

# WORLD OF FINANCE

## THE FINANCIAL CONDITIONS OF THE NATIONS AT WAR

### GREAT BRITAIN'S COTTON TRADE IS FAR FROM SATISFACTORY

Survey of Money Markets of the Belligerents—How German Loan Was Oversubscribed.

(Special Correspondence of the Evening Post.)

Amsterdam, Sept. 21.—Writing almost within a few miles of the terrible conflict in which the next chapter of European history is being determined, one feels a certain amount of anxiety in talking of financial and economic aspects of the war. Yet the excuse for such discussion is the enormous and increasing importance of such considerations to the nations whose soldiers are on the battle-front.

If there is one fact patent to every observer, it is that, notwithstanding the far-reaching efforts made by the various Governments—many of them extremely ingenious—to coast back trade and finance into their normal course and volume, the commerce of the world has been disorganized and decimated. But while the result of the measures taken is bound to be disappointing (since they are impotent to remove the continuing cause) they are nevertheless giving great relief.

England has, in this as in many other respects where the nation's welfare demanded Government intervention, set an example, though so far as such things are comparable, Holland has run her very close. Of the situation in other countries it is more difficult to judge, for details are meagre. In Germany, at any rate, the Government has been fully alive to the importance of effective emergency action.

England and Germany. For reasons manifest to every one, however, the effectiveness of the measures of financial relief has differed in the different States. In particular, the disadvantages under which Germany labors—owing to its geographical position and England's mastery of the sea—are nowhere more clearly reflected than in the wide disparity between the terms on which Germany and England are borrowing for their war requirements. While English Treasury bills are changing hands on a basis as low as 2½ per cent, Germany is paying close upon 6 per cent. It is true the former have six months, the latter on the average five years, but, even allowing for this, the difference is impressive. The high German rate has occurred notwithstanding a system of the most elaborate and exceptional facilities, which, arranged in thorough German fashion down to the minutest details, has been placed at the disposal of intending subscribers.

Probably our market, as well as ours has wondered at the reports that the enormous German war loan is being promptly subscribed by German investors. But at least one explanation is the propaganda for subscriptions on borrowed money. Even newspapers usually "market" the loan, and financial views have joined in this propaganda. Knowing that the interest charged on the borrowings will be higher than the yield obtainable on German loans, they try to sweep aside the scruples felt and expressed by a large section of the public, whose instinct tells them that this is bad finance, by arguing that, under the circumstances, such a policy is permissible, and even advisable.

Methods of Floating a War Loan.

The percentage limits publicly announced by the official institutions, for advances on securities pledged as collateral for such loans, have been specially raised for the purpose. Up to 75 per cent, will now be lent on outstanding German and Prussian state bonds, as against 70 per cent, to which the allowance had been previously raised. On shares of large German companies, 40 to 50 per cent, of the value at last authentic quotations can be obtained, with a maximum in some cases of 125 per cent. In this regard, a great advantage lies with England, where a fair amount of productive activity is still being carried on.

Other Markets. As for France, the fact that the Bank of France has suspended publication of its weekly returns makes it impossible to judge of the position in that country. In itself the position of a large stock of gold, though doubtless giving a large measure of stability, does not necessarily and under all circumstances reflect prosperity. In fact, this gold would become a sterile hoard if it were no longer to represent the basis of a form of credit essential to the community for the conduct of its business—paper money—but were to become merely the security for an exactly equal amount of paper money, while the balance of paper money outstanding would be represented by assets that could not for the time being be liquidated.

That would be the extreme effect of complete economic stagnation. For the present, there can be no question of such a situation arising. As to the German Reichsbank, its total gold reserve against its notes is apparently more than 25 per cent, above last year; but the note circulation itself,

Exports for Past Two Months Fell off and Chances for Recovery are Poor Until War is Over—Mills on Short Time.

London, Sept. 22.—While the activities of the textile industry generally are just at present limited only by the stocks of raw material and the productive capacity of the mills, the state of the cotton trade of Lancashire is hardly so satisfactory. Cotton is the third of the great pillars of British industrialism—the other two are coal-mining and agriculture—and the spinning of Lancashire normally accounts for over one-quarter of the total British exports. It is sufficiently obvious that a decline in the cotton trade cannot be viewed with indifference.

Cotton exports in August, 1914, only amounted to \$25,440,000 as compared with \$46,590,000 for August, 1913, and \$48,910,000 for August, 1912. Exports for over one-quarter of the total British exports. It is sufficiently obvious that a decline in the cotton trade cannot be viewed with indifference.

The chances of immediate recovery are poor, and as old orders get filled it is likely that the mills will work still shorter time and fewer days per week. At the same time it is quite possible that the increased markets in India and China will in the absence of German competition, do something to keep things at their present level. German competition, however, has never been a great factor in the cotton industry.

On July 17th, even before the war, the Spinners' Federation by an 80 per cent, vote, resolved to shut down during September all the mills affiliated to the Federation for a period equivalent to three weeks, so that much time would have in any case been worked both in mills and in weaving sheds. Generally speaking, a depression in the Lancashire trade automatically brings with it a reduction in the price of raw material, but in the existing crisis the action of the American producers in holding up supplies has served to harden prices. The estimate

## MAY AMOUNT TO TWENTY MILLIONS

Stock Delivery from Abroad When Wall Street Reopens—Consignments Expected When 'Change Closed Did Not Arrive.

New York, Oct. 5.—When the stock exchange suspended operations at the end of July there were large consignments of stock on the way, as a result of the heavy liquidation of holdings abroad during the last few days of business. Some of the estimates of the amount of stock coming to America ran as high as \$50,000,000 or even more. It was rumored that the Mauritania was bringing over about \$30,000,000, with a large amount immediately following on the Cedric. When the steamers arrived it was found that they carried no such amounts as had been supposed. The revised estimates brought the total down to about \$30,000,000. Even this amount was probably too high.

The problem of taking care of those stocks was a difficult one in view of the situation in the exchange market, but it was finally arranged, and practically all the stock has been financed. At the time that stock was sent over, there were probably about an equal amount which had been sold by London, but not shipped. The selling was done largely through the arbitrage houses, which were thus left technically long in London and technically short here.

In London they are relieved of the necessity of paying for the stock by the moratorium, and the stock, not being paid for, was not shipped. The moratorium will end November 4, and for that reason there has been evidence of an increased inclination to cover the technical short interest on this side, a moderate amount of stock having been bought in recently. In fact there has been more or less covering since the exchange closed, and the probability is that at this time not more than about \$20,000,000 worth of stock in all remains to be delivered. That amount, it is believed, can be taken care of without difficulty, so that the situation created by the liquidation prior to the closing of the exchange no longer presents any very serious problem.

by the statements from Berlin, has considerably more than doubled, and the percentage of metal cover to the sum of notes outstanding is now about the lowest of all the European state banks.

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## World's Shipping News

### MINIATURE ALMANAC

October Phases of the Moon.	4th	1st	5th	9th	13th	17th	21st	25th	29th
Full moon	4th	1st	5th	9th	13th	17th	21st	25th	29th
Last quarter	13th	10th	7th	4th	1st	29th	26th	23rd	20th
New moon	19th	16th	13th	10th	7th	4th	1st	29th	26th
First quarter	25th	22nd	19th	16th	13th	10th	7th	4th	1st

Day of week	Sun rises	Sun sets	High water, a.m.	High water, p.m.	Low water, a.m.	Low water, p.m.
1 Wed	6:34	6:50	1:08	13:19	7:25	18:47
2 Thu	6:35	6:48	1:47	13:57	7:59	20:24

### COMES HERE FOR GRAIN

Wm. Thomson & Co. have advised that the steamer North Point of the Furness Line, is coming to St. John to load grain and general cargo.

### RECEIVES CHARTERS

After lying idle at Boston for two months the barkentine Mabel I. Myer, the only vessel of that class owned in Maine, has now commenced loading empty barrels for Porto Rico and will return with a full cargo of molasses.

### RECENT CHARTERS

Schrs Melba, Gulfport to Matanzas, lumber, 20,000 tons; 797 tons, Bridgewater, N. S., to Havana, lumber, 10,000 tons; 370 tons, Bridgewater, N. S., to N. Cuba, lumber, 45,000 tons; 5 S. Cuba, 15,25.

### CHIGNETO ARRIVES

Royal Mail Packet Line S. S. Chigneto arrived at Boston yesterday afternoon from Demerara, West Indies and Bermuda, William Thomson & Co., with mails, passengers and general cargo.

### PULPWOOD SHIPMENT

The Portland schr Ninetta M. Porcella which sailed from Bath on Thursday last for Bridgewater, N. S., after undergoing repairs, will load pulpwood there for Baltimore, getting \$2 per cord loaded and discharged.

### SPOOLWOOD SHIPMENT

The Calais schr Beth M. Todd arrived from Lynn on Saturday with a rather unusual cargo, she having 69,000 feet of spoolwood which will be discharged at the No. 1 Grand Trunk shed, Portland, and shipped by rail to West Bethel.

### THE CREW SAVED

St. Johns, Nfld.—Schr Kate B. Ogden, Lamson, Philadelphia Sept. 2, via Vineyard Haven 16th for Charlottetown, P. E. I., has been abandoned at sea; crew saved and landed here by stmr Marselisborg (Dan), from Baltimore for Malmö, etc.

### PORT OF ST. JOHN, N. B.

Arrived Tuesday, Oct. 6, 1914.  
Stmr Chigneto, 2945, Demerara, via West Indies and Bermuda, Wm. Thomson & Co. mails, passengers and general cargo.  
Schr Lucia Porter, 285, Sprague, New York, Starr, coal.  
Coastwise—schs, Beaulieu L. Morse, Grand Manan, with cargo of sheep; stmr Bear River, 70, Woodworth, Bear River and old; Ruby L. Baker, Margareville, Valinda, Geneser, Bridgetown; Granville, 48, Collins, Annapolis.

### Cleared

Coastwise—Stmr Grand Manan, McKinnon, Wilson's Beach.  
Sailed  
Schr Wanola, Ward, Windsor, to load, J. W. Smith.

### BRITISH PORTS

Glasgow, Oct. 5.—Arr stmr Pomeranian, Philadelphia; Cameronia, New York.  
London, Oct. 5.—Arr stmr Competitor, Philadelphia; Cameronia, New York.  
Liverpool, Oct. 5.—Arr stmr Pretorian, Boston.

### FOREIGN PORTS

New York, Oct. 4.—Arr schr A. J. Sterling, Stonehaven via New Haven. Newburg, Oct. 4.—Arr stmr Diana, Windsor.  
Delaware Breakwater, Oct. 4.—Passed out stmr Ora (Nor), Philadelphia for St. Anna, C. B.  
Mobile, Oct. 3.—Sld schr C. W. Mills, Cardenas; stmr Viator, Halifax.  
Philadelphia, Oct. 3.—Arr stmr Mariner, Manchester via St. John, N. B.  
New York, Oct. 2.—Sld schrs W. L. Maxwell, South West Harbor; Samuel Hart, Thomaston; Chas. L. Jeffery, Boothbay.

### ANNOUNCEMENT.

The S.S. MISSANABIE, the first of two new moderate rate steamships which are nearing completion, will sail on her maiden trip from Liverpool OCTOBER 7th for Montreal and returning sail from Montreal THURSDAY, OCTOBER 22nd.

The MISSANABIE is the last word in shipbuilding and should prove an attractive acquisition to the Canadian trade. Dimensions are: Length, 520 feet; beam, 64 feet; gross registered tonnage, 13,000. Capacity: 520 cabin, 1,200 third class. There are spacious promenade decks, veranda-like drawing room, lounge, gymnasium, smoking room and card room. All the latest and most approved devices for safety at sea are employed, and special attention has been paid to the ventilation system. We believe this will be the finest moderate rate ship on the Atlantic.

Rates: Cabin, \$55.00 up; Third class, \$32.50 to Liverpool. W. B. Howard, Gen. Agt., St. John, N. B.

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