

# HOW FURTHER GOVERNMENT OF NEW BRUNSWICK SHAMEFULLY ABUSED THE MOST REPOSED IN THEM

## ANOTHER DARK CHAPTER IN NEW BRUNSWICK'S HISTORY

Something About the Mysterious "W.P." and How He was Assisted in Frenzied Financing by Honorable James Barnes, one of the Hon. Mr. Robinson's Colleagues in the Old Provincial Government.

Mr. George McAvity's Large Salary as President of the Central Railway Company — How he Signed Checks Blindly, Because he was Instructed by His Superior, Mr. Pugsley, and How, While President and Commissioner of the Central Railway, His Firm Received Large Sums for Goods and Materials Supplied to the Railway at Prices Apparently Fixed by Himself.

Chief Justice Landry and Messrs. F. MacDougall and A. I. Feen, the members of the Royal Commission in investigating the affairs of the Central Railway, did the country a great service in illustrating the financial transactions of Messrs. Pugsley and Trueman, the ex-officio directors of that railway.

Continuing their report on that phase of the inquiry, the Commissioners said:

"About the time Mr. McAvity became President, Mr. Evans was retired from the management of the operating department at Norton and Mr. Hunter engaged in his place on a salary of \$1,800 per annum. New life and energy were said to have been injected, and the following March it was announced in the House by the Government that Mr. Hunter had turned the deficits formerly reported by Mr. Evans into a respectable surplus. This was, however, incorrect.

What the St. John Banks Showed.

"Having traced expenditure as far as possible through the available data before us at Fredericton, we then directed our attention to an examination of the various banks in St. John, where accounts of the Company had been kept. To make the matter as clear as possible it is necessary to go back to June, 1901, when the first issue of \$250,000—3 per cent. bonds was made. These bonds being held in various banks for money advanced were replaced by Mr. Shadbolt, of the Royal Trust Company in August, 1903, with \$250,000 of the new total issue of \$450,000, 4 per cent. bonds leaving a balance of \$200,000, which were handed to Mr. Pugsley and Mr. Trueman and afterwards found their way into various banks as security for advances. The only checkable accounts so far as we could trace which were conducted in St. John on behalf of the Corporation Company was one continued at the Bank of New Brunswick by Mr. McAvity as President and another opened by him at the Bank of British North America, entries in which, with a few exceptions, referred to elsewhere, corresponding with those in his cash book.

How Bonds were Hypothecated.

"We examined the books of the Canada Permanent Mortgage Corporation finding on September 16th, 1903, \$50,000 of 4 per cent. bonds were hypothecated with that institution, hypothecation being signed by Mr. Charles N. Skinner, vice-president; Mr. Pugsley, director; Mr. George W. Allen, Secretary, on behalf of the New Brunswick Coal and Railway Company, the application having been signed by Mr. Pugsley. The Loan Association made an advance of \$44,945 against these bonds by cheque on the Bank of Nova Scotia which was deposited September 17th, to the credit of the Company at the Bank of New Brunswick. The loan was made for three years at 6 per cent. At that time the company's account at the Bank of New Brunswick was overdrawn about \$2,000. This deposit left, therefore, a credit balance of about \$42,945, against which cheques were drawn as follows: \$13,491.94 September 17th; \$6,000, and \$23,521.23 September 19th. The bank account showing nothing but the bald figures we had no means of tracing what became of these accounts.

How \$60,000 Disappeared.

"Later on, about December 26th, 1903, \$60,000 bonds were also hypothecated on the above company, the document being signed in this case by Mr. Charles N. Skinner, William Pugsley and A. I. Feen, directors. On behalf of the company, for a loan of \$50,000 at 6 per cent. interest the application being signed by Mr. Pugsley in this case also, these bonds were transferred from the Bank of New Brunswick, which bank had previously held them as collateral security for notes maturing in December and Jan-

**PILES** Do not suffer from itching, bleeding, or protruding Piles. No surgical operation. Dr. Chase's Ointment will relieve you at once and as certainly as you can see a post office stamp. Dr. Chase's Ointment, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000.

uary, which had been previously discounted with them, but as to what became of the proceeds of said notes when discounted there was no record. "It did not speak well for the credit of the Province that Messrs. Skinner, Pugsley and Trueman had to tie up bonds guaranteed by it for three years at a rate of interest as high as 6 1/2 per cent. It was good business for the Loan Company as the Manager explained, saying they were not philanthropists. This is further evidenced by the fact that the \$368,000 bonds, including those hypothecated to the Canada Permanent Loan Company, were sold to Robinson & Sons, March, 1905, the Company, through Mr. McAvity, had to pay a bonus (or commission) of \$2,000 to the Loan Company to accept prepayment of the loan and give up the bonds.

Profitable Discounting.

"In January, 1903, Mr. Pugsley and Mr. Barnes began to discount the notes of the company at the Bank of New Brunswick, endorsed by themselves and secured by the guaranteed bonds of the province to extend of \$40,000 (two do not see why it was necessary for Mr. Pugsley or Mr. Barnes to endorse these notes personally nor do we know that the bank required them to do so, inasmuch as they already held the bonds guaranteed by the province with a safe margin. Proceeds of these notes were not placed to the credit of any current account, but were taken from the bank in cash, sometimes by Mr. Pugsley and sometimes by Mr. Barnes, the assumption being that the money was used making payments to the James Barnes Construction Company. We could not turn to the books of the Construction Company to see if this money was credited in order, because these books had been examined or at least were not produced by Mr. Barnes but we did find a sheet of paper in the before mentioned ledger shown us by Mr. Winslow at Fredericton which purported to give a statement of the company. The credits therein did not correspond with the amounts of the notes discounted by the bank. One or two illustrations: On October 5th, 1903, the company's note for \$13,500 was discounted by Mr. Pugsley and Mr. Barnes and on reference to Mr. Barnes' statement on that same date he only credits \$10,000. On November 23rd, another note was discounted for \$13,082—on that day or a day or two after Mr. Barnes' account shows only \$8,400 as having been received. Mr. Pugsley stated in his evidence that the balance must have gone to the secretary of the company, but had no written proof to refresh his memory.

"Then on August 2nd, 1903, bonds to the extent of \$66,000 appear to have been deposited as security in the bank of New Brunswick by George W. Allen, and the proceeds of a note discounted amounted to \$58,711.23 were placed to the credit of the company, and a current account opened. This was supplemented by the proceeds of other discounts which amounted, by November 9th, 1903, altogether, including the first mentioned amount, to \$165,615.24. These amounts were chequed out on the other side in the bank books but the bald figure, the banks could not produce the cheques, claiming they had been surrendered.

"At the close of the year, December 31st, 1903, the bank balance showed a credit of \$55.25 and no other transactions took place in the account until May 16th, 1904, when a note was discounted for \$14,000 against \$14,000 bonds, deposited, and the current account became active.

Kite-Flying and Loose Methods.

"In June the same year, 1904, \$50,000 New Brunswick Coal and Railway bonds, guaranteed by the province, were hypothecated to the Bank by Mr. Pugsley and notes to the amount of \$55,000 were discounted against the same and deposited to the credit of the company, and this brings us to the point when Mr. McAvity became president, taking charge of this balance in the bank. The above mentioned bonds, \$52,500, had been the day before handed to Mr. Pugsley by Mr. Shadbolt, manager of the Royal Trust Company, having been previously guaranteed.

"One fact is very clear and that is the company was very hard up from

1902, and their troubles became more acute during the latter part of 1903, the intervening period being one of financial chaos, nearly every agency of the company and they had many, was protested and protest fees added, and in many cases other legal costs. Much kiting appeared to be going on, auditors were pressing for payment, etc. At this stage we say without hesitation that it is our firm opinion that had the large resources provided by the province including the \$400,000 issue of bonds been honestly used all the liabilities could have been promptly met as they fell due and the company would have had money to its credit.

"One thing seems very clear, namely, that the company as a corporation had never conducted business through one uniform medium or channel as companies usually do, but presidents, directors and secretaries seemed to be doing business each on his own account, presumably for the company, and keeping no record of the same. For instance the more fact of Mr. George W. Allen's death should not have meant that all the company's records kept by him, if he kept any, passed away with him, and the same remark applies to Mr. I. Trueman, who also died before this inquiry commenced.

The McAvity Cash Book.

"We next come to the consideration of the McAvity cash book before referred to which was started from scattered data by Auditor Sharpe and Mr. Winslow, the latter spending two or three days off and on from July until October, 1904, working with Mr. Sharpe.

"The book on the face of it purports to account for an expenditure, during the year Mr. McAvity was President, of \$460,523.77, but which really only accounts for an expenditure of \$117,063.36 for the \$345,059.51 paid by Messrs. Robinson & Sons on account of the \$368,000 bonds purchased in March, 1905, did not pass through Mr. McAvity's hands at all but was paid by Messrs. Robinson & Sons direct to the Banks and Trust Companies, without any guidance from Mr. McAvity. Then as Commissioner, he received from the Government \$151,896.59 which was accounted for as shown in the cash book; we say accounted for, and yet we must again note that for very many payments there were no vouchers.

"Two amounts \$5,000 and \$2,380.19, though not in the cash book, were suggested by transactions connected with it, require special notice, as well as one payment of \$2,500 which is shown in the book.

"In order to make matters clear we might explain that Mr. Sharpe died before commencing his work which was continued after August, 1904, by Auditor Corbett.

The W. P. Item

"It is clear that Mr. Sharpe found a balance to the credit of the New Brunswick Coal and Railway Company in the Bank of New Brunswick, June 30th, 1904, of \$52,250, and the cash book he made up starts with that same amount on that very date. The first entry is "1904, June 30th, Government advanced \$52,250." This total is carried forward and directly underneath, and not entered as a debit as all other expenditures are, is found in lead pencil "Less W. P. \$5,000." And that \$5,000 is deducted from the total, leaving a balance of \$47,250. Nowhere else in the book is this item \$5,000 mentioned. The \$250 drops out of the book entirely.

"Later on we discovered that a cheque had been drawn for \$5,000 and paid by the Bank, which had not been taken from McAvity's cheque book, from the stubs of which we conclude Mr. Sharpe was attempting to write up the book. The deduction of the above described \$5,000 item enabled him, however, to bring the balance of the book to agree with that of the Bank.

Purely Mr. Pugsley Benefitted

"Mr. McAvity on being examined did not know anything about this item whatever. He had no recollection and could give no explanation of it, nor what "W. P." meant. Mr. Corbett, who was acting as Counsel for the Company, on making up his statement presented to the Commission later, included this \$5,000 "W. P." item producing the cheque. It was dated June

30th, the day Mr. McAvity became President, was filled out in Mr. Pugsley's handwriting, and signed by Mr. McAvity, as President, and was made payable to the New Brunswick Real Estate Loan and Trust Company, which owns the Pugsley Building, so-called, in St. John, is a close corporation, the shareholders being Mr. Pugsley and family.

Pugsley Wanted It and Got It

"When recalled Mr. McAvity stated in his evidence that he signed this cheque blindly because he was instructed to do so by his superior Mr. Pugsley. He did not look to see that the Company, of which he was president, and seemingly treasurer combined, owed a dollar of the money. Besides as president he had no superior except his Directors meeting in formal session. He acted in this matter simply as an under-clerk assuming that the money was his as it will be seen later he drew the salary of a responsible general manager, and consummate man of affairs.

Pugsley explained on being examined that the money was in repayment of loans made by the Real Estate Loan and Trust Company to the New Brunswick Coal and Railway Company, and as evidence of the same produced the following cheques:

Ck. dated Nov. 11-02, favor of E. Elkin ..... \$2,000  
Ck. dated Nov. 17, 1902, favor E. G. Evans ..... 2,000  
Ck. dated Nov. 18, 1902, favor of A. I. Trueman ..... 2,750  
Ck. dated Nov. 18, 1902, favor A. I. Trueman ..... 158  
Ck. dated Dec. 21, 1902, favor E. G. Evans ..... 1,000  
Ck. dated March, 1903, favor Canada Permanent Loan Company ..... 1,272  
\$9,220

"It will be noticed that the above cheques total \$9,220.

Pugsley's Poor Explanation.

"As they were drawn eighteen months previous to the payment of the \$5,000, Mr. Pugsley could not be certain that they represented actual cash to the New Brunswick Coal and Railway Company by his company; but from the fact that the cheques existed together with Mr. Trueman's statement that the Railway Company owed his company \$5,000, he concluded he was justified in drawing this \$5,000. It was on the eve of his departure for Europe and matters were somewhat hurried. There was no record on the books of the Railway Company to show that loans for the latter had ever been made from the Loan Company, and Mr. Pugsley stated that his company kept no books.

No Evidence to Support Pugsley's Loan.

"On reference to a statement prepared by the late Mr. Sharpe, Auditor, found among the papers, which purport to be a schedule of amounts owing by the New Brunswick Coal and Railway Company on the 31st of May, 1904, we do not find that the name of the Loan and Real Estate Company appears for any amount. This statement was made up one month previous to the payment of the above mentioned \$5,000 to Mr. Pugsley. Mr. Pugsley thought that the payment of \$2,000 each, made on November 11th and 17th, 1902, to Messrs. Evans & Elkin, those gentlemen on behalf of the Railway Company on account of the option. Mr. Elkins stated he kept no books and did not remember what the transaction was, and Mr. Evans did not credit the \$2,000 in his statement of moneys received on account of the option.

Another Omitted Item.

"We now come to the second item \$2,380.19, omitted from the McAvity cash book.

"Coupon interest to the amount of \$2,380.19 was accrued on \$368,000 bonds from January 1st, 1905, until March, 1905, purchased by J. M. Robinson & Sons, and an account of this sale had been made on a separate statement by that firm which evidently did not get into the Auditor's hands when he made up the cash book, and therefore was not credited in the same. It never reached the bank either, because without it the cash book balance and the bank balance later on agreed.

"Mr. McAvity when first questioned on this point had no recollection whatever as to the matter or as to what had become of the \$2,380.19—his mind was a blank on the whole subject.

"When Mr. Corbett prepared his statement some days after Mr. McAvity had first been examined, and after J. M. Robinson & Sons had shown the amount was paid over, this credit was included, and to square the account it was charged up to Mr. McAvity as salary and Mr. McAvity when re-examined claimed that though he had no recollection of the matter the amount must undoubtedly have been taken by him as salary. It was, to say the least, remarkable that he should have taken this odd amount and put it in his pocket as salary, without reference to time or place or as to what was due him as salary, etc.

What Mr. McAvity Got.

"The following statement shows payments to Mr. McAvity claimed by him to be on account of salary:

Dec. 28, 1904—Mr. McAvity & Sons ..... \$2,500.00  
(Claimed to be repayment of salary advanced George

McAvity some days previously).

April 17, 1905—Accrued interest on bonds \$368,000 paid Robinson ..... 2,380.19  
(Taken by Mr. McAvity as salary per his evidence).

Nov. 22, 1905—Salary to July 1, 1905, as president per cash book ..... 2,500.00

Total salary for one year as president ..... \$7,380.19  
(Paid by Receiver General per order-in-council).

Not in Accord With Facts.

"Mr. McAvity became president of the company June 30th, 1904. On December 28th there was an item in the cash book as payment to T. McAvity & Sons of \$2,500 as above, which the auditor stated he thought was payment of old claims against the company, assumed by that firm. Mr. McAvity explained that the fact that he had a manager at Norton at a large salary attending to the actual work of the company, we say that giving Mr. McAvity \$5,000 as salary was simply one way of indirectly robbing the Treasury of the Province. \$5,000 per annum was equal to the amount received by the experienced general manager of the I. C. R. system in 1904, and only \$1,000 less than he received at the present time, and would have secured for the company the exclusive services of a railway expert and able man of affairs.

A "Created" Salary.

"It was only after the necessity arose of accounting for the accrued interest that Mr. McAvity was asked what his salary was as President, and he stated it was \$5,000 per annum, which very much surprised your commissioners, because he had stated before he had no time to keep books, and was not paid for doing so, etc.

"Assuming that Mr. McAvity was drawing his salary half yearly, as the first payment December, 1904, might indicate, the second payment would not be due until June 30th, 1905—four months after the accrued interest.

\$2,380.19 came into his hands. Besides it will be noted Mr. McAvity on November 22nd, 1905, drew \$2,500, which was entered in the cash book. The check for this amount came from the Receiver General. It was in the cash book stated to be his salary to July 1st, 1905, as President. If Mr. McAvity was to receive \$5,000 a year salary as he stated, the payment on November 22nd, 1905, \$2,500, added to the payment on December 28th, 1904, \$2,380.19, would cover his full salary for the year. We can't see how he could then come in between these dates on April 17th, 1905, and draw as salary \$2,380.19? If that were so Mr. McAvity drew \$7,380.19 the year he was President.

Indirect Robbery.

"Mr. McAvity states though it is not confirmed anywhere else that his directors fixed his salary at \$5,000 per annum. If they did so, then taking all the circumstances into consideration, the nominal supervision of the company by Mr. McAvity, and the fact that he had a manager at Norton at a large salary attending to the actual work of the company, we say that giving Mr. McAvity \$5,000 as salary was simply one way of indirectly robbing the Treasury of the Province. \$5,000 per annum was equal to the amount received by the experienced general manager of the I. C. R. system in 1904, and only \$1,000 less than he received at the present time, and would have secured for the company the exclusive services of a railway expert and able man of affairs.

"From all the facts and from the manner in which Mr. McAvity gave his evidence, we believe that the payment on November 22nd, 1905, shown in his cash book to be his salary as president to July 1st, 1905, was intended as stated to cover his salary for the first year. That he was to receive \$2,500 per year is confirmed in more than one statement made by the auditors.

Company Should Recover.

"Therefore we believe that the New Brunswick Coal and Railway Com-

pany, or their assigns, now that for the first time the full account of Mr. McAvity has been produced, have a right to recover from him the two first mentioned amounts in the above statement, namely, \$4,880.19.

"During the time Mr. McAvity was president and commissioner his firm received large sums almost monthly for goods and materials supplied to the railway at prices apparently fixed by himself.

Where Copp Got His.

"Notwithstanding Mr. McAvity's large remuneration, when real business was to be attended to someone else was frequently employed. Mr. Copp was employed to settle with Barnes and Co., and Rhodes, Curry Co. His own clerk, Mr. Atkinson, received \$450, when according to his own testimony all he ever did was fill out cheques, write some letters, etc. Auditor Corbett was paid \$357.35—most