The Investment Problem

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This is the question that many ask. Write us today and our Investment Inquiries' Department will give you the benefit of years of experience in the investigation and buying of securities for investors. The services of this department are freely and cheerfully offered to you. Don't hesitate to write, no matter whether you wish to invest $10, $100, $1,000, $10,000 or a larger amount.

F. B. McCURDY & CO.
Members Montreal Stock Exchange.
HALIFAX, N. S.

5%
Cape Breton Electric Railway Bonds
Denomination $1,000
At Lowest Market Price
D. B. DONALD
Bank of Montreal Building.
Phone, M 1963 St. John, N. B

COAL and WOOD
CANNEL COAL
For Grates and Cooking Stoves
KINDLES EASILY
Makes a Bright and Lasting Fire
R. P. & W. F. STARR, Ltd.
49 Smythe St. 226 Union St.

Soft Coals
For Cooking Stoves or Grates
Sydney and other good coals at $5.00 a ton up.
JAMES S. McGIVERN,
Telephone 42 5 Mill Street

700 Tons Landing TRIPLE and LEHIGH HARD COAL
Chestnut, Stone, and Egg Sizes,
BEST HARD COAL FOR ALL PURPOSES.
J. S. GIBBON & CO.,
Tel. 676.
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ROBT. MAXWELL
Mason and Builder, Valuator and Appraiser.
Crushed Stone
For Concrete For Sale.
General Jobbing Promptly done.
Office 16 Sydney Street. Tel. 823.
Res. 385 Union Street.

Notice to Contractors
We have a large assortment of
MOULDING, CASING and FINISH
always on hand. Also SASHES, DOORS, ETC. We can supply anything in the wood line for buildings at short notice. Prices right.
ATKINS BROS., Woodworkers,
FAIRVILLE, N. B.
'Phone West 144-11.

Electrical Repairs
Dynamos and Motors Rewound. Commutators Refilled. We try to keep you running while making repairs.
E. S. STEPHENSON & CO.
97-19 Nelson Street. St. John, N. B.

WE MAKE
Art Glass Domes and Lamp Shades
TO ORDER
Also
Art Glass and Mirror Plates
of every description.
MARITIME ART GLASS WORKS,
Limited.
Tel. 1318. W. C. BAUER, Manager.
St. John, N. B.

UNION FOUNDRY and MACHINE WORKS, Ltd
GEO. H. WARING, Manager.
Engineers and Machinists.
Iron and Brass Castings.
WEST ST. JOHN. Phone West 15

"MIANUS"
In anticipation of receiving a large number of NEW TYPE ENGINES, we are closing out some of our second hand stock at remarkably low figures. FOR TODAY WE OFFER Mianus 4 horsepower engine, shaft, propellor, guaranteed for one year against any imperfection in material or construction, for $110.00. Perfect Condition.
MIANUS, 14 North Wharf.

FINANCIAL WORLD

PRODUCE PRICES IN CANADIAN CENTRES

Montreal, Nov. 27.—OATS—Canadian Western No. 2, 48 to 48 1-2c; Canadian Western No. 3, 47 to 47 1-2c; extra No. 1 feed, 46 1-2 to 47c; No. 2 local white, 47 1-2c; No. 3 local white, 46 1-2c; No. 4, local white, 45 1-2c.

BUCKWHEAT—No. 2, 65 to 66c.

FLOUR—Manitoba spring wheat patents, firsts, $5.60; seconds, $5.10; strong bakers' $4.90; winter patents, choice, $4.75 to $5.00; straight rollers, $4.25 to $4.40; straight rollers, bags, $1.95 to $2.05.

MILLFEED—Bran $22; shorts, $25; middlings, $27 to $28; mouillie, 27 to $34.

HAY—No. 2 per ton, car lots, $14.50 to $15.00.

POTATOES—Per bag, car lots, $1.15 to $1.20.

CLOSING STOCK LETTER.

By direct private wires to J. C. Mackintosh & Co.

New York, Nov. 27.—There was little feature to the developments over the week-end bearing on the situation but sentiment as reflected by the newspaper reviewers was cheerful and there were few offerings of stock at the opening day. The traders found the leading stocks easily responsive to bullish operations within certain limits, but it looked as if the big interests for the time being at least were permitting the market to take care of itself. Union Pacific, Steel and Reading were the leaders and their gains imparted a steady undertone to the entire list. There was, however, a lack of specific news of a stimulating kind and until there are further developments of a better character, it is not likely that the market will move within narrow limits around the present level. During the early afternoon the street was treated to a rather disquieting aftermath of the recent tension over the Moroccan situation in Sir Edward Grey's speech and there was some selling of stocks on the possibility that the ill-feeling recently engendered in Germany, might result in further complications later on. This was a far-fetched argument, however, and the reaction in prices seemed due more to a desire of early speculative buying to take profits. The broad trend of prices appears still to be upward.

LAIDLAW & CO.

CLOSING COTTON LETTER.

By Direct Private Wires to J. C. Mackintosh & Co.

New York, Nov. 27.—The publication of a number of fresh private crop estimates of late, all indicating a record-breaking yield and the market's failure to rally from its break below the 9 cent level on Saturday, created a more assertive bearish sentiment this morning and when later advices were received indicating freer offerings of the staple at the South prices opened from 5 to 11 points lower and showed little rallying power throughout the day. Reports of freer southern offerings were vigorously denied in bull quarters and the weakness of the contract market was attributed to local bear selling, but it was noticeable, nevertheless, there was a smaller demand for contracts on decline indicating very clearly that buying orders had been cancelled or the limits lowered. In the opinion of many shrewd judges today's moderate decline is a fore-runner of what may be frequently expected as crop indications begin to crystalize around the 15,000,000 bale mark. It's argued that knowledge of an ample supply will cause the spinner to purchase from hand-to-mouth and on a scale down. It looks as if every rally in the market from this level will be due to technical market conditions and will therefore be of brief duration.

JUDSON & CO.

WHITE'S COVE NEWS.

White's Cove, Nov. 27.—The weather has been very changeable of late and at present there is excellent sleighing.

The young people are preparing for a concert to be held in the hall about Christmas.

Rev. Mr. Owens, lately from England, has taken the Baptist churches at Mill Cove, Narrows and McDonald's Corner.

Hon. L. P. Farris and Mrs. Farris, who went to Montreal some weeks ago for treatment, have not yet returned to their home.

Josh D. Little has bought the old store formerly owned by the late S. V. White and is hauling the lumber to land he bought from E. M. Young, where he is preparing to build a dwelling.

Walter Palmer and Scott Orchard have gone to Portland, Maine, for the winter, and L. E. Wright and wife will spend the winter in Boston.

Reardon and Stewart who have been threshing here and at Jemseg since early fall, have about finished for the season.

Kelley Brothers are going into the cordwood business this winter.

Tooke Bros. Ltd.
7 Per Cent. Preferred Stock
Sold with a bonus of Common Stock. Business established 1870. Largest manufacturers in Canada of Men's Shirts, Collars, Hosiery, Underwear, etc.

CAPITALIZATION.

	Authorized.	Issued.
7 per cent Cumulative Preferred Stock	$1,250,000	$800,000
Common	1,250,000	600,000

EARNINGS.

The net earnings of the Company for years ending 1910-11 is as follows:
12 months, ending May 31 1910 ... $109,406.10
12 months, ending May 31 1911 ... 105,762.31
This is sufficient to pay Preferred Stock Dividends and over 8 per cent. on the Common.
The Preferred with its 7 per cent. Cumulative dividend represents an attractive investment, while the Common Stock, which is received as a bonus, has great speculative possibilities.

ATLANTIC BOND CO., LTD
HOWARD P. ROBINSON, President.
Telephone Main 2424.
Bank Montreal Building, Saint John, N. B.

NEW YORK STOCK MARKET

By direct private wires to J. C. Mackintosh and Co.

	Prev's	High	Low	Close
Am Cop.	63	64¼	63⅛	63¼
Am Beet Sug.	55¼	55¾	55⅜	55⅝
Am C and F.	55	55¾	55	55
Am Cot Oil.	45	....	....	....
Am Loco.	36½	37	37	37
Am S and R.	73⅜	74⅝	73½	73½
Am T and T.	141⅝	141¾	139⅞	139⅞
Am Sug.	....	119	118¼	118½
Am Stl F.	34¼	30⅝	30¼	30⅝
Am Cop.	38⅞	39½	38⅞	38⅞
Atchison.	107⅜	107¾	107⅛	107⅛
B and O.	....	103½	103⅛	103⅛
B R T.	78	78⅜	78	78
C P R.	241¾	242⅞	241½	241¾
C and O.	75¼	75¾	75	75
Chi and St P.	109⅝	111¾	109¾	110⅜
Chi and N W.	145	....	....	....
Col F and I.	28	28	28	28
Chino Cop.	23⅞	23⅞	23⅝	23⅞
Con Gas.	141	141½	140½	140½
Erie.	32½	32⅞	31¾	31¾
Erie 1st Pfd.	53	53¾	53	53
Gen Elec.	155¾	155¾	155½	155½
Gr Nor Pfd.	127¾	128	127½	127¾
Gr Nor Ore.	....	42¾	42¾	42¾
Ill Cent.	144¼	145⅛	144	144
Int Met.	14¼	14½	14⅛	14½
L and N.	159	160½	158½	158½
Lehigh.	178¾	179⅝	177½	177½
Nev Con.	18⅝	18⅞	18¾	18¾
Kan City So.	....	29¾	29½	29½
M, Kan and T	....	32	31⅛	31⅛
Miss Pac.	39⅞	40	39⅞	39⅞
Nat Lead.	....	51¾	51½	51½
N Y Cent.	108	108½	107⅝	107⅝
NY, O and W.	110¾	111	110⅝	110⅝
Pac Mail.	33	32	31½	31½
Penn	122⅛	122½	122⅜	122⅜
Peo Gas.	....	105	105	105
Pac T and T.	....	48¼	48¼	48¼
Ry Stl Sp.	....	32⅞	32⅞	32⅞
Reading.	152⅝	153½	151⅛	151⅝
Rep I and S.	23	23⅜	23	23
Rock Isld.	26¾	27	27	27
So Pac.	113¾	114⅞	113½	113¾
Soo.	135⅞	135½	134½	134½
Sou Pac.	CsSi⅜	s9ne.	6J.	rodnl
Sol Ry.	30¾	31	30	30
Utah Cop.	51½	52¼	51	51
Un Pac.	176⅝	178½	176½	176½
U S Rub.	47⅛	46⅞	496¾	46⅞
U S Steel.	64¼	65⅞	64	64⅛
U S Stl Pfd.	109¼	109¾	109¼	709¼
Vir Chem.	53¾	54¼	54⅛	54⅛
West Un.	....	78¼	78¼	78¼

Total Sales—520,700.

MONTREAL

Morning Sales.

Canadian Pacific, 50 @ 242 3-8, 50 @ 242 5-8.
Canada Car Bonds, 3,000 @ 108.
Cement, 200 @ 27 3-4, 600 @ 27 1-2 125 @ 27 5-8.
Cement Pfd., 10 @ 89.
Colored Cotton Bonds, 3,000 @ 100
Crown Reserve, 400 @ 287, 170 @ 285.
Detroit United, 50 @ 71.
Dominion Steel, 35 @ 58 1-4, 75 @ 58 1-2, 15 @ 58 5-8, 25 @ 58 3-8, 100 @ 58 1-8, 25 @ 58.
Dominion Iron Pfd., 10 @ 101 3-4.
Dominion Textile Pfd., 6 @ 100.
Dominion Tex. Bonds "A" 500 @ 96 12, "C" 4,500 @ 97.
Dominion Canners, 50 @ 64.
Keewatin Bonds, 2,500 @ 100 1-2.
Montreal Street, 4 @ 226, 10 @ 225 1-4, 50 @ 226.
Montreal Street Bonds, 4,000 @ 100
Montreal Power, 90 @ 182 1-2, 115 @ 183, 10 @ 183 1-2, 25 @ 183 5-8, 100 @ 183 3-4, 12 @ 183.
Penman, 1 @ 58.
Rich. and Ontario, 25 @ 122, 5 @ 122 1-2, 10 @ 122 1-4, 50 @ 122.
Rio de Janeiro, 25 @ 111 1-4, 100 @ 111 3-8, 5 @ 111.
Sawyer-Massey Pfd., 10 @ 92 1-2.
Steel Co., 50 @ 33 1-2.
Steel Co. Pfd., 10 @ 98, 30 @ 89 1-4
Smart Bag Co., 4 @ 75.
Shawinigan, 25 @ 120.
Sherwin Pfd., 2 @ 90, 10 @ 91.
Toronto Railway, 231 @ 137.
Tooke Bros. Ltd., 25 @ 40.
Tooke Bros. Pfd., 55 @ 87 1-2.
Bank of Commerce, 25 @ 205 1-2, 30 @ 206, 20 @ 209.
Bank of Montreal, 4 @ 240.
Bank of Nova Scotia, 5 @ 280.
Merchants Bank, 5 @ 198 1-2.
Toronto Bank, 5 @ 205.

Afternoon Sales.

Cement, 50 @ 27 3-4.
Detroit United, 25 @ 71.
Dominion Steel, 10 @ 58, 125 @ 57 3-4.
Dominion Canners, 50 @ 64 1-4.
Dominion Textile, 50 @ 67 1-2, 45 @ 67.
Montreal Street, 150 @ 226.
Montreal Power, 175 @ 183 3-4, 10 @ 183 5-8, 50 @ 183 3-4, 25 @ 183 1-2, 100 @ 183, 25 @ 183 1-8, 15 @ 183 1-4 25 @ 183.
Ottawa Power, 25 @ 147.
Porto Rico Bonds, 3,000 @ 81.
Rich. and Ontario, 20 @ 122, 25 @ 121.
Rio de Janeiro, 225 @ 111 1-4, 25 @ 111 1-8, 30 @ 111 1-4.
Toronto Railway, 45 @ 137, 25 @ 136 7-8, 5 @ 137.
Tooke Bros. Pfd., 50 @ 87 1-2, 15 @ 87 3-4.
Bank of Commerce, 20 @ 208 3-4.
Bank of Montreal, 2 @ 2 04.
Bank of Nova Scotia, 3 @ 280.
Merchants Bank, 10 @ 198 1-2.
Molson's Bank, 27 @ 205, 8 @ 208
Royal Bank, 4 @ 238.

MONTREAL CURB SALES.

By Direct Private Wires to J. C. Mackintosh & Co.

Morning.

Spanish River—25 @ 44 3-4; 25 @ 44 3-4.
Tramway Common—5 @ 42; 5 @ 42.
La Rose—100 @ 3.87; 50 @ 3.87.
Tram. Common—15 @ 44.
Spanish River Pfd.—50 @ 91 1-2.
Price—25 @ 63.
Spanish River Pfd.—75 @ 92.
Tramway Com.—50 @ 44.
Spanish River Pfd.—150 @ 92; 25 @ 92.

THE BOSTON CURB.

By direct private wires to J. C. Mackintosh and Company.

	Bid.	Asked.
Zinc	26¼	¼
East Butte	11½	¾
North Butte	22½	
Lake Copper	34½	35
Franklin	8	¼
First National Copper	1⅝	⅞
Trinity	4½	⅝
U. S. Mining	35⅝	⅞
Davis	90	95
Granby	31	32
Isle Royale	20¼	⅝
Nevada	18⅝	¾

BULLS PREDICT CHANGE IN MARKET

New York, Nov. 27.—Buying orders which accumulated over the week end stimulated the stock market for a time today. Some brokers reported a larger volume of business and bull traders said hopefully that outside interest had quickened after many months of pronounced apathy and prophesied a change in the market from its ultra-professional character. But the day's movement as a whole did not bear out such prediction.

In the afternoon the market fell back steadily until little was left of the advance. Some stocks, including United States Steel, Reading and Lehigh Valley, fell to below Saturday's close. The action of the market seemed to indicate that it was still of a transitory character, governed by the hour-to-hour movements of the dominant professional operators.

Union Pacific was the most conspicuous stock on the advance and gained two points. Its advance was equalled by that of St. Paul and a few of the inactive issues, including American Can preferred, which rose to 22⅜, the highest price at which this stock ever sold. On the recession the pressure was most severe against the coalers, and both Reading and Lehigh Valley lost more than a point on the day's movements. It may have been merely a coincidence that the fullest period of the day's trading was during an interval preceding publication of the speech of the British Foreign Secretary on the recent Moroccan crisis, and that after this speech had spread in Wall street the market became weak.

The strength of the London market exercised a sustaining influence. Buying in London was especially pronounced in the copper shares. Operations in this market for the London account also were chiefly on the buying side, with transactions in United States Steel making up the bulk of this business.

The strength of the American Tobacco issues brought these stocks into prominence again. The preferred stock rose 2⅝, and on the curb the common stock increased its recent large advance by 21 points, selling at 311, the highest price reached since the final decree of dissolution was entered against the company, and within nine points of the record figure for that issue. Third Avenue fell another point to 2¾, a low record. This stock once sold at 242.

Call money hardened today, and some loans were made at 3½ per cent., the highest rate since the opening of the year. The rise was attributed to withdrawals by the city in connection with the payment of some $4,000,000 due to foreign bankers for warrants issued a year ago. A further influence in that direction was the exportation of gold to Canada, the movement of the last two weeks being resumed without the shipment of $1,000,000. The money market also was affected by preparations for the heavy interest and dividend payments to be made with the opening of December. Bankers said that there was a fairly steady demand for money for commercial purposes both in New York and in the interior, and that the chief reason why rates had been low was the light requirements of Wall street. The bond market became irregular after an early display of firmness. Total sales, par value, $2,978,000.

U. S. Bonds were unchanged on call.

MONTREAL STOCK EXCHANGE.

By Direct Private Wires to J. C. Mackintosh & Co.

Bell Telephone	145	144½
Can. Pac. Rail.	242	241¾
Can. Converters	39	36
Cement Com.	27¾	27¾
Cement Pfd.	89	88¾
Can. Rub. Com.	....	88
Crown Reserve	290	285
Detroit United	71¼	7
Dom. Tex. Com.	67	66½
Dom. Canners	64½	64¼
Dom. Coal Pfd.	112	110
Dom. Steel	57¾	57½
Dom. I. and S. Pfd.	102	101
Hal. Elec. Tram.	155	148
Illinois Trac. Pfd.	90	89
St. Paul SS Marie	136	134½
Rio Com.	111¼	111⅛
Mont. St. Rail.	226½	226
Mont. H. and P.	183½	183¼
Mackay Pfd.	73½	....
N. S. S. and C. Com.	95	94½
New Que. Com.	61½	59½
Ottawa Power	147	146
Shawinigan	121	120
Steel Co. of Can.	....	33½
Steel Co. of Can. Pfd.	....	89
Tor. St. Rail.	137½	136¾
Twin City Rpd. Trst.	107	105
Tooke Bros. Ltd.	40	....
Tooke Bros. Ltd. Pfd.	87¾	81½
Winnipeg Elec.	....	242

CHICAGO GRAIN AND PRODUCE MARKETS.

By direct private wires to J. C. Mackintosh and Co.

Range of Prices.

	High.	Low.	Close.
Wheat.			
Dec.	95	94⅝	94⅝
May	100⅝	100	100
July	94⅞	94⅝	94⅝
Corn.			
Dec.	63¾	62⅝	62¾
May	64⅝	64	64
July	64½	64	64
Oats.			
Dec.	47⅛	46⅞	46⅞
May	49⅝	49¼	49¼
July	46	45	45⅜
Pork.			
Jan.	16.17	16.10	16.10
May	16.62	16.50	16.52

NEW YORK COTTON RANGE.

By direct private wires to J. C. Mackintosh and Company.

	High.	Low.	Close.
Dec.	9.14	06	08—10
Jan.	9.90	81	82—83
Mar.	9.06	8.92	94—95
May	9.10	8.98	9.00—01
June	9.16	06	08—09
July	9.16	06	08—09
Aug.	9.17	17	11—12
Sept.	9.20	16	13—15
Oct.	9.26	17	17—18

Spot—9.30.

THE STANDARD IDEAL COMPANY
LIMITED.
6%
First Mortgage Gold Bonds, Due January 2nd, 1941
The net earnings for 1910 amounted to over $80,000, or more than twice the bond interest, and extensive additions recently completed will materially increase the earning power of the company.
Price on application.
Royal Securities Corporation, Limited
H. BRADFORD, Manager
164 Hollis St., Halifax
Toronto Montreal Quebec
London, Eng.

Applications to Rank for Allotment from Points Outside Montreal Must Be Mailed Today
FOR THE
7 PER CENT. CUMULATIVE PARTICIPATING PREFERRED STOCK
OF
The Spanish River Pulp and Paper Mills, Ltd.
(Incorporated under the Ontario Companies' Act.)
At Par with 20 per cent. Bonus of Common Stock
NOW BEING OFFERED BY
C. MEREDITH & CO., LIMITED
MONTREAL

The preferred carries with it accrued dividend of nearly five months of the half yearly dividend of 3½ per cent., payable January 15, 1912, to holders of stock December 31, 1911.

ALL APPLICATIONS SUBJECT TO ALLOTMENT

Mail Blank to C. Meredith & Co., Limited, 101 St. Francois Xavier St., Montreal, Que., or any of brokers named:
Burnett & Co., Montreal. John Stark & Co., Toronto.
W. P. O'Brien, Montreal. Lyon & Plummer, Toronto.

hereby subscribe for ..... shares (par value $100 each) of the 7 per cent. Cumulative Participating Preferred Stock of the Spanish River Pulp and Paper Mills, Limited (carrying a bonus of 20 per cent. of the Common stock), payable as stated in the advt. and I agree to sign the regular subscription form.

I herewith enclose cheque for ..... Dollars, being first instalment of 10 per cent.

.....

PREMIER FLEMMING AT CENTREVILLE

Original Meeting Place Too Small to Hold Crowds Assembled at Meeting—Moved to Opera House.

Centreville, Nov. 21.—The Hon. J. K. Flemming was to have addressed the Flemming Conservative Club in this village tonight in their clubrooms. The news having been published that he had just completed a satisfactory arrangement with the federal government for the building of the valley railroad, offices of the club were besieged by every class of citizens for admittance. At a late hour on Monday night the club found the pressure so great that they were compelled to abandon the regular quarters and engage the Opera House. Long before the hour of opening every available seat was taken and the house filled, many having driven miles to be present. When the premier, accompanied by Joseph Anderson, president of the club; Donald Munroe, M. P. P., J. M. W. Winslow and Geo. Balmain entered the hall, they were given a splendid reception.

Mr. Munroe was the first speaker and dealt briefly with the issues before the local government. During his remarks he paid a warm tribute to Hon. J. D. Hazen. If, however, he had to leave the government, he knew of no man more worthy to fill his place than Mr. Flemming.

At 9 o'clock Mr. Flemming arose to speak and was given a reception of which any man might be proud. For over an hour he held the large audience with the closest attention. His clear, definite statements of how the government had been hindered and obstructed by Carvell and Pugsley were greeted with vigorous cheers. The climax of enthusiasm was reached when he told of the events leading up to the completing of the arrangements with the Borden government which means the speedy building of the road. At the conclusion of his address crowds gathered around the premier anxious to congratulate him upon his splendid success.

BATHURST NEWS.

Bathurst, Nov. 23.—The residence of John Payne on St. Patrick's street was the scene of a small blaze at noon on Thursday last. The fire department responded promptly.

The death of Mrs. N. C. Michaud occurred here at her home early Monday morning after an illness of several months. The funeral took place in the Sacred Heart church at ten o'clock Thursday morning, Rev. H. O'Leary officiating. The pall-bearers were Messrs. F. O. Landry, Dr. C. J. Veniot, J. B. Hachey, G. J. Doucet, J. A. Lavalee and C. A. McKendy. Much sympathy is expressed for Dr. Michaud and bereaved members of the family.

NEWS OF BELLEISLE STATION.

Belleisle Station, Nov. 27.—A number from here attended the services at Avonmore on Sunday evening.

Mrs. P. Northrop is again much improved.

Miss Fanny Bradley spent the week end in St. John.

Miss Muir is visiting her sister Mrs. W. Freeze.

Miss Lizzie Muir is much better.

The Misses Black and Northrop spent Spunday at Avonmore with Mr. and Mrs. J. Howe.

Allen Northrop left for Blomfield this morning.

W. C. T. U. Meeting.

A meeting of the W. C. T. U. will be held at the Seamen's Mission on Tuesday afternoon at 3 o'clock.

Selected Bond Investments

Our November bond circular contains a number of high-class Municipal and Corporation Bond Offerings. We would be pleased to forward on request copy of it and to give any additional particulars you may desire.

We also publish, in pamphlet form, Weekly Review of Canadian Stock Market. If you are not now receiving it, we would be pleased to add your name to our mailing list.

J. C. MACKINTOSH & CO.
Established 1873.
Members Montreal Stock Exchange.
ST. JOHN FREDERICTON HALIFAX
NEW GLASGOW MONTREAL

NOTICE
To Policy Holders of the London Mutual Fire Insurance Company
J. M. QUEEN, with offices in Canada Life Building, Prince William St., St. John, N. B., is the sole General Agent for New Brunswick, and all notices concerning the company's business and policies, must be sent to him.
LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.
Established 1859.

FIRE, MOTOR CAR AND MOTOR BOAT
INSURANCE
JARVIS & WHITTAKER, General Agents, 74 Prince Wm. St.

"A TRUSTEE THAT NEVER DIES"
The Eastern Trust Company
ACTS AS—Executor, Administrator, Trustee, Guardian.
120 Prince Wm. St. CLARENCE H. FERGUSON, Manager for N. B.

THE BANK OF NEW BRUNSWICK

Capital (Paid Up)	$ 925,000
Rest and Undivided Profits	1,650,000
Reserve Liability of Shareholders	925,000
Protection for Depositors	$3,500,000
Total Deposits	$ 7,500,000
Total Assets	11,400,000

Western Assurance Co.
INCORPORATED 1851
Assets, $3,213,438.28
R. W. W. FRINK - Branch Manager
ST. JOHN, N. B.

CATHEDRAL HIGH TEA PROVES A SUCCESS

Over Six Hundred Present at Opening of Popular Annual Affair—Attractive Decorations of Rooms.

The Cathedral High Tea, an event anticipated with pleasure each year, opened last evening in Keith's Assembly Rooms. The expectations of those in charge of the event were fully realized, and the measure of success attendant upon the efforts of the committees augurs well for the outcome of the sale.

The rooms presented an attractive appearance. Through the efforts of energetic committees the rooms have been artistically decorated for the high tea. The decorative scheme this year surpasses in beauty that of previous years. The booths with their multi-colored trimmings, the profusion of gay festooning, and potted plants, with the lighting effects combine to make the scene one of rare brilliancy, and the transformation effected through the skillful hands of the decorators elicited many favorable comments.

The larger of the rooms has been utilized for the supper tables, four in number. Each table has a distinct color scheme, red, yellow, and pink.

The smaller of the rooms is taken up with the five booths, the candy booth, the ice cream booth, the refreshment booth, the fish pond and the fancy table. Each of these has been attractively decorated and designed with originality, and an efficient committee preside over each. One of the features in connection with the fancy booth, which attracted considerable attention, is a beautiful oil painting.

The attendance on the first evening was unusually large, over six hundred persons taking supper.

At the different booths where the several wares were displayed, those in charge were kept busy. The amusement features provided this year include many novel ones in the list, and they proved popular last evening. The wheel of fortune, and the fish pond, ever popular, were again in evidence, and judging from last evening's patronage their popularity has not waned. The City Cornet band was present and rendered an excellent programme.

The tea and sale will continue this evening. The St. Joseph's orchestra will provide music.

YACHT CLUB DEVOTES EVENING TO THE WEED

The Royal Kennebecasis Yacht Club gave one of their most enjoyable smoking concerts in their rooms Germain street, last night and it was very largely attended. The programme was one of the best that has been given by the club. The club had one of their own orchestras present composed of the following, Howard Holder, D. Robilliard, Mr. Wiley, F. Holder, W. G. Stratton, R. E. Crawford and H. H. Williams. The orchestra was heard in a number of choice selections and were highly congratulated on their work.

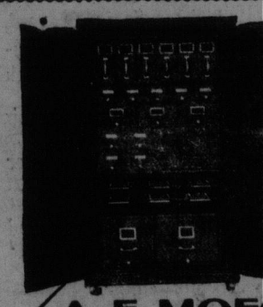
D. Arnold Fox was the accompanist for the soloists.

Rear Commodore A. E. Everett presided at the smoker and the programme included the following numbers: reading, A. W. Baird; song, F. J. Punter; musical selection, Messrs. Punter and Wilson; saxophone solo with orchestra accompaniment, H. H. Williams; comic selection, Frank Hamm; song, D. B. Pidgeon; whistling solo, Mr. Miller; reading, E. R. W. Ingraham; song, Byard Stillwell; special selection, Songs From England, orchestra; National Anthem.

After the programme Clarence B. Allan in a brief speech, moved a vote of thanks to the performers and the committee for the excellent programme provided. This was seconded by J. Fraser Gregory and carried. Refreshments were served and a most enjoyable time was spent by all present.

Ministers Meetings.

At a meeting of the Methodist ministers held yesterday morning matters pertaining to the Laymen's convention were discussed. A notice was given that at the second meeting in December a motion will be placed before the board to modify the present system of pulpit exchange. The Baptist ministers met in semi-monthly session yesterday. A paper on "The Doctrine of Christ" was read by Rev. W. Camp. A resolution of regret over the illness of Rev. Dr. McIntyre was passed by the board.

Don't bother about the high price of food. Go get dyspepsia. Which is easier than getting food.

A Grand Concert
BY
Empress of Britain Rainbow Follies, Variety Entertainers
Will Be Held In The SEAMEN'S INSTITUTE, Prince Wm. Street.
TUESDAY, Nov. 28th, at 8 o'clock.
Admission for this special attraction 25 cents.
Come early and secure a seat.