

J. P. Morgan Joins with Advocates Of Regional Bank in N. Y. District

Appears Unexpectedly at
The Afternoon Session
of Banking Experts.

DON'T CARE WHAT
CITY IS CHOSEN

Important Thing is to have
it of Sufficient Size to
Command Respect of Bus-
iness Men and Bankers of
all Countries.

New York, Jan. 6.—J. P. Morgan aligned himself today with the advocates of a regional bank of commanding size in the district which is to include New York to be the other witnesses who appeared at today's hearing of the federal reserve organization committee shared Mr. Morgan's views, arguing for the establishment of a regional bank in this territory, which would represent forty per cent. or more of the capital of the entire national system. Secretary McAdoo of the Treasury Department and Secretary Houston, of the Department of Agriculture, who compose the committee intimated that they did not share this view, although both said they had reached no decision. Many of their questions bore upon the feasibility of making the regional districts more nearly equal, with perhaps three banks in the northeast, instead of one.

Mr. Morgan's appearance before the committee was a surprise to those who were attending the hearing, and the banker indicated that the invitation to give his views was something of a surprise to him, as he had not been requested to appear until shortly before the hour specified. There was a stir in the committee room when the heavy-set figure of the banker appeared amid the little group of men who had assembled for the afternoon session.

Not Particular About Location.

Explaining that he had not considered carefully the division of the country into regional districts, Mr. Morgan said he would not attempt to outline any detailed plan.

"I am trying to see how the whole United States is to be handled," he explained. "That's all I am good for."

Mr. Morgan surprised his hearers by saying he did not consider it important whether a regional bank was located in New York. It might as well be in Boston, he believed. The important thing, he said, was to have the bank which served the New York district of sufficient size to command the respect of the business men and bankers of all countries. As to the amount of capital in this bank, which many witnesses had said should be larger than that of any member banks, Mr. Morgan attached comparatively little importance to that phase of the matter.

"It is not so much the capital," he said, "as the assets the bank represents."

"Do you think," asked Secretary McAdoo, "that foreign banks would look at one regional bank, in forming their estimate, or at the entire system of units under a co-ordinated board?"

"That depends upon the action of the co-ordinated board," Mr. Morgan replied. He said that if the board could show that the system was co-ordinated, foreign bankers would feel that they were doing business with one comprehensive bank.

"The real idea," he said, "is to get the most convenient arrangement to serve the whole reserve association."

Secretary McAdoo handed to Mr. Morgan a large white sheet of paper on which was an outline map of the country, and asked him to indicate on it, at a latter time, the place which he thought regional banks should be placed under the district they could cover. Mr. Morgan looked doubtfully at the secretary, and said he feared he would not have the time to go into the matter exhaustively. He nevertheless folded up the map and walked off with it, promising to do his best.

M. G. Elliott, secretary of the committee, left tonight for Boston, to arrange for the hearings of the committee in that city on Friday and Saturday.

EAT CABBAGE, FISH,
SAUSAGE, NEW BREAD

"Pape's Diapepsin" digests
food when stomach can't
—Cures Indigestion.

Do some foods you eat hit back—
fasten good, but work badly; ferment
into stubborn lumps and cause a sick,
sour, gassy stomach? Now, Mr. or
Mrs. Diapepsin, let this down: Pape's
Diapepsin digests everything, leaving
nothing to sour and upset you. There
never was anything so safely quick, so
certainly effective, no difference how
badly your stomach is disordered you
will get happy relief in five minutes,
but what pleases you most is that it
strengthens and regulates your stom-
ach so you can eat your favorite foods
without fear.

Most remedies give you relief some-
times—they are slow, but not sure.
"Pape's Diapepsin" is quick, positive
and puts your stomach in a healthy
condition so the misery won't come
back.

You feel different as soon as "Pape's
Diapepsin" comes in contact with the
stomach distress just vanishes—your
stomach gets a sweet, no gases, no belch-
ing, no eruptions or indigestion food,
your head clears and you feel fine.

Go now, make the best investment
you ever made, by getting a large fifty-
cent case of Pape's Diapepsin from any
drug store. You realize in five min-
utes how needless it is to suffer from
indigestion, dyspepsia or any stomach
disorder.

To Make Men Jealous.
He—As a sex you are full of pre-
tence. Now, why do women always
kiss each other?
She—Oh, that's only to make you
men jealous.

NOTICES CHANGES IN UNION STATION

Officer John Collins, Dur-
ing Long Years of Ser-
vice, Sees Big Increase in
Business.

"During the past twenty years there
has been an enormous increase in
traffic in the depot," said I. C. R. police
officer John Collins to a Standard
reporter last evening.

For years the veteran officer has
seen down his post faithfully, and has
noted a great change during his time
of service at the station.

"If you were to tell a man twenty
years ago that there would ever come
a time in St. John when suburban
trains would be running out of the
shed in mid-winter, he would laugh at
you and say that you were making
wild predictions, yet, now we have
four or more suburban trains running
every day and every train is crowded."

"There certainly has been a great
increase in traffic during my time in
the union depot. Outsiders and those
who are not acquainted with condi-
tions here of course do not see it, but
anyone like myself who comes in daily
contact with the people can see it.
Traffic has increased at a fast rate,
especially within recent years. Why,
you would hardly believe it, but at
the busiest time of the winter season
now the traffic is much heavier than
at the busiest time of the summer
season twenty years ago."

"Why the suburban train running
out here at 5:15, 6:15 and 11 o'clock
are crowded every day and many pas-
sengers are obliged to stand. It will
imply mean soon that they will have
to put more suburban cars on. To one
outside the change from twenty years
ago may not be very noticeable, but
to me the traffic seems to have in-
creased enormously."

SUIT FOR DAMAGES IS
HEARD AT FREDERICTON

Case of Stewart vs. South-
ampton Railway Begun
Yesterday before Judge
McKeown.

Special to The Standard.
Fredericton, Jan. 6.—Before Judge
McKeown in the Circuit Court here
this afternoon the case of John E.
Stewart vs. the Southampton Railway
Company Limited, was commenced
before a jury from the special panel.

P. B. Carvell, M. P., outlined the
plaintiff's case to the jury and declar-
ed that the plaintiff's claim for dam-
ages was that he was entitled to the
profits which he had made under a
contract to construct the company's
railway and with which he was not
allowed to proceed. This amount, he
said, was in the vicinity of \$75,000,
the figures being reached by the
difference between estimates as to
construction which had been made
and the amount of bond guarantees
and other government aid.

Mr. Stewart, the plaintiff, was the
first witness and was examined as to
the arrangements which he had made
with James K. Pinder for entering in-
to the contract to construct the road,
and as to profits which he produced.

He was still on the stand on adjourn-
ment at 5:30 p. m., when court arose
until tomorrow morning.

The following is the docket in the
Court of King's Bench, which opened
this morning, Judge McKeown presiding.

Stewart vs. Southampton Railway
Company—P. B. Carvell, K. C., for
plaintiff; Hanson for defendant.

John Forbes vs. Dr. R. Inches, ex-
ecutor of the estate of Julius S. Inches
—Guthrie for the plaintiff; Hanson for
the defendant.

Hanson vs. Ross—Phinney, K. C.,
for the plaintiff; Richards for the de-
fendant.

McDonald vs. Pinder—Hughes for
the plaintiff; Richards for the de-
fendant.

A. E. Hanson vs. Fredericton and
Grand Lake Railway Company—Guth-
rie for the plaintiff; Slipp and Han-
son for the defendant.

Brown vs. Bartlett—Richards for the
plaintiff; Phinney, K. C., for the de-
fendant.

McLellan vs. Palmer—Phinney, K. C.,
for the plaintiff; Gregory, K. C., for
the defendant.

Eney vs. Aiken—Guthrie for the
plaintiff; Gregory, K. C., for the de-
fendant.

McDonald vs. Hohen—Guthrie for
the plaintiff; Hanson for the de-
fendant.

Pheney vs. C. P. R.—Guthrie for
the plaintiff; Weldon and McLean for
the defendant.

Cunningham vs. St. John and Que-
bec Railway Company—Richards filed
record.

Ranta vs. Hibbard—Guthrie for the
plaintiff; McLeod, K. C., for the de-
fendant.

Hood and Scott vs. St. George Pulp
and Paper Company—Guthrie for the
plaintiff; Clarke, K. C., for the de-
fendant.

McLellan vs. Nason—Hughes for
the plaintiff; Bliss for the defendant.

Non jury cases are:
Jones vs. McCoombe—Phinney, K. C.,
for the plaintiff; McLeod, K. C., for
the defendant.

Phinney vs. Holland—Phinney for
the plaintiff; Slipp and Hanson for
the defendant.

To Make Men Jealous.
He—As a sex you are full of pre-
tence. Now, why do women always
kiss each other?
She—Oh, that's only to make you
men jealous.

APPOINT DELEGATE TO THE WEST INDIES

James H. Doody will Make
Tour of the Islands—
Clearance Papers for
Steamers.

At the meeting of the council of the
Board of Trade yesterday W. F. Burditt
reported that the housing com-
mittee had asked the city to bear the
cost of survey. The committee had
written 30 Boards of trade for cost
of building in other cities.

Percy Thompson for the traffic bureau
reported that through the good offices
of Mr. Hasen, minister of marine, ar-
rangements had been made to allow
ships to take out clearance papers be-
fore finishing loading. Clearance pa-
pers or issued are handed to the mas-
ter or purser by a customs officer as
soon as the ship has finished work on
her cargo.

The traffic bureau also reported that
local merchants had been asked to
give their opinions about the present
steamship service to Yarmouth.

It was announced that James R.
Brown, a representative of the Tax
Reform League, of Canada, would be
in St. John soon. The board was
requested to ask Mr. Brown to deliver
an address. His meeting will prob-
ably be held on the evening of January
16th.

The following resolution was passed:
"This board has learned with a great
deal of pleasure that James H. Doody
intends to tour the West Indies in the
near future, and believing that his
personal personality will be used for
the benefit of this city:

"Resolved, therefore, that he be ap-
pointed a delegate from this board
to the various Boards of Trade in the
Islands, and to convey the felicitations
of this board to those islands express-
ing the wish of this board that our
commercial relations be fostered and
increased."

J. M. Robinson, president, was in
the chair. The other members pres-
ent were Messrs. H. C. Schofield, F.
Del. Clements, M. W. Thomson, M. W.
Doherty, Chas. S. Phillips, J. H. Doody,
W. F. Burditt, A. E. Massie, J. Hunter
White.

Overheard.
"Katherine has such a taking way."
"I wish she had a way of bringing
back."

GERMAN CROWN PRINCE MAKES ANOTHER BREAK

His Congratulations to Soldiers at Zabern, for their
Aggressiveness Brings Him Further into Disfav-
or in Political Circles.

Berlin, Jan. 6.—Crown Prince Fred-
erich William has again struck a blow
at his own popularity, the telegram
which he recently sent to Lt. General
Deimling and Col. Von Reuter, com-
manding their stand in the Zabern
affair, being made today the subject
of angry editorials in the leading Ber-
lin newspapers.

The Liberal organs lament that the
heir apparent, in spite of his undoubt-
ed democracy, never ventures into po-
litical without offending the popular
sentiment. These newspapers call the
latest appearance of the Crown Prince
four grave mistakes, citing them as follows:

The Crown Prince's attack on Ger-
man Hauptmann's "Centenary Festival
Play" at Breslau last June; his ac-
complishing the anti-British speech de-
livered by Herr Von Heydebrand, the
Conservative leader in the Reichstag,
in November, 1911; his protest against
the accession of Prince Ernest August
of Cumberland to the Duchy of Brun-
swick; and, finally, his congratulations
to the soldiers for aggressiveness
against the civil population of Alsace.

The last three cases are termed by
the newspapers as demonstrations
against the policy of the Imperial gov-
ernment. The telegrams sent to the
military commanders at Zabern re-
ceived approval in Conservative and
military circles.

BAPTIST MISSION
BOARD MEETING

Plaster Rock District now
Self-supporting—Reports
Show Much Good Work
Done.

The quarterly meeting of the Home
Mission Board of the United Baptist
churches was held yesterday with Dr.
Hutchinson in the chair. Superintend-
ent C. P. Wilson reported that the
Plaster Rock district had become self-
supporting, and the board passed a
resolution expressing its appreciation
of the splendid efforts made by this
district. The superintendents quar-
terly report was favorably received; it
showed abundant labors, numerous
conversions and many baptisms.

A number of applications for grants
and aid from the Minimum Wage
Fund were received and under W. S.
Stackhouse of the East St. John Mis-
sion were given seats.

Those present besides Rev. Dr. Hut-
chinson were Rev. W. E. McIntyre, R.
J. Colpitt, C. P. Wilson, W. Parker,
Rev. A. F. Newcombe, Rev. H. R. Boy-
er, Rev. Wallington Camp, J. E. Wil-
son, Rev. A. J. Archibald, Rev. Miles
McCutcheon, Rev. F. H. Wentworth
and E. C. Weyman and James Pat-
terson.

SUNDAY SCHOOL HAD A SUCCESSFUL YEAR

Annual Meeting of Teach-
ers and Officers of Queen
Square Methodist School,
Last Evening.

The annual meeting of the teachers
and officers of the Queen Square Meth-
odist Sunday school was held last
evening. At 6:45 they sat down to
supper, and after enjoying a bound-
less feast, they took up the regular
business. Reports of the various of-
ficers were very encouraging, showing
that the work of the school had been
most successful during the past year.
The amount of money raised by the
school during the year was \$600. The
election of officers for the current
year resulted as follows:—Superin-
tendent, R. D. Smith; assistant su-
perintendent, J. N. Riley; secretary, R. S.
Stephenson; assistant secretaries, A.
S. Walker and Willard Robb; treas-
urer, A. B. Gilmour; assistant treas-
urer, A. E. Stephenson; librarians, C.
M. Lingley and L. V. Linsley; super-
intendent of the Home Department,
Miss J. Betts; assistant superintendent
of the Home Department, Miss M.
Thompson; pianist, Harry Dunlop; su-
perintendent of Cradle Roll, Mrs. W.

A SALE OF HIGH-GRADE FURS It Pays to Pay for Quality

The present season with us has been most successful and to make it a banner year we have decided to clear out the balance of our stock now on hand. All the stock is NEW this season.

We have earned the reputation of having reasonably priced high grade furs, and you now have a chance to secure from twenty per cent. to fifty per cent. off our regular figures.

Visit our Fur Parlors and inspect the garments.

A Selection of High-Grade Coats

One only MINK COAT 52 in. \$2,000.00 For \$1,200.
One only MINK COAT, 45 in. 1,800.00 For 1,000.

The above are something out of the ordinary and were sent to us last week by one of the largest importers in Canada. They are exclusive model garments and we can only keep them for a short time.

HUDSON SEAL, 45 in. Regular \$195.00 to \$200. For \$158.00
HUDSON SEAL, 52 in. Regular 245.00 For 195.00
PERSIAN LAMB, 45 in. Regular 425.00 For 350.00
PERSIAN LAMB, 45 in. Regular 325.00 For 250.00
BLACK PONY, 45 in. Regular 95.00 For 73.00
BLACK PONY, 45 in. Regular 70.00 For 55.00

And various others all made up in the latest styles.

Muffs

BLACK WOLF, Regular price \$ 50.00 For \$ 37.00
BLACK WOLF, Regular price 40.00 For 28.00
BLACK WOLF, Regular price 35.00 For 26.00
BLACK WOLF, Regular price 30.00 For 22.00
RACCOON, Regular price 55.00 For 35.00
RACCOON, Regular price 35.00 For 25.00
RACCOON, Regular price 30.00 For 21.50
BLACK FOX, Regular price 90.00 For 65.00
BLACK FOX, Regular price 75.00 For 50.00
BLACK FOX, Regular price 47.50 For 35.00
BLACK FOX, Regular price 30.00 For 22.00
BLACK LYNX, Regular price 75.00 For 60.00
BLACK LYNX, Regular price 60.00 For 48.00
BLACK LYNX, Regular price 45.00 For 35.00
BLACK LYNX, Regular price 35.00 For 28.00
ALASKA SABLE, Regular price 65.00 For 45.00
ALASKA SABLE, Regular price 32.00 For 25.00
MINK, Regular price 135.00 For 100.00
MINK, Regular price 120.00 For 90.00
MINK, Regular price 95.00 For 65.00
MINK, Regular price 65.00 For 45.00
MINK, Regular price 47.50 For 35.00
PERSIAN LAMB, Regular price 45.00 For 35.00
PERSIAN LAMB, Regular price 35.00 For 28.00
PERSIAN LAMB, Regular price 25.00 For 18.00
PERSIAN LAMB, Regular price 12.50 For 8.50

Scarfs

BLACK WOLF, Regular price \$ 50.00 For \$ 35.00
BLACK WOLF, Regular price 40.00 For 25.00
BLACK WOLF, Regular price 30.00 For 18.00
BLACK WOLF, Regular price 22.00 For 16.00
RACCOON, Regular price 75.00 For 50.00
RACCOON, Regular price 40.00 For 25.00
RACCOON, Regular price 50.00 For 35.00
RACCOON, Regular price 20.00 For 14.50
RACCOON, Regular price 12.50 For 8.50
BLACK FOX, Regular price 85.00 For 58.00
BLACK FOX, Regular price 65.00 For 47.50
BLACK FOX, Regular price 55.00 For 38.00
BLACK FOX, Regular price 30.00 For 20.00
BLACK LYNX, Regular price 100.00 For 75.00
BLACK LYNX, Regular price 85.00 For 65.00
BLACK LYNX, Regular price 75.00 For 55.00
ALASKA SABLE, Regular price 75.00 For 55.00
ALASKA SABLE, Regular price 110.00 For 75.00
ALASKA SABLE, Regular price 60.00 For 38.00
MINK, Regular price 165.00 For 125.00
MINK, Regular price 140.00 For 100.00
MINK, Regular price 110.00 For 80.00
MINK, Regular price 100.00 For 65.00
MINK, Regular price 35.00 For 24.00
PERSIAN LAMB, Regular price 90.00 For 70.00
PERSIAN LAMB, Regular price 75.00 For 55.00
PERSIAN LAMB, Regular price 65.00 For 48.00

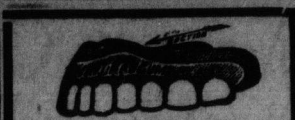
Odd Sets

SABLE SQUIRREL, Regular price \$ 45.00 For \$ 33.00
CHINCHILLA SQUIRREL, Regular price 125.00 For 90.00
JAPANESE MINK, Regular price 50.00 For 39.00
BLUE WOLF, Regular price 75.00 For 54.00
MOLE, Regular price 155.00 For 125.00
RED FOX, Regular price 120.00 For 90.00

And other too numerous to describe here at equally low prices.

H. MONT. JONES - 54 King Street

The Only Exclusive Furrer in the Maritime Provinces



FREE
of pain is the way we extract teeth
by the famous Hale method, which
is used exclusively at our office.
WE CHARGE ONLY A NOMINAL
FEE—25 CENTS.

We make the most beautiful
artificial teeth in Canada.
Crown and Bridge
Work a Specialty

BOSTON DENTAL PARLORS,
627 Main St.—345 Union St.
DR. J. D. MAHER, Proprietor.
Tel. Main 683.
Open 9 a. m. until 9 p. m.

F. Gaetz, superintendent of Primary
Department, Miss M. G. Gunn.
It was decided to hold a Sunday
school picnic in June as usual.

G. Harold Stewart is visiting his
parents, Mr. and Mrs. Edwin Stewart,
175 Sydney street. This is Mr. Stev-
art's first visit home since going west
six years ago.

Good-bye, Old Backache
Nerviline Will Fix You!

Stiffness is Rubbed Right Out; Every
Sign of Pain Disappears.

Gee whizz—think of it!
No more stomach dosing necessary
to cure your lame back.

Every trace of lameness, every bit
of stiffness, every sign of weakness in
the back's muscles can be rubbed
away for all time to come by good
old "Nerviline."

No other liniment can do the work
so quickly, can penetrate so deeply,
can bring ease and comfort to the
back-ache sufferer as Nerviline in-
variably does.

Backache isn't the only malady Ner-
viline is quick to cure. For lumbago
or sciatica you would go far to find
relief so speedy as Nerviline gives.

For Chronic rheumatism there are
pain-destroying properties in Ner-
viline that give it first rank. The way
it limbers up a stiff joint and takes
soreness out of strained or rheumatic
muscles is simply a wonder.

If you have an ache or a pain any-
where, if you have a sore back, a stiff
neck, a stiff joint, a strained muscle—
if you have lumbago, congested chest
or sore throat, just try Nerviline. Rub
it on plentifully—it won't blister, it
can't do anything but cure you quick-
ly. The large 50c. family size bottle
is the most economical, of course, but
you can, from any dealer, also get the
25c. small size of Nerviline, the king
of all pain-relieving remedies.



Great
Bargains

IN
MEN'S
Suits

AND
Over-
coats

AT
Wilcox's

15th
Anniversary
Sale

Saturday was
our first day, and
for January it was
a record broken.

You Can Save
from
20
TO
40
per cent

if you get your Suit
or Overcoat at

Wilcox's

Charlotte St.
Cor. Union