

FINANCIAL AND COMMERCIAL NEWS AND COMMENT

QUOTATIONS IN THE ST. JOHN MARKET

Very few changes have occurred in the wholesale prices in the St. John market. During the last week cheese advanced slightly. Ontario flour was worth 15 cents more a barrel, but pork was a little easier. Lard, however, advanced about a quarter of a cent.

Country Market. Beef—Country \$0.06 @ \$0.09. Bacon—Country \$0.10 @ 0.12. Butter—Country \$0.13 @ 0.14. Eggs—Country \$0.00 @ 2.00.

Fruits. Apples, N. S. 2.50 @ 5.50. Almonds 0.17 @ 0.19. Brazil 0.00 @ 0.22. Bananas 1.75 @ 3.00.

Groceries. Barley, pot 6.65 @ 6.75. Beans—Yellow eye 3.50 @ 3.60. Hand picked 2.30 @ 2.35.

Canned Goods. Beef—Corned 2s 4.00 @ 4.90. Corned 1s 2.35 @ 2.80.

Sugars. Standard gran 4.40 @ 4.50. United Empire 4.30 @ 4.40.

Flours. Buckwheat (West grey) bags 0.00 @ 3.35. Manitoba 0.00 @ 6.25.

Provisions. Pork, domes mess 0.00 @ 29.00. Pork, Am. clear 26.00 @ 27.75.

May, Oats and Feed. Bran, ton lots, bags 25.00 @ 26.00. Cornmeal, bags 1.75 @ 1.80.

Fish. Haddock, boxes 0.75 @ 0.85. Cod—Fresh 0.0234 @ 0.04.

LAIDLAW & CO'S CLOSING STOCK LETTER

(J. C. MACKINTOSH & CO.) New York, Jan. 15.—There was an appreciable increase in the volume of transactions in today's stock market with a commensurate increase in bullish confidence.

CLEARINGS OF THE BANKS LAST WEEK

St. John. Clearings for week ending Thursday \$1,373,799; corresponding week last year \$1,680,816.

Montreal. Montreal, Jan. 15.—Montreal bank clearings took a big drop during the week ended today, the figures showing a falling off of \$10,751,736 from the level of the corresponding week a year ago.

Ottawa. Ottawa, Jan. 15.—Bank clearings for the week ended January 15 were \$3,211,509, as compared with \$4,392,073 for the same week last year.

Winnipeg. Winnipeg, Man., Jan. 15.—The bank clearings for the week ended today show a diminution of over \$3,000,000 as compared with the corresponding week last year.

It's Best, Anyway. "I'm an optimist again," said Ex-Governor Sulzer, at a banquet in New York.

CHICAGO GRAIN AND PRODUCE PRICES

(J. C. MACKINTOSH & CO.) Wheat. High. Low. Close. May 88 1/2 88 1/2 88 1/2. July 88 1/2 88 1/2 88 1/2.

PRODUCE PRICES IN CANADIAN CENTRES

Montreal, Jan. 15.—CORN—American No. 2 yellow, 72 @ 73. OATS—Canadian western, No. 2, 42 @ 43.

Hotel Arrivals. Victoria. J. Lenoir, Montreal; C. H. Kennedy, New York; M. H. Ritchie, Boston; R. Fred McCready, Lee, Mass; N. E. Sharpe, Picton; G. N. Palmer, Moncton; E. A. Harding, Halifax; J. C. Gillespie, Truro, N. S.; Miss Hestie E. Campbell, Montague; E. A. Fryer, Moncton; F. Lister, MacAdam; E. Crandienne, Vancouver; B. B. Hardwick, Annapolis; A. H. Willa, Granville Ferry; Roy Spurr, Digby; E. J. Corbett, Halifax.

Quebec. Quebec, Jan. 15.—Bank clearings for the week ended January 15 were \$2,987,882, corresponding week last year \$3,209,261.

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DOW JONES CO'S SUMMARY OF NEWS

(J. C. MACKINTOSH & CO.) New York, Jan. 15.—Bank of England rate unchanged. Western Union's surplus for quarter ended Dec. 31 was \$25,000, compared with \$35,350 in 1912.

CHICAGO GRAIN AND PRODUCE LETTER

(F. B. McCURDY & CO.) Chicago, Jan. 15.—Wheat—Failure of Liverpool to reduce our full advance of yesterday and the easier tone in Corn combined with the desire to take profits has caused a slightly lower range in wheat, but on the declines buying support has appeared and there has been little evidence of weakness.

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CLOSING LETTER ON COTTON MARKET

(F. B. McCURDY & CO.) New York, Jan. 15.—There was a renewal of the buying movement at the opening of the market this morning and after starting steady at an advance of 3 or 4 points, active months sold 10 to 13 points up.

NEWS SUMMARY AFFECTING MARKET

(F. B. McCURDY & CO.) New York, Jan. 15.—Foreign underwriting conditions are reported to be improving, especially in London.

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CLOSING STOCK LETTER FROM RANDOLPH

(F. B. McCURDY & CO.) New York, Jan. 15.—The market was active and strong at the opening with heavy covering of shorts and considerable profit taking.

THE FASCINATION OF A BACHELOR'S DEN

is not complete without handsome rugs. Whether you prefer Oriental or Domestic patterns is purely a matter of choice. But Everett's can show you a choice assortment of both kinds, in colors and designs that are a delight to the artistic eye.



A. ERNEST EVERETT 91 Charlotte Street



Better Than Insurance. is the absolute security our safety deposit vaults provide for your family plate, jewels and valuable papers.

The Bank of Nova Scotia SAFE DEPOSIT VAULTS at 119 Prince William St., 23 Charlotte St., 245 Main St.

ARMOUR'S PROFITS. Armour and company in fiscal year ended Nov. 2nd shows net profits of \$11,356,094, compared with \$10,150,306 in 1912 or largest in history of company.

NEW LOAN CITY OF KAMLOOPS, B.C. 6% DEBENTURES PRICE: 100 AND INTEREST DATED APRIL 1st, 1913. DUE APRIL 1st, 1916. INTEREST PAYABLE 1st APRIL AND OCTOBER DENOMINATIONS \$500. Security Concerning Kamloops. Kamloops is one of the first cities of importance in the interior of British Columbia, and is the trade centre of a large section of the Province.

The Poor Man's University. "JONES knows more about motor cars than any other man I know," said a man to his friend. "He has obtained his knowledge chiefly from motor car advertisements, and the catalogues and booklets circulated through them." "All I know about photography," declared a well-known amateur, "I have learned from the men who advertise cameras, plates, papers and films." Advertisements have been well called "The Poor Man's University," but other than poor men have been schooled thereby. Much of what the average individual knows concerning personal and domestic hygiene, modern office methods, books and authors, electricity, precious stones, investments, and almost everything else, he has learned from advertisements. Advertisements have stimulated our intelligence, added enormously to our knowledge, and given us aspirations which have raised us to higher levels of thinking and living. Advertising is indeed "The Poor Man's University."

Desire a... Upon You... TOSH & CO... Principal... Bonds... St. John... Life... M. QUEEN... SALE... ER & PORTER... DING:...