LATE NEWS IN WORLD OF FINANCE

MORATORIUM DECREE EXPIRES NOVEMBER 4

British Moratorium Modified in Several Particulars—Russia Paid Bills Promptly When Ban Was Lifted.

New York, Oct. 22.—The time is approaching when the protective financial measures decreed by foreign governments will expire. The most notable instance is the British moratorium, which expires November 4. This decree has been modified in general particulars in the meantime, but it is understood to be the intention of the British government to arrange matters so that the complete ending of the moratorium can take place on that date.

In certain provisions of the French moratorium the suspension has already expired. Regulations regarding bills of exchange, etc., expire November 1. It is not believed there will be an extension of the French moratorium after that date.

The Russian moratorium expired October 9 and all demands upon the banks were paid promptly on and after that date.

The German moratorium on drafts made out in foreign countries was extended in the first place until October 1. It is not known whether an extension beyond that date has been declared.

Austria declared a moratorium on bills of exchange until the end of November.

The Italian moratorium on bills was postponed until November 10.

The Belgian moratorium expired originally October 2, but undoubtedly the decree has been extended. In the present chaotic condition of the country little is known what governmental action has been taken.

The moratorium in Denmark expired October 10. In Norway the moratorium was ended September 6. Sweden's moratorium has also expired.

The Portuguese moratorium terminated October 11.

Bulgaria—Original moratorium expired October 31.

Egypt—Moratorium expired September 15.

The Brazilian moratorium has been extended until December 14.

Most of the other South American republics declared moratoria of 30 days or more, but as financial conditions in that part of the world were not unusually strained it is not believed they have been generally extended. A recent cable from the Colombia government to its legation at Washington was to the effect that no moratorium had been necessary in Colombia on account of the European war, either for internal or foreign obligations.

Holland—No moratorium was declared here, but the government took certain steps to protect persons in temporary financial difficulties.

Switzerland declared a restricted moratorium until September 30.

China took some protective steps, the extent of which is not known.

Spain—Banking facilities here were temporarily suspended in sympathy with the moratorium in France, but it is believed that financial conditions are normal again.

The new railway line from Buenos Aires, Argentina, to Asuncion, Paraguay is equipped with restaurant cars which are provided with pianos, so that passengers may enjoy music while dining. These cars are handsomely designed, and are adorned with palms and decorative plants.

QUOTATIONS IN THE ST. JOHN MARKETS

There have been several recent changes in the prices of commodities. In the majority of cases prices have become easier, but sugar has advanced twenty cents a hundred pounds. Ontario flour has dropped about forty cents. Bran, in ton lots, middlings, in car lots, and cornmeal are all quoted at somewhat easier figures.

Yesterday's wholesale quotations were as follows:

Groceries			
Sugar, standard	$7.20	@	$7.30
Rice	4.50	"	5.00
Tapioca	7.50	"	8.00
Beans—			
Yellow Eye	3.75	"	3.80
Hand picked	3.15	"	3.20
Cornmeal, gran.	6.00	"	6.10
Cream of Tartar	0.50	"	0.53
Currants, cleaned	0.08¾	"	0.09
Molasses	0.34½	"	0.35
Peas, split, bags	3.90	"	4.00
Barley, pot	7.00	"	7.10
Raisins—			
Choice, seeded	0.09½	"	0.10
Fancy, seeded	0.10	"	0.10½
Salt, Liverpool, per sack, ex store	1.05	"	1.10
Soda, bicarb	2.10	"	2.20
Canned Goods			
Beef—			
Corned 2s	5.55	"	5.90
Corned 1s	3.00	"	3.40
Beans—			
Baked	1.20	"	1.40
String	0.95	"	1.00
Clams	4.00	"	4.10
Corn	0.95	"	1.00
Herring, kippered	4.50	"	4.75
Oysters—			
1s	1.60	"	1.65
2s	2.50	"	2.55
Pineapple—			
Sliced	2.00	"	2.05
Grated	1.55	"	1.80
Singapore	1.55	"	1.80
Peas	0.95	"	1.00
Peaches, 2s	1.80	"	1.85
Peaches, 3s	2.20	"	2.25
Plums, Lombard	1.10	"	1.15
Pumpkin	1.00	"	1.05
Raspberries	2.02½	"	2.05
Strawberries	2.25	"	2.27½
Salmon—			
Pinks	5.00	"	5.10
Cohoes	6.50	"	6.60
Red spring	8.25	"	8.35
Tomatoes	1.20	"	1.22½
Flours			
Manitoba	6.00	"	7.55
Ontario	0.00	"	6.85
Oatmeal, rolled	0.00	"	6.75
Oatmeal, standard	0.00	"	7.40
Provisions			
Pork, Can. mess.	29.00	"	29.50
Pork, Am. clear	28.00	"	30.50
Beef, Am. plate	00.00	"	28.50
Lard, pure	0.13¼	"	0.13½
Lard, comp. tubs	0.11	"	0.11¼
Fish			
Bloaters, boxes	0.85	"	0.90
Cod—			
Medium	5.75	"	6.00
Small	4.50	"	4.75
Finnan haddies	0.00	"	0.07
Herrings—			
Gr. Manan, bbls	6.00	"	6.50
Kippered, boxes	0.00	"	0.80
Haddock	0.00	"	0.04
Halibut	0.00	"	0.12
Meats, etc.			
Beef—			
Country	0.07	"	0.09
Butchers'	0.07	"	0.12
Western	0.12	"	0.14½
Butter—			
Tubs	0.26	"	0.28
Roll	0.28	"	0.30
Creamery	0.32	"	0.34
Eggs, fresh	0.00	"	0.32
Eggs, case	0.26	"	0.28
Cheese, Can.	0.00	"	0.16
Fowl, per lb.	0.00	"	0.20
Lamb, per lb.	0.00	"	0.12
Mutton, per lb.	0.08	"	0.10
Pork, per lb.	0.10½	"	0.12½
Potatoes, bush.	0.00	"	0.60
Turkey, per lb.	0.00	"	0.25
Veal, per lb.	0.08	"	0.12
Fruits			
Apples, N. S.	1.25	"	2.50
Almonds	0.19	"	0.20
Brazils	0.14	"	0.16
Bananas	2.00	"	2.75
Cocoanuts, sacks	4.00	"	4.50
Dates, new	0.05	"	0.07
Filberts	0.15	"	0.16
Lemons	5.50	"	6.00
Calif. Oranges	3.50	"	4.00
Onions—			
American	2.00	"	2.25
Canadian	1.10	"	1.20
Peanuts, roasted	0.10	"	0.12
Prunes (Cal.)	0.08¾	"	0.13
Walnuts	0.17	"	0.18
Pears	3.25	"	3.50
Peaches	1.50	"	1.75
N. S. Plums, per bas.	0.30	"	0.35
Malaga grapes, keg	4.00	"	5.00
Hay, Oats and Feed			
Bran, ton lots, bags	0.00	"	28.00
Cornmeal, bags	1.85	"	1.90
Hay, car lots, ton	15.50	"	16.50
Hay, per ton	16.00	"	18.00
Middlings, car lots	29.00	"	30.00
Mdgs, small lots, bags	32.00	"	33.00
Oats, car lots, bush.	0.63	"	0.65
Oats, per bushel	0.68	"	0.70
Oils			
Royalite	0.00	"	0.18
Palacine	0.00	"	0.20½
Turpentine	0.00	"	0.66
Premier motor gasoline	0.00	"	0.22
Raw oil	0.00	"	0.71
Ex. No. 1 Lard, com.	0.00	"	0.82½
Hides, Skins, etc.			
Beef hides	0.12	"	0.13½
Calf skins	0.17	"	0.18
Tallow, rendered	0.05½	"	0.06
Lamb skins	0.35	"	0.50
Wool, tub washed	0.23	"	0.35
Wool, unwashed	0.15	"	0.16

MARINE INSURANCE UNDERWRITERS MEET

American Institute Discusses War Risk Situation—Would Further Cut Rates — Fear Mine Fields.

New York, Oct. 22—At a meeting of the American Institute of Marine Underwriters of War Risk Insurance the situation was discussed. It was the opinion that conditions tended more favorably toward the reduction of rates on shipments of freight in British and French steamers.

The spreading of explosive mines in the English Channel, resulting in damage to two steamers of the Holland-America Line and also the destruction of the British steamer Adrmount, is regarded by underwriters as being serious, and unless England takes steps to furnish pilotage through the mined fields, rates for war risk insurance to Rotterdam by way of the English Channel will go up.

For the east coast of Scotland and England, north of Dover, the institute decided that three per cent. should be demanded.

Underwriters still think that there is an element of danger in the Bay of Bengal, where the German cruiser Emden made several raids a few weeks ago. Four per cent. is the ruling rate to Australia, New Zealand, the Philippines, Straits Settlements, China and Japan, by all routes. This is a reduction from six per cent. While the capture of the Hamburg-American Liner Markomannia, which accompanied the Emden, is felt to indicate that England is again giving protection to shipping in Indian waters, the fact that the Emden is still free acts to keep rates up.

The absence of reports of losses along the Brazilian coast has lowered rates from five to three one-half per cent., while to Argentina and Uruguay four per cent. is asked instead of five per cent.

Reductions have also been made in rates to the west coast of South America, three one-half per cent. being the rate via the Panama Canal, and five per cent. via Magellan, against five per cent. and seven one-half per cent. respectively previously charged.

SPY TOOK AMERICAN NAME FOR SAFETY

London, Oct. 21, 5.40 p. m.—The alleged German spy who was believed to be an American citizen, and whose case came up for a hearing at the Wellington Barracks, London, today, is in reality a German subject by the name of Lody. This man assumed the name of Inglis and pretended to be an American.

CANADIAN LUMBER CONDITIONS QUIET

Little Prospect of Extensive Building During the Winter and Sales Will be Small.

There is very little change in the lumber situation in the past week, says the Montreal Journal of Commerce. Manufacturers and dealers continue to hope that with the cessation of hostilities the market for stocks which have all too long been held in yards will be strong. Building has fallen off very badly in Montreal. Returns for the month of September show that permits for only $501,514 as against $1,999,254 were issued for ordinary building.

There is little prospect of extensive building of any kind during the winter and lumber dealers are preparing to "lie down" until the cessation of hostilities in Europe.

It is reported that, while the reduction in the number of logs cut in the bush will not be as great as was at one time feared, nevertheless the wood harvest this year will be only 60 per cent. of normal. Lumbermen are fearing too great stocks on hand if the war should continue. It is probably time, however, that the lumberman who is ready with large quantities of lumber will share proportionately in the profits of national reconstruction.

Ontario mills hear with considerable satisfaction of the proposed re-opening of several wood-consuming establishments which were closed down at the beginning of the European troubles, but the principal trade is with the farmers, who, with better than average prices for their produce are undertaking various improvements before the winter.

In Quebec and the Maritime Provinces some slight stimulus is given to trade by the demand in Britain for temporary large supplies of lumber for various uses connected with the war. Liverpool reports a certain buoyancy in trade, and the demand all over England for poching case material and other emergency supplies is giving to conditions in other lumber trade centres a fair degree of firmness.

The comparative slimness of exports and the continued low water conditions in the Ottawa Valley are making conditions very serious for a great many firms and thousands of men. Ottawa and Hull have now a considerable population of unfortunate lumber workers. This applies to the pulp and paper industry as well, and not long ago, on account of low water conditions, the E. B. Eddy Comany, of Hull, closed down two paper mills, throwing 112 men out of employment.

In the far west conditions are not much improved. The prairie provinces are not showing much vigor along lines of public works and other enterprises which help the lumber trade. The city of Edmonton, for instance, is reported to have given no promise of money for municipal works for three years. With the cessation of the European war, however, a certain improvement could be expected.

British Columbia lumbermen, although assisted to some slight degree by the removal of the embargo on certain classes of timber, are not happy over the present situation. Competition with the overflowing stocks of the Northwest States, where many manufacurers have closed their plants entirely, is not favorable to the Canadian mills. Like all other mills on the continent, notably of the Pacific States, and the honeyleaf pine region, British Columbia lumbermen are waiting for the change of affairs after the war.

United States lumber associations are holding their members remarkably well in hand, and the tendency of a few years ago to slash prices in a mad effort to overcome poor market conditions is not now apparent. Rather, United States lumbermen are curtailing heavily and waiting patiently. This tendency extends even to United States dealings with Canada, and there is a very small amount of dumping of southern pine, which was feared by Canadian lumber manufacturers.

BANK CLEARINGS IN CANADIAN CITIES

Toronto.

Toronto, Oct. 22.—Clearings of Toronto banks for the week ended today were $37,616,976, as compared with $30,956,255 last week and $40,169,661 for the corresponding week a year ago and $46,027,507 two years ago.

Montreal.

Montreal, Oct. 22.—Bank clearings for the week ended today were $56,989,180, as against $66,956,833 for the corresponding week in 1913, and $61,778,012 for the corresponding week in 1912.

Winnipeg.

Winnipeg, Oct. 22.—Bank clearings for the week ended today were $40,280,392 as compared with $38,376,442 for the corresponding week last year and $38,856,667 for the same week of 1912.

Halifax.

Halifax, Oct. 22.—Bank clearings for the week ended today were $1,838,114.09 and for the same week last year, $1,846,912.47.

Ottawa.

Ottawa, Oct. 22.—Bank clearings at Ottawa for the week ended today were $4,553,485 as compared with $3,810,195 for the corresponding period last year.

Quebec.

Quebec, Oct. 22.—Bank clearings for the week ended today were $3,706,983, corresponding week last year, $2,968,730.

St. John.

Total clearings week ending October 22nd, 1914, $1,538,268; corresponding week, 1913, $1,511,780.

GRAIN PRICES ON CHICAGO MARKET

Chicago, Oct. 22.—Wheat — No. 2 red, 1.13½ to 1.15¼; No. 2 hard, 1.13½ to 1.15¼.

Corn—No. 2 yellow, 75½ to ¾; No. 3 yellow, 75 to ¼.

Oats—No. 3 white, 48¼ to 49; standard, 49¼ to 50.

Rye—No. 2, 93.

Barley—58 to 76.

Timothy—4.00 to 5.50.

Clover—11.00 to 14.00.

Pork—17.00.

Lard—10.62.

Ribs—10.50 to 11.50.

PRODUCE PRICES IN CANADIAN CENTRES

Montreal, Oct. 22.—CORN—American No 2 yellow, 81 to 82.

OATS—Canadian Western, No. 2, 58; No. 3, 57½ to 58; No. 1 feed, 56½ to 57.

FLOUR — Manitoba spring wheat patents, firsts, $6.70; seconds, $6.20; strong bakers, $6; winter patents, choice, $6.00; straight rollers bbls., $5.50 to $5.60; bags, $2.65 to $2.75.

MILLFEED—Bran, $25; shorts, $27; middlings, $30; moullie, $30 to $34.

HAY—No. 2, per ton, car lots, $18 to $19.

POTATOES—Per bag, car lots, 65.

World's Shipping News

MINIATURE ALMANAC.

October Phases of the Moon.

Full moon	4th	1h 59m	a.m.
Last quarter	12th	5h 33m	p.m.
New moon	19th	2h 33m	a.m.
First quarter	25th	6h 44m	p.m.

Day of week	Sun rises	Sun sets	High water, a.m.	High water, p.m.	Low water, a.m.	Low water, p.m.
3 Fri	6.56	5.22	2.04	14.24	8.21	20.55
4 Sat	5.57	5.21	3.01	15.25	9.21	21.54
5 Sun	6.58	5.20	4.06	16.31	10.27	23.00

PASSENGER RATES.

Since the war began the rates on the Atlantic passenger steamship lines trading to Canada have fluctuated considerably. At first the rates were advanced and afterwards dropped again. The C. P. R. and the Allan Lines have just increased the saloon passages $10, while the Donaldson and Cunard Lines have advanced second rates $5 and the steerage $2.50, this change bringing the Montreal to Europe rate nearer to the New York rate. What change will be made in passenger rates on steamers coming to Portland the coming winter is as yet unknown, as everything in relation to the season's schedule is uncertain, and immigration will certainly be very light during the first part of the winter.

ANIMAL SHIPMENTS.

Portland, Me., Oct. 21.—The Bureau of Animal Industry has just issued an order modifying the shipping regulations relating to the exportation of cattle, horses and the like. These have heretofore been so stringent in comparison with the requirements from Canada that cattle shipments have practically ceased from most Atlantic ports and went from Halifax. By the new rulings cattle may be carried on the upper decks and there is some easing in the sanitary requirements. The order was made to apply to New York and New Jersey ports, but on application Portland would doubtless be given the same privileges should there be any cattle shipments from this port during the coming winter.

PORT OF ST. JOHN.

Arrived Thursday, Oct. 22, 1914.

Schr Jost, 299, Pettis, New York, coal.

Coastwise—Stmr Bear River, 70, Woodworth, Bear River and cld.

BRITISH PORTS.

Liverpool, Oct. 19.—Ard strs Bermudian, Fraser, Quebec; Chancellor, Donald, Galveston; Bohemian, Hiscoe, Boston via Halifax; 20th, stmr Lusitania, Dow, New York.

Inishtrahull, Oct. 20.—Passed stmr Numidian, McKillop, Halifax for Glasgow.

FOREIGN PORTS.

New Bedford, Mass., Oct. 17.—Sld sch St. Olaf, St. John, N. B.

Vineyard Haven, Mass., Oct. 18.—Sld schr Eskimo, from Fall River for St. John, N. B.

City Island, Oct. 20.—Passed tug Gypsum King, Coburn, New York for Spencers Island, N. S., towing barges Plymouth, Ontario, and Lewis H. St. John for Windsor, N. S.

New York, Oct. 20.—Cld sch David S. Ritcey, Ritcey, Perth Amboy; tug Security, Muller, St. John, N. B., Standard Oil Co.; barge S. O. No. 86, Tobiassen, St. John, N. B., Standard Oil Co.

Boston, Oct. 20.—Ard schr Crescent, Maitland.

Cld Oct. 20, schr Albertha, Murray Harbor, P. E. I.

Vineyard Haven, Oct. 20.—Ard schrs Annie B. Mitchell, South Amboy for Boston; Helen G. King, New York for Calais; Wm. L. Elkins, Port Johnson for St. John, N. B.

NOTICE TO MARINERS

Notice is hereby given that the "Lurcher" Shoal Automatic whistling buoy has been reported adrift. It will be replaced soon as possible.

J. C. CHESLEY,
Agent, Dept. Marine and Fisheries.

We offer for sale in lots to suit purchasers, subject to previous sale, a block of the undermentioned

Bank Stocks

Canadian Bank of Commerce
Bank of Nova Scotia
Bank of British North America.

Price will be quoted upon application.

If you have any good investment securities you desire to sell, send us particulars, we may be able to place them for you.

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CHARTERED ACCOUNTANT
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Open 10 a.m. to 10 p.m.

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Agents Wanted.
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Accident Insurance, Employers' Liability, Guarantee Bonds
CHAS. A. MACDONALD, & SON
Provincial Managers - - - 49 Canterbury St., 'Phone Main 1536

THOMAS BELL & CO., St. John, N. B.
PUGSLEY BUILDING, 45 PRINCESS STREET
Lumber and General Brokers
SPRUCE, HEMLOCK, BIRCH, SOUTHERN PINE, OAK, CYPRESS, SPRUCE PILING and CREOSOTED PILING.

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in this bank guarantees absolute safety and privacy. It is accessible only to the holder or his authorized deputy.

There are few who have not some valuable articles that should be safeguarded. For security against fire or burglary an ordinary safe is not to be compared with our safety deposit vaults. We invite inspection. Boxes rent at $5 and upwards per year, according to size. 101

The Bank of Nova Scotia
SAFE DEPOSIT VAULTS
at 119 Prince William St.
23 Charlotte St.
363 Main St.

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FORTNIGHTLY SAILINGS
— BY —
Twin-Screw Mail Steamers
FROM
ST. JOHN (N.B.) and HALIFAX (N.S.)
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Excellent Accommodation for 1st, 2nd and 3rd Class Passengers.
Special Facilities for Tourists.
Next Sailing from St. John
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For Illustrated Folders, Rates, etc., apply to the Agents of The Royal Mail Steam Packet Company; or in HALIFAX (N.S.) to PICKFORD & BLACK, Ltd.
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Agents - St. John, N. B.

DONALDSON LINE
Montreal to Glasgow
S. S. "Letitia" ..... Oct. 31
Passage rates, Cabin (II), $52.50
The Robert Reford Co., Ltd
Agents, St. John, N. B.

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"DOMINION" and "SPRINGHILL"
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We have on hand, and offer for sale the following new boilers built for a safe working pressure of one hundred and twenty-five pounds:—
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Only One Night on the Road.
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Best Electric Lighted Equipment.
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PRINCE EDWARD ISLAND RY.
THROUGH SERVICE TO QUEBEC AND MONTREAL.
OCEAN LIMITED DAILY.
Connection via No. 2 Express leaving St. John 7.10 a.m.
MARITIME EXPRESS
(Daily except Sunday) Connection via No. 13 Express leaving St. John 6.35 p.m.
GEO. CARVILL,
City Ticket Agent, 3 King street.

STEAMSHIPS.

EASTERN STEAMSHIP CORPORATION
INTERNATIONAL LINE
Leaves St. John Mondays, Wednesdays and Fridays at nine a. m., for Lubec, Eastport, Portland and Boston.
Returning leaves Central Wharf, Boston, nine a. m. Mondays, Wednesdays and Fridays for Portland, Eastport, Lubec and St. John.
MAINE STEAMSHIP LINE
$3.00 Reduced Fare to New York Oct. 1st to April 30th.
Direct service between Portland and New York. Leaves Franklin Wharf, Portland, Tuesdays, Thursdays and Saturdays at 6.00 p. m. on and after Oct. 1st.
City Ticket Office, 47 King street
L. R. THOMPSON, T. F. and P. A.
A. E. FLEMING, Agent, St. John, N. B.
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CRYSTAL STREAM S. S. CO.
(LTD.)
ST. JOHN-FREDERICTON ROUTE.
STMR. 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 at 7.30 a. m. The D. J. Purdy or Majestic can be chartered at any time for excursions or picnics.
ST. JOHN-WASHADEMOAK ROUTE
STMR. MAJESTIC will sail from North End from Cole's Island and intermediate points every Tuesday, Thursday and Saturday at 10 a. m., returning alternate days, leaving Cole's Isl and at 6 a. m.
D. J. PURDY, Manager.

MANCHESTER LINE

From Manchester		From St. John
Sept. 26	Man. Miller	Oct 13
Oct. 17	Man. Exchange	Nov. 3
Oct. 31	Man. Mariner	Nov. 17

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

THE MARITIME STEAMSHIP CO.
(LIMITED.)
Until further notice the S. S. Connors Bros. will run as follows:—
Leave St. John, N. B., Thorne Wharf and Warehouse Co., on Saturday, 7.30 a. m. for St. Andrews, calling at Dipper Harbor, Beaver Harbor, Black's Harbor, Back Bay or Letete, Deer Island, Red Store, St. George. Returning leave St. Andrews Tuesday for St. John, calling at Letete or Back Bay, Black's Harbor, Beaver Harbor and Dipper Harbor, tide and weather permitting.
AGENT—Thorne Wharf and Warehousing Co., St. John, N. B.
'Phone 77; manager, Lewis Connors, Black's Harbor, N. B.
This company will not be responsible for any debts contracted after this date without a written order from the company or captain of the steamer.

STEAMER ELAINE
Leaves Indiantown, Old May Queen wharf, foot of Hammond street, every Wednesday and Saturday morning at 7 o'clock for Chipman and intermediate points. Returning leaves Chipman every Monday and Thursday at 6 a.m.
CAPT. R. H. WESTON,
Manager.

MAJESTIC STEAMSHIP CO.
(FOR BELLEISLE)
On and after Tuesday, October 20 steamer Champlain will leave St. John on Tuesday, Thursday and Saturday at 10 o'clock for Hatfield's Point and intermediate landings, returning will leave Hatfield's Point on alternate days, due in St. John at 1 p. m.
R. S. ORCHARD, Mgr.

FURNESS LINE

From London.		From St. John
Sept. 26	Crown Point	
Oct. 6	Kanawha	Oct. 20

WILLIAM THOMSON & CO.,
Agents, St. John, N. B.

STEAMER MAY QUEEN
will leave P. Nase & Sons' wharf, Indiantown, Wednesday and Saturday mornings at 7 a. m. until further notice, for Chipman and intermediate stops, returning Monday and Thursday.
F. H. COLWELL, Mgr.