# ATEST FINANCIAL AN

MINIATURE AL MANAC.

N	ovember	Phases	of	the	Moo	n.	
New	moon, 71	h		3h	52m	p. r	n.
Elrat	quarter.	13th		70	2117	26. 1	
Ecol1	moon 2	1st		1h	36m	p. 1	m,
Last	quarter	29th		6h	11m	p. 1	m.
No. of Contract of							

haha, New York.
Liverpool, Nov 21—Ard: Str Bohemian, Boston,
Leith, Nov 21—Ard: Str Hurona,
MONTREAL

Montreal.
London, Nov 20—Sld: Str Stiklestad
(Nor), Loderup, Pictou, N S.

### FOREIGN PORTS.

FOREIGN PORTS.

New London, Ct, Nov 21—Ard: Sch
L A Plummer, Port Reading, N J, for
St John, N B.
Philadelphia, Nov 22—Ard: Str Manchester Corporation, Manchester.
Newburg, N Y, Nov 21—Ard: Str
Diana, Windsor.
Vineyard Haven, Mass, Nov 21—Ard:
Str International, Buffalo, N Y, via
Bathurst, N B, for New York.
Cape Cod Canal, Nov 21—Passed E:
Str Lansing; Schs Sullivan Sawin,
Flora M, Annie Ainsile, Winchester,
Hattle H Barbour and Lizzle D Small,
Portland, Nov 21—Ard: Sch Ann J
Trainor, Wasson, Philadelphia for
Calais,
Boston, Nov 21—Ard: Sch Cora May,
New York.
Cid Nov 21: Schs Priscilla, Windsor,
N \$; Jennie A Stubbs, St John, N B,
New London, Nov 21—Ard: Sch L

Bell Telephone—137 @ 145.
Canada Car Com.—10 @ 98, 5 @

17½.
Canada Car Com.—10 @ 98, 5 @

17½.
Canada Car Pfd.—35 @ 114.

New York.
Cld Nov 21: Schs Priscilla, Windsor,
N; Jennie A Stubbs, St John, N B.
New London, Nov 21—Ard: Sch L
A Plummer, Port Reading for St John,

yer Brothers, Hillsboro, N B, for New ark, N J.

Portland, Nov 21—Ard: Strs Ger trude Mabel, Grand Manan, N B, with 6,000 lobsters; Elik, with 1,500 lobsters; Emily, with 1,800 lobsters; Schs Vallare, St John, N B, for New York; Harold B Cousens, Gayton, do for do

SPOKEN

Sch James William, Kingston for New York, Nov 21, 4 p m, 90 miles N of Jupiter.

### MARINE NOTES. STEAMER FLOATED.

Las Palmas, Canary Islands, Nov 23 via London—The Rayol Mad steamship Pembrokeshire, which went ashore of this port last week, has been refloated and will sail for London.

Halifax, Nov 22—The British St Oakfield bound from West Hartlepool Eag, for an American port, is in dis tress about 600 miles southeast of Cape Race, Nfld., according to a wire loss message received at the Capi Race station early Monday. The mes sage came from the steamer San Gor gio, New York for Mediterranear ports which reported that she va tanding by the Oakfield and that the latter steamer had lost all her prope ler blades. The position given wa latitude 41.30 N, longitude 41.25 W.

ALLAN LINE.

Str Corinthias docked at London o Monday at midnight from Montreal. HER MAIDEN VOYAGE.

The Furness liner Lexington, Capt Griffiths, has arrived at Halifax from Liverpool via St. John's, Nid, on her maiden voyage in the service of this line. The Lexington, which was for-merly the Str Invertay, owned by an English firm, was recently purchased merly the Str Invertay, owned by an English firm, was recently purchased by the Furness Line, and will be used for the Liverpool-Halifax route. The captain reports very rough weather on the passage. The Lexington is a ship of 2,541 tons net, and 3,973 tons gross. She was built at Newcastle, G.B., in 1906. Her cargo capacity is 7,400 tons dead weight.

## **NEW YORK COTTON MARKET SALES**

(McDOUGALL & COWANS)			on the gas an		
Jan		Low. 11.62	Close. 11.67	bell-buoy-bos land, is out. as possible.	
May July	. 12.14	12.06 .13	12.12		

## SHIPPING POOR DEMAND FOR STOCKS WITH UNIMPORTANT CHANGES IN PRICES

TRANSACTIONS

(McDOUGALL & COWANS)

7½. Canada Car Pfd.—35 @ 114. Laur. Pulp—25 @ 193½, 50 @ 193½. N. S. Steel—5 @ 97½, 10 @ 98, 4

Penmans—10 @ 60½. Crown Reserve—1,000 @ 61. C. Cottons Pfd.—15 @ 75.

Afternoon

## MONTREAL MARKET

ľ		
1	(McDOUGALL & COWANS	.)
۱	Bid.	Ask.
8	Ames Holden Com 201/8	201/4
ı	Ames Holden Pfd 70	73
	Brazilian L. H. and P	54
	Canada Car 96	97
	Canada Cement 39%	40 1/8
	Canada Cement Pfd	901/2
	Can. Cotton 35	38
0	Crown Reserve 59	61
D	Detroit United 68	72
×	Dom. Bridge 218	2181/2
	Dom. Canners 93½ Dom. Iron Pfd 93½	31
,	Dom. Iron Pfd 931/2	
	Dom. Iron Com 481/2	48%
	Dom. Tex. Com 75½ Laurentide Paper Co 193¾	76
D	Laurentide Paper Co 193%	195
	Lake of Woods 132	
P	MacDonald Com 11	
9	Minn. and St. Paul 123	125
D		236
	N. Scotia Steel and C 961/2	
	Ottawa L. and P	120
	Ogilvies 133	136
a	Penman's Limited 60	601
	Quebec Railway 17%	18
,	Shaw W. and P. Co 137	
15		55
20	Spanish River Com 072	6
	Steel Co. Can. Com 42%	43
	Toronto Rails	111
		29
1	Winnipeg Wheat Close	
i	NOV.—10178.	
4	Dec.—96%.	
M	May-10114.	

COAL AND WOOD.

Afternoon

Can. Loco.—25 @ 60 %, 25 @ 60 %.

Steel of Canada Pfd.—15 @ 90.

Steel of Canada Com.—100 @ 43, 10 @ 42 %, 30 @ 42 %.

Dom. Iron Com.—95 @ 48 %, 50 @ 48 %, 52 @ 48 %.

Shawinigan—30 @ 138, 25 @ 137 %.

Ont. Steel—150 @ 22, 125 @ 22 ½.

Bell Telephone—25 @ 145 %.

Canada Car Pfd.—35 @ 115.

Laur Pulp.—25 @ 144. DOMINION COALCOMPANY

GENERAL SALES OFFICE

Agents at St. John.

COAL

For Grates—Old Mines Syd-ney and Cannel.

For Ranges and Stoves-Re-

For Blacksmith Purposes— Georges Creek, Sydney Slack. Also all sizes of best Hard Coal

R. P. & W. F. STARR, Ltd.

Smythe St. :-: 159 Union S

**Hard Coal** 

o arrive, 450 tons Free Burning Egg. Stove, Chestnut sizes, American Anthracite.

JAMES S. McGIVERN, 5 Mill street Telephone 42.

"Old Mines Sydney Best Soft Coal for Grates.

GEORGE DICK,
ne M 1116. 46 Britain S

To Arrive:

serve and Springhill.

Canada Car Pfd.—35 @ 115. Laur. Pulp—25 @ 194. N. S. Steel—20 @ 97, 50 @ 96½, 20 Canada Forging—60 @ 178, 25 @ 19½, 30 @ 180, 25 @ 181, 40 @ 182 R. P. & W. F. STARR, LTD.,

Carada Forgini, 7914, 30 @ 180, 25 @ 181, 40 @ 182, @ 185. Dom. Bridge—50 @ 218, 50 @ 218. Ames Pfd.—3 @ 75, 5 @ 71, 4 @ 73. Ames Com.—415 @ 20, 10 @ 1934, 5 @ 2014, 50 @ 21. Lyall—25 @ 34.

## PEODUCE PRICES ON MONTREAL MARKET

Montreal, Nov. 23—FLOUR—Manioba spring wheat patents, firsts, 6.10 econds, 5.60; strong bakers, 5.40 vinter patents, choice, 6.00; straigh ollers, 5.30 to 5.40; bags, 2.50 to 2.66 MILLFEED—Bran, 22; Shorts, 23 Middlings, 29 to 30; Moullie, 30 to 33 HAY—No. 2, per ton, car lots, 174

POTATOES—Per bag, car lots, 1.20 ARRIVED YESTERDAY.

The Str Peshawur, Capt. Andrews arrived in port yesterday afternoon and docked at No 3 berth.

The Sch Elma, Capt Miller, from New York with coal arrived in port yesterda afternoon.



FOR SALE

When you want any WoodHard, Heavy Soft or Kindlingmil up the largest wood warehouse
n St. John. Broad Cove and
imerican Hard Coals always on
and. Good goods promptly deverd. rd.
A. E. WHELPLEY,
238 and 240 Paradise Rolv.
Telephone M. 1227. J. C. CHESLEY,

# AND PRODUCE

(McDOUGALL & COWANS)

(McDOUGALL & COWANS)

Chicago, Nov. 23—Wheat, No. 2 red, 1.11; No. 3 red, 1.04\(\frac{1}{4}\) to 1.11; No. 2 hard, nominal; No. 3 hard, 99 to 1.03.

Corn—No. 2 yellow, old, 66 to,67\(\frac{1}{4}\); No. 4 yellow, new, 59\(\frac{1}{4}\) to 61\(\frac{1}{2}\); No. 4 white, new, 59\(\frac{1}{4}\) to 61\(\frac{1}{2}\); No. 4 white, new, 59\(\frac{1}{4}\) to 61\(\frac{1}{2}\); Oats—No. 3 white. 35\(\frac{1}{4}\) to 36\(\frac{1}{4}\); standard, 39 to 39\(\frac{1}{4}\); Rye—No. 2, mominal.

Barley—56 to 78.

Timothy—5.00 to 8.00.

Clover—10.00 to 19.00.

Pork—15.15; lard, 9.15; ribs, 9.75 to

ш	POL	rk-15	.15; laru, :	,10, 1108,	3.40
200	10.25.				
88			Whea	t.	
			High.	Low.	Clos
700	May		1061/2	104 %	106
	Dec.		104	1021/2	103
			Corn.		
%	May		671/2	65 %	67
	Dec.		635%	61%	63
			Oats.		
1/2	May		4136	40%	41
1/8	Dog		39	381/2	39

NOTICE is hereby given that a privilend of Two-Ann-ONE-HALF PER CENT. upon the paid up Capital Stock of this Institution has been declared for the three months ending 31st October, 1915, also : BONUS OF ONE PER CENT., and that the same will be payable at its Banking House in this City, and at its Branches, on and after Wednesday, the FIRST DAY OF DECEMBER next, to Shareholders of record of 31st October, 1915.

The Annual General Meeting of the

of 31st October, 1919.

The Annual General Meeting of the Shareholders will be held at the Banking House of the Institution on MONDAY, the SIXTH DAY OF DECEMBER next.

The Chair to be taken at Noon.

By order of the Board. FREDERICK WILLIAMS-TAYLOR

Montreal, 22nd October, 1915.

Charlottetown Electric Co. 6% BONDS

# H.M. BRACFORD

## McDOUGALL & COWANS Members of the Montreal Stock Exchange

58 Prince Wm. Street, St. John, N.B.

SECURITIES BOUGHT AND SOLD IN ALL MARKETS

OFFICES:-Montreal, Quebes, Vancouver, Ottawa, Winnipeg, Halifax

Connected By Private Wire.

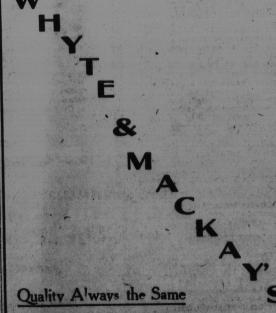
## FIRE INSURANCE

We represent first-class British, Canadian and American tariff offices with combined assets of ever One Hundred and Sixty Million Dollars,

THOMAS BELL & CO., St. John, N. B. PUGSLEY BUILDING, 48 PRINCESS STREET

Lumber and General Brokers
SPRUCE, HEMLOCK, BIRCH, SOUTHERN PINE, OAK, CY
SPRUCE PILING AND CREOSOTED PILING.

## The Old, Reliable Brand



LEASURE CRUISES R.M.S.P. TO

WEST INDIES FORTNIGHTLY SAILINGS
By Twin-Sorew Mail Steamers.
SPECIAL FACILITIES FOR TOURISTS.

## DONALDSON LINE

From Glasgow From St. Joh Nov. 20 S.S. "Ramore Head" . . . . Nov. 27 S.S. "Ormidale" Dec. 1 Nov. 30 S.S. "Parthenia" Dec. 1 (Dates subject to change). Freight rates on application to

## **Head Line**

St. .ohn to Dub.in

## FURNESS LINE

WM. THOMSON & CO., LTD., Agents, St. John, N. B.

Crystal Stream Steamship Co.

ST. JOHN-FREDERICTON ROUTE

Fastern Steamship Lines
All-the-Way-by-Water.
INTERNATIONAL LINE.
Steamship Calvin Austin
Will leave St. John Wednesdays at nine a.m. for Lubec, Eastport, Fortland and Boston, and Saturdays at seven p.m. direct to Boston.
Returning leaves Böstom Mondays via Portland, and Fridays via Eastport, at nine a.m.
MAINE STEAMSHIP LINE
Between Portland and New York.
Steamships North Land and North Star.
Reduced Fares in Effect.

Grand Manan Route—Season 1915-16
After October 1st, 1915, an. until further notice, a steamer of this line will run as follows:
Leave Grand Manan Mondays at 7.30 a. m. for St. John, via Eastport, Campobello and Eastport.
Leave Grand Manan, via Wilson's Beach, Campobello and Eastport.
Leave Grand Manan Route—Season 1915-16
After October 1st, 1915, an. until further notice, a steamer of this line will run as follows:
Leave Grand Manan Mondays at 7.30 a. m. for St. John, via Eastport, Campobello and Eastport, Leave Grand Manan Thursdays at 8 a.m. for St. Stephen, via Campobello, Eastport and St. Andrews.
Returning, leave St. Stephen Fridays and Friday and Frida

North Star.
Reduced Fares in Effect.
\$3.00 to New York.
Reduced Stateroom Prices.
Leave Franklin Wharf, Portland,
Tuesdays, Thursdays and Saturdays
at six p.m. \*
City Ticket Office, 47 King street.
A. C. CURRIE, Agent, St. John, N. B.
St. John, N. B.

Monthly Income Policy New York Life Ins. Co'y W. V. LAWLOR, : Agent

W. Simms Lee, F.C. A. Chartered Accountant Cureen Building HALIFAX, N.S.

BRIDGES 1. CUSHING, M. Sc. (M. I. T. Be Creighton Ave., - Crafton, Pa., U.S.

## Money To Loan On Mortgage On Freehold or Leasehold At Current Rates.

CHAS. A. MACDONALD & SON

49 Canterbu y St.

RAILWAYS.

### ANADIAN PACIFIC

ancouver and Victoria, B.C. SAN FRANCISCO and LOS ANGÉLES, Cal.

\$115.70 from St. John, N.B. od going and returning direct. ing via Chicago, Returning via incouver, or vice versa, \$17.50

AUTUMN—The Time to See the CANADIAN ROCKIES at their bear W. B. Howard, D. P. A., C. P. R., St. John, N. B.

### ANADIAN GOVERNMENT RAILWAYS

OCEAN LIMITED (Daily). Departs Halifax 8 a. m.,
Departs Moncton 2.25 p. m. Arrives
outreal 8.05 a. m. following day.
MARITIME EXPRESS.

(Daily except Sunday).
Departs Halifax 3 p. m.
Departs St. John 6.10 p. m,
Arrives Montreal 6.30 p. m. follows The Robert Reford Co., Ltd Arrives Montreal 6.30 p. m. followg day.
Panama Pacific Exposition, San
rancisco. For latest information rearding fares, routes, time tables, etc.,
onsult City Ticket Agent.

### STEAMSHIPS.

Majestic Steamship Co.

Steamer Champlain On and after Oct. 12, stmr. Champlain will leave Public Wharf, St. John on Tuesday, Thursday and Saturday at ten o'clock for Hatfield's Point and intermediate landhags. Returning on alternative days at 1 p. m.

R. S. ORCHARD,

ST. JOHN-FREDERICTON ROUTE
The steamer D. J. PURDY will sail from North End for Fredericton and intermediate points every MONDAY, WEDNESDAY and FRIDAY at 8.30 a.m., returning ALTERNATE DAYS, leaving Fredericton 7.30 a.m.

The "D. J. PURDY" and "Majestic" can be chartered at any time for Excursions and Picnics.

ST. JOHN-WASHADEMOAK ROUTE
The steamer "MAJESTIC" will sail from North End for Cole's Island and intermediate points every TUESDAY, THURSDAY and SATURDAY at nine a.m., returning alternate days, leav-ing Cole's Island at six a.m.

D. J. PURDY, Manager.

CHANGE OF TIME.

Fall and Winter Time Table of the GRAND MANAN S.S. CO.

GRAND MANAN S.S. CO.

Returning, leave St. Stephen Fridays at 7.30 a. m. for Grand Manan, via St. Andrews, Eastport and Campobello.
Leave Grand Manan Saturdays at 7.30 a. m. for St. Andrews.
Returning same day, leaving St. Andrews at 1 p. m., calling at Campobello and Eastport both ways.
Atlantic Standard Time.
L. C. GUPTILL, Manager, Grand Manan.

## MANCHESTER LINE

c. 25 Manchester Corporation Jan. 15 Steamers marked (\*) take cargo to illadelphia, Steamers and dates subject to

MM. THOMSON & CO., LTD., Agents, St. John, N. B.

Until further actice the S. S. Contors Bros. wit run as follows:—
Leave St. John, N. B., Thorne Whart and Warshouse Co., on Saturday, 7.39.
Lam, for St. Andrews, calling at Dipper-Harbor, Beaver Harbor, Black's Harbor, Back Bay, or Lettet, Deer Island, Red Store, St. George, Returning seve St. Andrews Tuesday for St. John, calling at Lettes or Back Bay, Black's Harbor, Beaver Harbor and Dipper Harbor, tide and weather permitting

AGENT—Thorne Wharf and Wareshousing Co., St. John, N. B.

Thone 2581. Manager, Lowis Commors, 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.

Wounded officer ready to physically fit - Spoke be hood last evening.

The personal experiences of an invalided officer, told in a most informat and matter of fact way, yet with a dramatic intensity which deeply impressed all who heard, formed the principal item on last evening's programme of the opening meeting of Centenary Brotherhood. More than one hundred men felt themselves thrilled as Lieut. Frank M. Smith, wounded, told of the work in the trenches, the hardships, the deafening roar of great guns, the rush of the attack, the tragedies, the comedies, the horror and above all the realization of duty done which has come to those men at the front, and concluding a somewhat remarkable talk announced his determination to return when able to where his comrades hold their portion of the line. "I am going back," he said, "not that I am eager to go—for it is not a task to be lighty and joyously taken up—not eager, but willing, and this, I believe, should be and is, the real attitude of every true Briton today."

The Meeting.

This opening meeting took the form of a banquet provided by the ladles of Contenary Red Cross. There were more than one hundred men present, the guests including Lieut. Smith and several others in uniform, Meesrs. Earle and Shaw of Fairville, Marr and Cross of Germain street, and Robb of St. David's Brotherhoods. George E. Banbour presided and a number of brief addresses were made by officers of the Centenary body and words of greeting conveyed by representatives of other Brotherhoods in the city. The Centenary men propose as a part of the coming season's programme the establishment of a Sunday Bible study class under T. L. Hutchinson. They also assume a share of the cost of heating the Soldiers' Club.

Judge McKeown.

Hon. H. A. McKeown, in a stirring address, which while not intended as such, took almost the form of a recruiting speech, spoke on the duty of the hour. He paid a glowing tribute to the work which is being done by the women of St. John and urged the necessity for united and sustained effort by all in this struggle. Coming to a more personal subject, Judge McKeown referred to the brilliant career of Lieut. Smith in Mount Ailison, to his record as a Rhodes scholar to Oxford, and to his work in the British Regiment in which he holds a commission. He ended a particularly effective address by introducing Lieut. Smith, for whom three hearty cheers were given.

Lieut. Smith.

Lieut. Smith said he scarcely knew d what to talk about. "There is so much that might be said, and so little. d But do not forget that the British Emupire today is facing a crisis such as destroyed the Roman Empire, a crisis such as meant the overthrow of Greece. Yet we of the British Empire fear no failure of this nature. Our t Empire stands not for those principles fupon which Greece and Rome existed, but for liberty, for life, and for Christianity. We cannot fail,—we must not fail, for our downfail will mean the supremacy of Germany and all those Prussian evils against which we are in a supermission of the supermacy of the supermission of the supermacy of the supermission of the

now fighting.

"This war could not well have been avoided. The teeming millions of Germany had to find room for themselves. Britain, in command of the seas, stood in the way, and it is chiefly against Britain that the hatred of the Kaiser is directed. But Germany made several mistakes. She counted on the desertion of Ireland, on the indifferince of the Colonial Empire and on the desertion of Ireland, on the indifferince of the Colonial Empire and on the desertion of Ireland, in the Empire is today an Empire in reality, bound together by ties of blood, and the unpreparedness of the homeland has been overcome. I have seen England from the outside, and proud as I am to be a Canadian I am prouder still to be a member of the British Empire.

"When war broke out I enlisted as did many of my fellow students. We put in the usual training and one evening were wafted from camp at Aldershot to somewhere in France. Soon we were near the firing line, after a walk of ninety-two miles, and very soon, through the mysterious murders or disappearances of officers and men we began to realize our dangers. In the trenches there was work to be done, all under the direction of officers. Barbed wire entanglements had to be repaired, battered parapets rebuilt, the communicating trenches kept dry and clear, and in fact ordinary trench routine labor carried on continuously often at very great risk, often with heavy losses. Our regiment on one occasion, at Loos, was second in attach, and following a violent bombatchment we advanced.

"For four days five hundred guns behind us had shelled the German positions, and none who have not hear did can imagine the awul noise. The Germans replied to the best of their ability, doing damage enough, killing, wounding or burying men of our regiments. In the advance, iosses were heavy, but we got there, and the Germans went out one side of the town as we went in the other. There was a patisfaction too, in it all, and one of