

THE EVENING TIMES, ST. JOHN, N. B., WEDNESDAY, JANUARY 17, 1906.

TO LET

OFFICES TO LET in Canada Permanent Block, Cor. Prince Wm. and Market Square. Apply to EDMUND B. LeROY, 71 Prince William Street, St. John, N. B.

SOME EXAMPLES OF SOUND LOAN COMPANIES

criticism Caused by York County Failure is Too Sweeping in Its Character—Canada Permanent Fine Showing.

(Money Times).

The notoriety which the York County Loan Company has gained of recent days, and especially since its compulsory stoppage, has given rise to a feeling of suspicion in the minds of many as to the safety of other loan companies using like methods. Nor is this all. It has caused murmurings as to the prudence of allowing mortgage loan companies to take deposits at all. This latter doctrine is not new; it was espoused many years ago by bankers, more than one, and supported by arguments which have a certain weight if used with reference to speculative, or loosely managed concerns of the kind. But these arguments have been heard and weighed before committees of parliament in successive years, and while they have had the effect of increasing the safeguards thrown around depositors, they have not convinced the law-makers that taking deposits is a thing that should be forbidden. The latest speaker to re-assert the doctrine is D. M. Stewart, before the Dominion Club, of Toronto, the other day. He contended that "all companies authorized to make loans on real estate, building, etc., should be required by law to maintain a certain percentage of their assets in actual cash as a reserve for the security of depositors."

If Mr. Stewart is correctly reported as above, he seems to have made his remarks too sweeping in their character. There are numerous sound and carefully managed mortgage loan companies in Canada which do maintain a certain percentage and a very large percentage of liquid assets. Take as an example the Canada Permanent, which had at the close of last year some \$2,700,000 of deposits. It held at that date \$335,000 in cash, \$481,000 in municipal debentures, and \$1,890,000 call

loans on bonds and stocks, all \$2,215,000 in realizable form with which to pay depositors, or more than 82 cents for every dollar. Or take the case of the Huron & Debonville, which has \$1,000,000 of deposits, and these it held \$971,000 in cash, debentures and bonds, say 97.12 per cent. immediately available. The Ontario Loan & Debonville, having \$325,000 in deposits, and keeping \$225,000 liquid, equal to more than 69 per cent. And there are other companies, such as the Central Canada Loan, and the Toronto Mortgage Company, which hold, the first, three times, the other, twice as much in cash or immediately available securities as their deposits amount to. It would be manifestly unfair to prevent such companies from taking deposits when they can show such security to their depositors. Nor is it less unfair to jump sound concerns like these with the score of weak and undesirable companies which not only have no such available reserves but make pretensions and alluring promises to depositors or "members" which cannot be made good.

In his remarks Mr. Stewart has spoken as if the chartered banks were the only places for the deposits of the people. He says, does not need to be reminded that there are already more than a hundred millions of Canadian deposits outside of banks, and as to the twenty millions of loan company deposits, he and the others who possibly think with him will find upon examining the books of Dominion and Provincial legislation on the subject that they are very well hedged about by law. What is needed in addition to having laws on the statute book which protect the depositor is the prompt administration of those laws, and the restriction of only those that only city and known character and ability shall be allowed to conduct companies which take the money of the people.

MONTREAL BROKERS

For First Time in Months Some are Advising Purchase of Stock.

(Montreal Star).

For the past two weeks or more Montreal brokers have talked in a more optimistic strain in regard to the future of Canadian stocks and some have come out flat-footed (for the first time in months) to advise their clients to range themselves on the bull side.

McCaig Bros, for instance, in writing their clients today, say: "Not very long ago we advised our clients to purchase stocks listed in our Canadian market, as we were satisfied that the time had come for a general advance in them, although, as we pointed out at the time, the advances would be indefinite and not collective."

"Since then the correctness of this opinion has been demonstrated in several stocks."

"The advance in Minneapolis St. Paul and Sault Ste. Marie stock, which we predicted in the circular of the 14th in which the company's statement was given, has taken place. The common stock has advanced from 127 to 132, and the preferred from 167 to 183."

"We cannot too strongly impress upon our clients that the stock listed in this market are booked for a substantial advance within a very reasonable period. The earnings of these companies are phenomenally large, and there are special conditions of which we are not permitted to speak to sell \$12 per share, but the company deducted the \$12 for interest when the transaction was made, so that the man only received \$18, while he paid back to the firm \$30. In the additional interest on \$12 in per annum. It figures out at over 100 per cent. interest."

"The preferred 6 per cent. cumulative stock of the Illinois Traction Company is shortly to be listed on our Exchange. This company is controlled by Canadians, and as it is earning 17 per cent. on its preferred stock this dividend is assured for all time to come. We unhesitatingly recommend this stock to investors to buy outright and put away as there can be little doubt that within a year or two it will be worth considerably more than paid. Meanwhile it pays 6.21 per cent. on the investment at 95."

"When the hands and feet are chilled they must not be put near the fire or hot water, as this, by causing the blood vessels to dilate too rapidly is the cause of chilblains. They may be put into tepid water, and a little hot water added from time to time, so as gradually to increase the temperature, but the best plan is to warm the feet and hands by exercise and by rubbing."

BRITISH COLUMBIA PERMANENT LOAN AND SAVINGS CO.

Dividend No. 15.

Notice is hereby given that a dividend of NINE per cent. per annum has this day been declared on the Permanent Stock of the Company for the half year ending Dec. 31, 1905, and that the same will be payable at the head office of the company, No. 321 Campbell street, Vancouver, B. C., on and after January 15, 1906. By order of the board.

THOS. T. LANGLOIS, President.

Vancouver, January 10th, 1906.

THE WORLD OF SHIPPING

MINIATURE ALMANAC.	1906	Sun	Mon	Tue	Wed	Thur	Fri	Sat
Jan 1	1906	1	2	3	4	5	6	7
Jan 8	1906	8	9	10	11	12	13	14
Jan 15	1906	15	16	17	18	19	20	21
Jan 22	1906	22	23	24	25	26	27	28
Jan 29	1906	29	30	31				

STEAMERS FOR ST. JOHN.	Date	Ship	Agent
Monterrosa, from London	Jan. 1	Monterrosa	Wm. Thomson & Co.
Concordia, from Glasgow	Jan. 1	Concordia	Wm. Thomson & Co.
St. John City, from Liverpool	Jan. 1	St. John City	Wm. Thomson & Co.
Corinthian, from Liverpool	Jan. 1	Corinthian	Wm. Thomson & Co.
Manchester, from Liverpool	Jan. 1	Manchester	Wm. Thomson & Co.
Lake Erie, from Liverpool	Jan. 1	Lake Erie	Wm. Thomson & Co.
Parisian, from Liverpool	Jan. 1	Parisian	Wm. Thomson & Co.
St. John City, from Liverpool	Jan. 1	St. John City	Wm. Thomson & Co.
Lake Erie, from Liverpool	Jan. 1	Lake Erie	Wm. Thomson & Co.

PORT OF ST. JOHN.	Wednesday, Jan. 17.	Arrived.
		Star Carlin Austin, 233, Pika, from Boston, via Eastport; W G Lee, pass and mde.
		Burns Shawmut, 46, Redeker, from New York.
		John E. Moore, 715 tons hard coal, Star.
Coastwise—		Star Bonavia, 87, for Louisbourg, C. B. Baker.
		Sch. Rabel, Wilson, Grand Harbor.
DOMINION PORTS.		
MUSQUASH, Jan. 10—		Sld, sch. Harry Knowlton, for New York; 30,624 feet spruce deck.
HALIFAX, Jan. 17—		Arr, sch. Numidia, from Liverpool for St. John, and proceeded.
BRITISH PORTS.		
LIVERPOOL, Jan. 16—		Sld, sch. Lake Erie, for St. John.
LONDON, Jan. 16—		Arr, sch. Minnesota, from New York; Montreal, from St. John, N. B. via Halifax.
FOREIGN PORTS.		
CITY ISLAND, Jan. 14—		Pd, sch. Tay Sprag, St. John for New York; Blue Nose, New York for St. John; Blue Nose, New York for St. John.
DELRIVER, Jan. 14—		Pd, sch. Tay Sprag, St. John for New York; Blue Nose, New York for St. John; Blue Nose, New York for St. John.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.
PHILADELPHIA, Jan. 16—		Arr, sch. Lyndal, St. John, N. B. via New York.
VINEYARD HAVEN, Mass. Jan. 16—		Arr, sch. Lady Lyndal, Philadelphia for St. John, N. B. via New York.
CITY ISLAND, Jan. 16—		Bound south, sch. Sylvia, St. John, N. B. via Halifax.