 4726 R Reford Co.
Lake Michigan, 3340, C P R Co.
Nordpol, 2,423, J H Scammell & Co.
Pretorian, 4073, Wm. Thomson & Co.
Vilieland, 1299, J H Scammell & Co.
Yola, 2246, Wm Thomson & Co.

Bark.

Shawmut, 407, J E Moore.

Schooners

Abbie Keast, 95, W Watson.
Abbie and Eva Hooper, 276, R C Elkin.
Anna, 465, J Splane & Co.
Annie Bliss, 276, Master.
Annie A Booth, 165 A W Adams.
Alaska, 118, J W Smith.
Clifford I White, 259, C M Kerirson.
Comrade, 77, J M Driscoll.
Corinto, 98, C M Kerrison.
D W B, 120, D J Purdy.
E. Merriam, 331, F C Beatteay.
Eric, 119, N C Scott.
F and E Givan, 99, F Tufts & Co.
Fanny, 91, F Tufts & Co.
Genevieve, 124, A W Adams.
Georgie Pearl, 118, A W Adams.
Harry Miller, 246, A W Adams.
Hunter, 187, D J Purdy.
Ida May, 119, D J Purdy.
Isaiah K Stetson, 271, J W Smith.
Jennie C, 98, A W Adams.
J Arthur Lord, 189, F C Beatteay.
Lizzie H Patrick, Master.
Lotas, 98, A W Adams.
Lena Maud, 98, J W Smith.
Myrtle Leaf, 336, A W Adams.
Onward, 92, J W McAlary.
Otis Miller, 98, J W Smith.
Pansy, 76, Master.
Perry C, 287, master.
Phoenix, 396, Master.
Priscilla, 101, A W Adams.
Rebecca M Walls, 516, master.
Rebecca W Huddell, 210, D J Purdy.
Rewa, 122, D J Purdy
Roger Drury, 307, R C Elkin.
Romeo, 111, P McIntyre.
S S Hudson, 250, master.
Sallie E Ludlam, 199, D J Purdy.
Three Sisters, 275, J E Moore
Walter Miller, 118, N C Scott
Wandrian, 311, J A Likely.
Witch Hazel, 235, F C Beatteay.

MARINE NOTES

The Nova Scotia schooner Mona, Captain Inness, arrived at Ponce, P. R. on the 19th February from this port with a cargo of lumber.

The Head line steamship Dunmore Head, Captain McFarran, arrived at Dublin, Ireland, last Saturday, from this port.

Yarmouth steamer Usher sailed from Rio Janeiro last Wednesday for Baltimore via St. Lucia.

Capt. James Sistare, of Noank, Thursday reported to the United States steamboat inspectors that while setting trawls off Watch Hill Wednesday he brought up pieces of wreckage thought to be parts of the steamer Larchmont. She lies one-eighth of a mile from the point located on the chart by Capt. Haley, of the schooner, as the point where the collision occurred. He will buoy the spot.

A new whistling gas buoy has been placed off Lockport by the government steamer Lady Laurier.

Tug Lord Kitchener has taken up the Quaco buoy, which had been upset, and placed another in its place. She brought the old buoy to St. John.

Bark Avonia, now in England, has been sold to go under the Russian flag. The Avonia was built at Horton in 1886 and is 1,629 tons register tonnage. Capt. Lockhart Porter, her late master, and the Messrs. Norths, were the principal owners.

Donaldson liner Salacia, from Glasgow arrived off the Island at 10 o'clock Saturday evening and anchored. The steamer came up yesterday morning at 12 o'clock and docked at No. 4 shed. The Salacia sailed from Glasgow, Feb. 2 for this port but had to put back on account of her machinery breaking down, and left again on Feb. 10. For the first five days out the steamer met strong head winds with heavy seas. Coming up the bay the weather was cold and strong and gales with high seas were encountered. The steamer brought out 2,000 tons of general cargo. The work of unloading will start this morning.

AN HEROIC MARINER

London Newspapers Accord Great Praise to Capt. Sperling Who Saved Stmr. Berlin Survivors.

LONDON, FEB. 25.—The newspapers here and on the continent are ringing with praise for the heroism of Captain Sperling, of Dordrecht, to whose initiative and courage it was entirely due that the last three survivors of the steamer Berlin, which was wrecked off the Hook of Holland, were rescued. Since the deed, Captain Sperling and his two brave nephews have been continually engaged in re-telling the story and sitting for photographs

All the survivors of the Berlin are progressing favorably.

IMPORTS

From Glasgow, ex stmr Salacia,—4,688 bags anthracite coal, R Reford Co; 1 pcl mdse, Estey & Co; 1 truss carpets, A O Skinner; 60 cases whiskey, McIntyre & Comeau; 1,373 bags sugar, order; 30 cases whiskey, C N Beal & Co; 30 cases whiskey, W L Williams; 150 cases whiskey, Comeau & Sheehan; 1 case mdse, A Gilmour; 25 empty casks, 3 cases mdse, 6 pkgs staves, S Jones; 1 case books, R Sullivan & Co; 23 pkgs mdse, Allan S Bain; 9 casks 50 cases whiskey, Foster & Co; 40 steel bloom, order R M; 850 cast iron pipe, order F; 51 steel bars, order; 56 bags clay, order; 9 rolls, 3 cases linoueum, Manchester Robertson Allison Ltd; 40 cases tea chests, order D; 150 bales cordage, J Patterson; 91 pkgs cordage, order E R Co; 165 tubes 1 bar steel, J Fleming.

For Bathurst, N B—23 coils rope, order A R.

For Hampton, N B:—162 bdls hoop, order D C M.

For Sackville, N B—100 tons pig iron, order.

For Moncton, N B—1 box mdse, R N Wyse.

For St Stephen, N B—2 cases mdse, Hy E Hill. Also goods for other points.

Business Notices

HANDSOME PARLOR FURNITURE

A very pretty display of parlor suites, fancy odd chairs and couches can be seen at Amland Bros. Ltd., Waterloo street. They are in the latest 1907 designs and were all made on their own premises by skilled workmen. Those who are about to brighten up their homes or going into housekeeping should call and select their wants early.

Eyesight is priceless. You can preserve it at small cost. See D. Boyaner, scientific optician, 38 Dock street.

The Union Clothing Co., 26-28 Charlotte street, old Y. M. C. A. building, have received another big supply of New Spring soft bosom shirts, all with separate cuffs. They will sell them from 48c. up to $2 each. It will pay all men to buy their shirts at this store—Union Clothing Co.

VETERANS ANNUAL DINNER

The South African Veterans' Association will hold their annual dinner at Newcombe's on Wednesday evening, when sleighs will leave the head of King street at 8 o'clock. If the sleighing should be poor a special train will be chartered.

Preparations are being hurried forward and the event bids fair to eclipse all previous efforts. The guests of honor will be His Worship the Mayor, R. J. Ritchie, Col. George West Jones, Staff Adjutant Capt. Layborn and H. D. McLeod.

It is expected that all the members of the association, numbering about seventy-five will be present.

The Japanese tea, held in St. David's church Saturday afternoon, was a great success in every way. The attendance was very large. The free kindergarten class from Waterloo street attended and gave a practical demonstration of their work under the direction of their teacher, Miss Morton. Miss Marian Campbell sang a song, and Mrs. H. Roberts gave a reading. This was followed by the tea, which was served under the direction of Mrs. Hatheway and Mrs. F. E. Holman. Mrs. H. V. McKinnon was in charge of the candy table.

Last Saturday evening the St. John County District Division, Sons of Temperance, made an official visit to Lorneville Division at Lorneville, and the following programme was carried out. Addresses were made by Robt. G. Carson, G. W. A., and Chas. L. Hamilton, D. W. P.; recitations by Miss McAfee and Bro. McCavour; speeches by D. Williams, D. W. A., and Bro. McCordick, D. C.; song, D Thomas, D. S. Refreshments were then served and the meeting came to a close with the singing of the national anthem.

ST. JOHN FIRE ALARM

SOUTH END BOXES.

2 No. 2 Engine House, King Square.
3 No. 3 Engine House, Union street.
4 Corner Sewell and Garden streets.
5 Corner Mill and Union streets.
6 Market Square, Corner Chipman's Hill.
7 Mechanics' Izstitute, Carleton street.
8 Corner Mill and Pond streets.
9 Corner Union and Crown streets.
12 Corner Peters and Waterloo streets.
13 Corner St. Patrick and Union streets.
14 Corner Brussels and Richmond streets.
15 Brussels street, Everitt's Foundry.
16 Corner Brussels and Hanover streets.
17 Corner Brunswick and Erin streets.
18 Corner Union and Carmarthen streets.
19 Corner St. David and Waterloo streets.
21 Waterloo, opposite Golding street.
23 Corner Germain and King streets.
23 (Private) Manchester, R A Ltd.
24 Corner Princess and Charlotte streets.
25 No. 1 Engine House, Charlotte street.
26 City Hall, Prince William street.
27 Breeze's Corner, King Square.
28 Corner Duke and Prince Wm. streets.
31 Corner King and Pitt streets.
32 Corner Duke and Sydney streets.
34 Corner Wentworth and Princess streets
35 Queen St., Corner Germain.
36 Corner Queen and Carmarthen streets.
37 Corner St. James and Sydney streets.
38 Carmarthen St. (between Orange and Duke streets.)
41 Cor. St. James and Prince Wm. Sts.
42 Corner Duke and Wentworth streets.
43 Corner Broad and Carmarthen streets.
45 Corner Brittain and Charlotte streets.
46 Corner Pitt and St. James streets
47 Sydney St. (opp. Military Build'gs).
48 Corner Pitt and Sheffield streets.
51 City Road, Christie's Factory.
52 Pond street, near Fleming's Foundry.
53 Exmouth street.
61 Gen'l Public Hospital, Waterloo street
62 Courtenay Bay Cotton Mill.

NORTH END BOXES.

121 Stetson's Mill, Indiantown.
122 Corner Main and Bridge streets.
123 Car Sheds, Main street.
124 Cor. Adelaide Road and Newman street.
125 Engine House No. 5, Main street.
126 Douglas Road.
127 Cor. Bentley St. and Douglas Ave.
131 Corner Elgin and Victoria streets.
132 Strait Shore, opp. Hamilton's Mill.
134 Strait Shore, Portland Rolling Mills.
135 Cor. Sheriff Street and Strait Shore.
142 Corner Portland and Camden streets.
143 Main street, head of Long Wharf.
154 Paradise Row, opp. Mission Chapel.
231 Engine House No. 4, City Road.
241 Corner Stanley and Winter streets.
253 Wright street, Schofield's Terrace.
312 Rockland Road, opp. Milledge street.
221 Corner Somerset and Barker streets.
412 Cor. City Road and Gilbert's Lane.
421 Marsh Road, Corner Fredericton street.

WEST END BOXES.

112 Engine House No. 6, King street.
113 Corner Ludlow and Water streets.
114 Corner King and Market Place.
115 Middle street, Old Fort.
116 Corner Union and Winslow streets.
117 Sand Point Wharf.
118 Corner Queen and Victoria streets.
119 Corner Lancaster and St. James streets.
212 Corner St. John and Watson Streets.
213 Corner Winslow and Watson streets.

MRS. JOHN H. CASE BURNED TO DEATH SATURDAY NIGHT

Sad Fate of Wife of Waterloo Street Grocer --- Neighbors Attracted by Fire Broke Into House and Found Her Dead.

Burned to a crisp by a fire in her residence, 124 Waterloo street, Mrs. John H. Case was found dead about 9 o'clock Saturday night by Jacob S. Smith and Sherman Hoyt, two occupants of the same house.

About 8.45 o'clock Mr. Hoyt, who lives upstairs in the same house as Mrs. Case, smelled smoke. Until he heard fire crackling, though, he took no action. When he heard the fire he went downstairs to inform Mr. Smith, who keeps a grocery store on the street floor. Together they went upstairs into Mrs. Case's place. They were not able to get in the front door, and the back door also was fastened. Mr. Smith broke this open and they were then in the kitchen. They saw fire leaping up the wall and a second glance revealed to them the horrible sight of the charred and blackened corpse of Mrs. Case. She was lying on her back with her feet towards the fire and her head on the threshold of a bedroom door.

An effort was made to ring in an alarm from box 21, but it is said that there was no key in the box. A still alarm was then sent in and the chemical engine responded.

The fire was put out without much difficulty and very little damage was done. Mr. Case had been summoned from his grocery store, 35 Waterloo street, and came in to find the body of his wife lying on the floor covered with a sheet. He picked it up, wrapped in its covering as it was, and laid it on a bed, feeling unable to look at it.

Coroner Berryman was summoned and gave permission for the body to be prepared for burial. The funeral will be held this afternoon.

Nothing certain is known as to how the fire originated, but it is thought by some that a lamp, which Mrs. Case carried, either exploded or upset. Mr. Hoyt, as the first to see the fire, is best able to judge. He said that in the corner where the fire had caught Mrs. Case had curtains hung to form a closet. He thinks that while she was hanging some clothes there the curtains caught fire and the lamp probably exploded, igniting Mrs. Case's clothing. She was very delicate and the shock of an explosion would probably render her helpless.

Mrs. Case was fifty-three years of age, and was a sister of the late James O. Miller, for many years a baker in Charlotte street, but who removed to McKeesport (Pa.), about fifteen years ago, and died a few months ago. One brother, Daniel, and a sister, Miss Annie, both of Pennsylvania, survive.

The married life of Mr. and Mrs. Case had always been most congenial and the husband feels very deeply the loss of his life-long companion. He has always been the stronger and more able to bear the burdens, but yesterday he felt that his cup of sorrow was nearly full. All the children born to Mr. and Mrs. Case died young in life. At present Mrs. Case's brother Daniel is very ill, and is life is despaired of.

INDEPENDENCE IN POLITICS AND CIVIL SERVICE REFORM THE GREAT NEEDS OF TO-DAY

The following report of the address of J. S. Willison of Toronto at the Canadian Club banquet in Orillia, Ont., on Feb. 18th is from the Toronto News:—

"The guest and speaker of the evening was J. S. Willison, of Toronto, and his subject was, "Some Problems of To-day."

NOT WORSE, BUT DIFFERENT.

Mr. Willison, in opening his address, denied that the problems of today were worse than those of yesterday. They were different, that was all, demanding each its special treatment, and a full measure of blunt courage and real capacity. Much of the evils of to-day were traceable to the blind partizanship which descends as sacred political conviction from father to son. This was true too often of the individual and of the press. A party press is, and must be, uncomfortable. That press which has to take orders from party leaders is in an unhappy position. They are instructed to take a particular side of a question on which they have not been consulted, and which they have not heard discussed by the leaders. And praise or censure is meted out according to how the party journalist handles questions on which he must too often suppress his personal convictions.

Such men as Bright and Cobden in England, and Garrison in America, had cared little or nothing for parties. These men had cheerfully seen parties wrecked, rather than permit injury to the great principles for which they contended. And these were the men who had given force and direction to the great movements which made for human progress. They were absolutely indifferent to partizan considerations.

INDEPENDENCE NOT IMPOTENCE.

Independence in politics, tradition to the contrary, does not mean impotence. Such men as Peel and Gladstone and Bright and Devonshire and Salisbury and Chamberlain were not tied to parties. They had never feared to take independent and fearless action. Chamberlain, through simple adherence to sincere conviction, had wrecked each of the two historic British parties in turn, and still remained the great outstanding figure in the politics of his country. George Brown had done the same in Canada. The man who served party first could not serve his country best. It had been a good thing for Canada when the Conservative Government was defeated ten years ago—and an equally good thing for Ontario when the Liberal Government was defeated two years ago. (Rival but good-natured cheers greeted each of these statements, when it was not difficult to determine the adherents of the different parties.)

We had the experience and example of the United States and all the wealth of British history and tradition to guide us in working out the problems of to-day. The outstanding problems are an arrogant materialism, the tendency to lawless corporation rule, the gathering of tremendous wealth in a few hands, and the amelioration of social conditions. We must establish individual responsibility for corporate action, we need enthusiasm, robust energy, a new and fresh expression of the brotherhood of man. Reform must come, either by evolution or by revolution. The great problem of today is the condition of the people. Labor and capital must recognize each other's rights. Co-operation and profit-sharing will help to solve the existing struggle between capital and labor. National resources which belong to the public will inevitably revert to the public from their present owners. Coal mines, for instance, thought Mr. Willison, inside of 20 years would be either owned or controlled absolutely by the State.

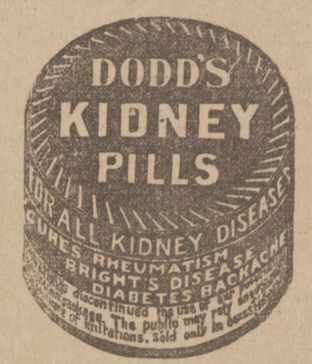
CIVIL SERVICE REFORM.

Party considerations are nowhere more malevolent in their manifestations than in the civil service. The greed of office corrodes principles and corrupts parties. The miserable traffic in spoils entails unspeakable vexations and humiliations on party leaders of high spirit and high purpose. Moreover, the service must suffer, efficiency must be sacrificed and independent thought must be stifled. This influence of partizanship in civil appointments extends even to our judiciary, the Intercolonial Railway, the postal and customs services. It is an efficient club to compel servile obedience to party. We must understand that creeds, whether economic, social, or even religious, are subject to modification and change. We must meet new conditions and new problems as they arise, even if it involve the discarding of inherited ideas and the remoulding of our most cherished convictions. The State must regulate public service corporations, communities must operate or control their own public utilities, the slums of the cities must be cleansed. All these things will abate the class war and improve public health and morals.

TWENTY EIGHT BELOW

CHATHAM, N. B., Feb. 25—(Special,—The government thermometer registered twenty-eight below, Saturday night. This is the coldest of the season.

An interesting and instructive lecture on The Stage and the Drama was given yesterday afternoon by James H. McHugh before the Y. M. A. of St. Peter's church in their rooms, Douglas avenue. The lecturer traced the history of the drama from the earliest times and described the principal actors, who have left their mark upon the stage in the last 150 years. Reference was also made to amateurs and professional drama as presented in St. John from olden times down to the present day. There was a large attendance and Mr. McHugh's able address was highly appreciated.



CONDENSED ADVERTISEMENTS

(Too late for classification.)

WANTED—A JUNIOR CLERK, ONE OF two or three years' experience in clothing or gents' furnishings preferred. Answer in own handwriting, stating age, experience and salary wanted. H. X., care of Telegraph.

LOST—BETWEEN WINTER STREET and Opera House, Gold Bracelet. Finder please leave at Box Office, Opera House. 2-25—1t.

WANTED—CAPABLE GIRL FOR GENeral housework. Apply MRS. GEO. F. CALKIN, 109 Wentworth street. 2-25—tf

WANTED—AT ONCE, A SERVANT TO assist with general housework. Apply MISS M. J. PARKS, 'Stone House," Mount Pleasant. 2-25—tf.

TO LET—MAY 1ST, THAT DESIRABLE suite of offices on ground floor, Ring Building, Germain street, hot water heating and modern conveniences. Present occupant, Metropolitan Insurance Company. Apply NORMAN L. McGLOAN, 42 Princess. 2-25—6t.

NOTICE.

THERE will be sold at Public Auction at Chubb's Corner (so called) in the City of Saint John, at the hour of twelve o'clock (noon), on Friday, the twenty-ninth day of March, A. D., 1907, all and singular, all the right, title and interest of the Estate of Lawrence McMann, deceased, in those two lots of land on the north side of Brittain street, in the City of Saint John, known and distinguished on the map or plan of the said City on file in the office of the Common Clerk by the numbers 1183 and 1184, each lot estimated to be forty feet in width, fronting on the North side of Brittain street, and extending back northerly one hundred feet from said street.

The foregoing sale will be made under and by virtue of the Act 58th Victoria, Chapter 49, for the purpose of realizing the several amounts hereinafter mentioned, namely, $8.16, $8.55 and $8.75, said amounts being respectively for the three respective assessments for the years 1903, 1904 and 1905 respectively assessed against the said estate of the said Lawrence McMann on said land for ordinary City taxes in the City of Saint John, no part of which has been paid.

Dated the 23rd day of February, A. D., 1907

FRED. SANDALL,
Receiver of Taxes for the
City of Saint John.

C. N. SKINNER.
Recorder of The City of Saint John.

Bankrupt Sale.

**The complete stock of Mrs. A. J. Cox, 308 Brussels Street, consisting of Dry Goods