

NEWS FROM THE WORLD OF FINANCE

FOREIGN EXCHANGE PLANS FOR THE ORGANIZATION OF FEDERAL RESERVE BANKS IN GREAT BRITAIN

Good Effect of "Gold Pool" Evidenced—London Market Getting Ready for Normal Trading in Exchange.

New York, Oct. 8.—Temporary office for the new Federal Reserve Bank for this district have been engaged.

A general council of the operating officers of the twelve regional or district banks is to be called in Washington in about three weeks to discuss a scheme of organization for the new system as set forth in a comprehensive report by the preliminary committee on organization. This committee was appointed by the Reserve Bank Organization Committee, which now is embodied in the Federal Reserve Board.

The preliminary committee consisted of H. Parker Willis, who drew the original draft of the new Banking and Currency law; Edmund D. Fisher, Deputy Controller of the city of New York; Andrew A. Benton, of the firm of Marwick, Mitchell, Peat & Co., accountants; O. Howard Wolfe, of the American Bankers' Association; Joseph A. Broderick, of the New York State Banking Department; Ralph Dawson, assistant manager of the foreign exchange department of the Guaranty Trust Company; and Stephen H. Farnham, of the Remington Typewriter Company.

In formulating its report this preliminary committee received advice and suggestions from Mr. Max May, vice-president of the Guaranty Trust Company, and from Harry E. Ward and C. C. Robinson, of the Irving National Bank, as well as from Ralph Van Vechten, of the Continental and Commercial National Bank of Chicago.

Call Report Valuable.

Members of the board of directors of the New York district bank said the committee's report was of great value to them in organizing their bank. Instead of having to evolve all the details of organization themselves, they would be presented with a draft which they could accept or change to suit the needs of their particular districts.

In its report the committee recommends that a uniform system be adopted for all banks. It presents a set of proposed by-laws and outlines a scheme for accounting that undoubtedly will be accepted, it was said, by all the twelve district banks.

On the subject of commercial paper for rediscounting, the committee declares the federal reserve act distinctly contemplates and provides for the use of single name as well as of two name paper, of the kind which is understood, however, that the single name paper arises from purely commercial classes and not out of speculative transactions, which are not to be complete and as fully developed as possible.

Whether this means that positive and wide-reaching improvement must depend on the further dislodging of the German forces from their French intrenchments is a matter to which an unreserved answer cannot now be given. In so far as our own financial position depends on restoration of credit and confidence at London, it does so depend in large degree on the course of events at the western frontiers of Europe has much significance to us. It often happens that a market does not entirely grasp the real influence of such phases in a situation until the period of doubt is over. It was not until near the end of 1911 that Wall Street began to understand that our disordered markets of that year had not been primarily the effect of the crop or anti-trust law prosecutions, but of the highly critical relations, during four weeks of the summer, between France, Germany, and Great Britain—relations which we now can see meant the easy possibility of a "general European" war three years ago.

One development of the day, which excited interest, was the action of London banks in advising correspondents in this city that they could draw upon them against moderate amounts. This word came from some of the largest banks in Great Britain, and showed that the London market was getting into position again for normal trading in exchange. A considerable business was done, and some important transactions were put through by interests that had been out of the market for some time. The deal of business was done with the \$100,000,000 pool, and with brokers direct. In this respect the situation showed decided improvement, since exchange on London was more available than it has been at any time for several weeks.

So far as quotations went, most of the business was done on the basis of 4.95% for sight drafts on London and 4.95% for telegraphic transfers. These rates were adhered to most of the day, although the demand for cable remittances was at one time broad enough to advance the rate to 4.97%. The rates in general, however, were not materially changed since yesterday, but the situation was easier in that there was more exchange in the market and merchants could buy larger amounts than were previously available. There was larger trading in cable remittances for the simple reason that there was an increased supply of exchange to deal with since the gold fund committee began to sell cable remittances as well as sight drafts.

Some of the out-of-town banks arranged to pay into the sub-treasuries at Chicago and other places considerable contributions of gold certificates for the account of the \$100,000,000 gold pool committee, New York. These payments will be available here in a few days, when it is expected that the last banks which have been invited to join the pool will send in their subscriptions. A feature of the selling by the pool so far has been the number of orders executed for buyers at out-of-town points. There has been a large business done with mercantile interests, and it is probable that before the end of the week there will be more business transacted of the sort that is ordinarily done in a normal market.

There were arrangements made by some municipalities to offer long-term bonds in the near future. These negotiations were largely tentative, but one or two loans were definitely arranged for, and it is probable that various cities like New Haven and others of similar size will make offerings of long-term bonds, paying 4½ per cent interest before long. The issues will not be large, but they will afford an interesting test of the market for long-term bonds put out by

THE WOOLEN TRADE IN GREAT BRITAIN

In heavy wool district boom has come since war owing to great number of Government orders.

New York, Oct. 8.—Mail advices have been received from England which speak enthusiastically of the condition and immediate prospects of the wool textile industry, which is practically on a war basis. Most every branch of the West Riding trade now feels the impetus of government orders. War requirements are the sole cause of the improvement. A Leeds correspondent says that there is "great brightness everywhere, and the outlook for the winter is decidedly improved." A trade boom is being experienced in the heavy wool district where many mills are running night and day.

The committee suggests that the federal reserve clearing house be established in the national capital. It suggests that each federal reserve bank deposit with the federal reserve clearing house all its gold beyond that which will be sufficient to take care of local needs. Settlement need not be made between reserve banks often, but weekly, because daily settlements might prevent the operation of the natural clearing effected by the interchange of ordinary business transactions. Therefore at the close of business each Thursday each reserve bank should wire the clearing house the amount of the balance and should state whether debit or credit relations exist between it and other reserve banks. Following one day, Friday, for adjustment of any differences in the advances received, the clearing would be effected on Saturday.

As tangible evidence of the ownership of the gold deposited with the clearing house it is proposed to issue certificates in large denominations in a similar manner to that in which clearing house currency certificates are now issued.

Domestic exchange business of the federal reserve system must be so arranged as to offer constant inducements to non-members to enter the system.

Handful of non-member banks there does not appear to be any necessity for a federal reserve bank joining the clearing house in the city in which it is located. It is earnestly recommended that all federal reserve banks be simultaneously opened and not until their functions are as nearly complete and as fully developed as possible.

Private Enterprises Very Busy It is calculated that approximately 500,000 yards of fabrics (khaki cloths for uniforms and overcoats) have been ordered by the British government, and almost as much again is expected. But how many blankets have been ordered is not known. They have been taken in contracts of 100,000 each and the total is immense. Flannel manufacturers have been busy, night and day in some cases, overtime in others, while large quantities of socks and hosiery goods have been ordered.

This gives an idea of what the West Riding mills and others interested in the work are obliged to take care of for the British government. In addition, a vast number of private enterprises are knitting footwear, underwear, gloves, etc. Every hamlet has its club or society engaged in this volunteer work. All of this semi-public and private activity is due to the demands occasioned by the English army in France. But aside from this the demand of the French government for similar war material has been large and big orders from that country for blue-gray cloth and blankets are now being filled by West Riding manufacturers and merchants.

Certain Materials Scarce and High Tops and yarns of suitable, or popular, qualities are active, scarce and rising. Crossed tops around 40s to 60s qualities become dearer with every fresh demand from the government for manufactured goods to be made from them.

Produce Prices in Canadian Centres Montreal, Oct. 9.—CORN—American No. 2 yellow, \$1 to \$2. OATS—Canadian western No. 2, 56 to 57; No. 3, 54 to 55. FLOUR—Man. spring wheat patents, \$6.70; second, \$6.20; strong bakers, \$6; winter patents, choice, \$6.25; straight rollers, \$5.75 to \$6; straight rollers, bags, \$2.85 to \$2.95. MILLFEED—Bran, \$2.50; shorts, \$2.75; middlings, \$3.00; moultie, \$3.00 to \$3.40. HAY—No. 2, per ton, car lots, \$17 to \$18. POTATOES—Per bag, car lots, 60 to 65.

WINNIPEG GRAIN. Wheat. May 116½ Oct 107½ Dec 109½ Oats. Oct 49½

STEAM BOILERS We have on hand, and offer for sale the following: Boilers built for a safe working pressure of one hundred and twenty-five pounds: One "Inch" Type 50 H. P. One Return Tubular Type 60 H. P. One Locomotive Type 20 H. P. Two Vertical Type 20 H. P. Full particulars and prices will be mailed upon request.

I. MATHESON & Company, Ltd. BOILER MAKERS NEW GLASGOW, NOVA SCOTIA.

VOLUNTEERS WANTED FOR LOCAL TRAINING HOME SERVICE 62nd FUSILIERS. Recruiting Office at the Armory Open 10 a.m. to 10 p.m.

CHOICE Carleton Co. Hay, Manitoba White Oats All kinds of Mill Feeds At lowest possible prices. A. C. SMITH & CO., 9 Union Street, West St. John. Telephone West 7-11 and West 8-1

The Royal Trust Co. OF MONTREAL. Capital Fully Paid, \$1,000,000 | Reserve Fund, \$1,000,000. BOARD OF DIRECTORS: Sir William C. Van Horne, K. C. M. G., Vice-President. Hon. Sir Lomer Gouin, David Morris. R. B. Angus. K. C. M. G. Sir T. G. Shaughnessy, K. C. V. O. A. Baugarten. C. R. Hoemer. A. D. Brathwaite. Sir W. C. Macdonald. H. R. Drummond. Hon. R. Mackay. C. S. Gordon. Hon. A. E. Holt, Manager.

Western Assurance Co. INCORPORATED 1851 Assets, \$3,213,438.25 R. W. W. FRANK - Branch Manager ST. JOHN N. B.

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STEAMSHIPS.



ROYAL LINE Steamships combine the finer features of club and hotel service every Monday, Wednesday and Friday, at 8.30 a. m., returning alternate days, leaving Fredericton at 7.30 a. m. The D. J. Purdy or Majestic can be chartered at any time for excursions or picnics.

ST. JOHN-FREDERICTON ROUTE. STMR. D. J. PURDY will sail from North End for Fredericton and intermediate points every Tuesday, Thursday and Friday, at 8.30 a. m., returning alternate days, leaving Fredericton at 7.30 a. m. The D. J. Purdy or Majestic can be chartered at any time for excursions or picnics.

ST. JOHN-WASHADEMOAK ROUTE. STMR. MAJESTIC will sail from North End for Cole's Island and intermediate points every Tuesday, Thursday and Saturday at 10 a. m., returning alternate days, leaving Cole's Island at 6 a. m.

D. J. PURDY, Manager.

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RAILWAYS.

CANADIAN PACIFIC

FALL EXCURSIONS

BOSTON

FROM ST. JOHN. Tickets on Sale until October 17th. Good for Thirty Days. FROM DATE OF ISSUE.

W. B. HOWARD, D.P.A., C.P.R.

CANADIAN GOVERNMENT RAILWAY INTERCOLONIAL PRINCE EDWARD ISLAND RY

REDUCED FARES

Thanksgiving Day Monday, October 12. SINGLE FARE Going Oct. 12; Returning Oct. 13th. FARE AND ONE-THIRD Going Oct. 10, 11, 12; Returning Oct. 14, 1914.

GEO. CARVILL, City Ticket Agent.

STEAMSHIPS.

EASTERN STEAMSHIP CORPORATION

Autumn Excursions via the INTERNATIONAL LINE

Going Sept. 19-Oct. 16, inclusive. Return limit thirty days. St. John to Boston and return - \$7.00. St. John to Portland and return - 6.50. Through tickets at proportionately low rates on sale at railway stations.

INTERNATIONAL LINE Leaves St. John Mondays, Wednesdays and Fridays at nine a. m. for Lubec, Eastport, Portland and Boston. Returning leaves Central Wharf, Boston, nine a. m. Mondays, Wednesdays and Fridays for Portland, Eastport, Lubec and St. John.

MAINE STEAMSHIP LINE \$3.00 Reduced Fare to New York Oct. 1st to April 30th.

Direct service between Portland and New York. Leaves Franklin Wharf, Portland, Tuesdays, Thursdays and Saturdays at 6.00 p. m. on and after Oct. 1st.

City Ticket Office, 47 King street. L. R. THOMPSON, T. F. and P. A. A. E. PLEMMING, Agent, St. John, N. B. C. B. KINGSTON, Com. Agt., Eastport, Me.

MANCHESTER LINE

From Manchester to St. John. From St. John to Manchester. Oct. 13. Oct. 17. Man. Exchange. Nov. 3. Oct. 31. Man. Mariner. Nov. 17.

Steamers go via Philadelphia. WILLIAM THOMSON & CO., Agents, St. John, N. B.

THE MARITIME STEAMSHIP CO. (LIMITED).

Until further notice the S. S. Connors Bros. will run as follows: Leave St. John, N. B., Thorne Wharf and Warehouse Co., on Saturday, 7.30 a. m. for St. Andrews, calling at Dipper Harbor, Beaver Harbor, Black's Harbor, Back Bay or Letete, Deer Island, Red Store, St. George. Returning leave St. Andrews Tuesday for St. John, calling at Letete or Back Bay, Black's Harbor, Beaver Harbor and Thorne Wharf.

AGENT—Thorne Wharf and Warehouse Co., St. John, N. B. Phone 77; manager, Lewis Connors, Black's Harbor, N. B.

This company will not be responsible for any debts contracted after this date without a written order from the company or captain of the steamer.

MAJESTIC STEAMSHIP CO. (FOR BELLEISLE)

Steamer Champlain will leave St. John on Tuesday, Thursday and Saturday at 12 o'clock noon for Hatfield's Point and intermediate landings, returning will leave Hatfield's Point on alternate days, due in St. John at 1 p. m.

R. S. ORCHARD, Mgr.

STEAMER ELAINE

Leaves Indiantown, Old May Queen wharf, foot of Hammond street, every Wednesday and Saturday morning at 8 o'clock for Chipman and intermediate points. Returning leaves Chipman every Monday and Thursday at 6 a. m.

While excursion season is on freight will be received up to and including the 15th.

CAPT. R. H. WESTON, Manager.

FURNACE LINE

From St. John to Crown Point. From Crown Point to St. John. Sept. 26. Oct. 6. Crown Point. Oct. 20. WILLIAM THOMSON & CO., Agents, St. John, N. B.

STEAMER MAY QUEEN

will leave P. Nasé & Sons' wharf, Indiantown, Wednesday and Saturday mornings at 7 a. m. until further notice, for Chipman and intermediate stops, returning Monday and Thursday.

F. H. COLWELL, Mgr.

ONE OF VICTORY

Snappy Ball put up by both teams—Over 20,000 excited fans in attendance.

Eighty by smashing a two-bagger to the right field wall. He took third on Murphy's out, Maranville to Schmidt, and was left there as Oldring struck out and Collins fled to Connelly.

Boston went out in the ninth on grounders. Deal was out. Baker to Melnick. Rudolf, who was handsomely applauded by the crowd for the fine game he pitched, was retired, Barry to Melnick, and Moran ended the inning, Baker to Melnick.

Baker's only hit of the game came in the ninth, it was a two-base smash against the right field wall. Strunk lifted a fly to the right field corner and came to an end when Barry was thrown out, Maranville to Schmidt.

The box score: Boston.

ABR H PO A W

Moran, rf. 5 0 0 0 1

Evans, 2b. 4 1 1 2 2

Connelly, lf. 3 1 1 2 0

Whitted, cf. 3 2 1 1 1

Schmidt, lb. 4 1 2 1 1

Gowdy, c. 3 3 9 10 0

Deal, 3b. 4 0 2 2 3

Maranville, ss. 4 0 0 1 0

Rudolf, p. 4 0 1 0 3

Totals 34 7 11 27 13 2

Philadelphia.

ABR H PO A W

Murphy, rf. 4 0 1 0 0

Oldring, lf. 3 0 0 2 0

Collins, 2b. 3 0 0 1 3

Melnick, lb. 2 1 2 1 0

Strunk, cf. 4 2 0 0 0

Barry, ss. 2 0 0 3 0

Schlag, c. 2 0 0 3 0

Lapp, p. 1 0 0 2 1

Bender, p. 2 0 0 1 3

Wyckoff, p. 1 0 1 1 0