

RIGHT READY OUR NEW NOVEMBER BOND LIST (Ask for No. 2) Bonds are low. One bond, Montreal, shows advance this week 5 points.

EASTERN S.S. CO. Reliable and Popular Route Between St. John and Boston

ST. JOHN TO BOSTON \$3.50 ST. JOHN TO PORTLAND \$3.00 STATEROOMS \$1.00

STEEL STEAMSHIPS Calvin Austin and Governor Dingley Complete Wireless Telegraph Equipment.

N. B. Southern Railway On and after SUNDAY, October 9, 1910, trains will run daily, Sunday excepted, as follows:

On and after SUNDAY, October 9, 1910, trains will run daily, Sunday excepted, as follows: Lv. St. John East Ferry 7.30 a.m.

DOMINION ATLANTIC RAILWAY S. S. Prince Rupert leaves Reed's Point Wharf daily at 7.45 a.m.

PICKEORD & BLACK LINE from St. John S. S. Luristan sails Nov. 5 for Bermuda, St. Kitts, Antigua, Dominica, Barbados, Trinidad, Demerara.

MANCHESTER LINERS From Manchester Nov. 10—Manchester Commerce; from St. John Nov. 26, via Philadelphia.

ALBERTA FARMS IRRIGATED and NON-IRRIGATED If you are contemplating settling in the West we can sell you Alberta farm lands at \$9 per acre

Investors We can offer those desiring to invest \$200 and upwards an opportunity for a safe and sure investment with good profits and quick returns.

James D. Seely, REPRESENTATIVE FOR MARITIME PROVINCES. 42 Water Street, St. John, N. B.

CANADIAN PACIFIC RY. COLONIZATION DEPT. FINDLAY & HOWARD, LTD. GENERAL AGENTS

SHIPPING FINANCIAL

LITTLE DOING IN THE STOCK MARKET

New York, N. Y., Oct. 31.—The spirit of the speculation in stocks was inclined to drop today. Unsatisfactory steel trade advices, the money requirements incident to the November settlements and the credits and investment position generally and the near approach of the elections were factors in the action of the market.

Reports of shutting down of tinplate mills were an additional factor in the depression of United States steel. The stock absorbed a third of the total dealings in the market and its movement was decisive in showing the general course of prices.

CLOSING STOCK LETTER. Furnished by J. C. Mackintosh and Co., direct private wires.

New York, Oct. 31.—The cautious and even pessimistic character of the week end newspaper comments caused a resumption of bearish operations this morning on a more aggressive scale with the result that the morning session witnessed another sharp reaction through the general list.

CLOSING COTTON LETTER. Furnished by J. C. Mackintosh and Co., direct private wires.

New York, Oct. 31.—The virtual unanimity of reports from the belt corroborating the government advices of killing frosts, caused a considerable influx of buying orders in today's cotton market, in which prices advanced about 1 1/2 cents and held most of the gain until the close.

NEW YORK COTTON MARKET. By direct private wires to J. C. Mackintosh & Co.

NEW YORK STOCK MARKET

Table with columns: Shares Sold, Previous, High, Low, Close. Lists various stocks like Am. Copper, Am. Sugar, Am. Car and Ferry, etc.

Mercantile Marine

DAILY ALMANAC. Tuesday, Nov. 1, 1910. Sun rises 7:09 a.m., Sun sets 5:06 p.m., High water 11:23 a.m., Low water 5:35 p.m.

PORT OF ST. JOHN. Arrived Oct. 31. Coastwise—St. Lawrence, 90, Mc-Kinnon, Campbell.

British Ports. St. Johns, N. F., Oct. 29.—Arr. Stur Swango (Br.), Phillips, Fowey for New York.

Foreign Ports. Boston, Oct. 29.—Sld. Stur Klondyke, for St. George and Margaretville, N. S.

Shoemakers. Alameda, Wm. 483, J. E. Moore, Chas. C. List, 298, W. Adams, Chesle, 320, Geo. E. Holder.

VESSLS BOUND TO ST. JOHN. Luristan, Demerara, Oct. 24. Rappahannock, London, Oct. 26. New York for St. John, N. B., Myrtle

Shipments. The Donaldson line str. Indrani, Captain Young, reported in yesterday's Standard as having lost part of her deck load during heavy weather while on the passage from this port to Glasgow.

Shipments. It has been recently reported from London that leading shipbuilders have offered to build vessels similar to the Mauretania and Lusitania for two-thirds of the initial cost of the Cunard liners.

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TIPS ON STOCK SPECULATION

The great bulk of the vast fortunes of the present day are based on speculative successes of one kind or another. Millions struggle along through life on a mere competence, derived out of hard work applied to the various channels of commercial and industrial enterprise, while the few create fortunes in a comparatively short space of time.

It is simply quibbling with the subject to say that the world is made merely to make ends meet. There are indeed, few who would not grow richer for the sake of the comforts and influence which wealth bestows. It is human nature to be greedy and while many are striving but few really succeed.

There are various forms of speculation but by far the simplest and quickest method of increasing or decreasing one's capital is in the buying and selling of stocks. The great financiers who are the creators of such forms of wealth do not hesitate to make money merely to make ends meet. There are indeed, few who would not grow richer for the sake of the comforts and influence which wealth bestows.

There are hundreds of brokers and bankers in every large financial centre who participate in this business and derive a large revenue by acting as middle men between the genius who creates, and the general public which buys, these stock certificates.

Prices Ever Changing. There are well known conditions and circumstances which make a block of stocks worth more one day than the next. Prices are always changing. If a person buys one hundred shares of stock one day, and it advances \$1.00 per share the next, and the buyer sells his one hundred shares the one hundred dollars profit is legitimate.

On The Alert. The great financial men who command millions of capital, are ever on the alert, to take advantage of such opportunities and the return is enormous. These chances are occurring every day so extensively that the ramifications of the stock market.

It is admitted that the small trader runs a great risk, in dabbling in stocks about which he knows little. It is the opinion of the great financiers, however, that the small trader may be able to succeed if he is supplied at close to the top of the movement.

On the other hand he is likewise easily scared and stampeded into selling when the keen manipulators want to break the market and create a low range of prices, so that they may buy to advantage at a higher level than they would have been able to do at a higher level.

That is why so many people are more inclined to hand their money to an experienced stock manipulator, one who understands the market, who has years of study, to invest for them and make money for them.

There is a great deal more science and technical knowledge required in stock market matters than the great bulk of people imagine. The trained and experienced trader has ninety-nine chances of success in a hundred, whereas in the case of the novice the proportions are just reversed. It is the same in every walk of life. The trained business man always has the advantage over a greenhorn, who thinks he knows it all.

There are a great variety of conditions and circumstances of which an accurate knowledge is required to make a successful trader. The man who has his everyday business to attend to and worry about cannot take these matters up with any degree of certainty.

The stock brokerage business is a highly specialized one, and in order to thoroughly take advantage of the market the ordinary small investor should entrust his money, with which he desires to increase his capital, to a man, who makes a study of investing money for others, and whose interest is rendered the same as his clients.

It is a simple matter, then, for every man who has a surplus of money, to have a trained and experienced stock market man to handle his money for him. The trained and experienced stock market man will be able to advise him as to the best time to buy and sell, and will be able to advise him as to the best time to buy and sell, and will be able to advise him as to the best time to buy and sell.

NOVA SCOTIA STEEL 5's

An absolutely safe investment and a sure return. These bonds are secured by property aggregating four times the amount of bond issue. The character of the steel industry and the splendid earnings of this company make its bonds one of the most desirable on the market.

J. C. MACKINTOSH & CO.

Members of Montreal Stock Exchange. 111 Prince Wm. Street, St. John, N. B.

Fire, Motor Car and Motor Boat INSURANCE

JARVIS & WHITTAKER, General Agents, 74 Prince Wm. St.

CANADA LIFE ASSURANCE COMPANY

Canada's Oldest and Strongest Company. Assets over \$40,000,000. Assurance in force over \$125,000,000. This company has been doing a satisfactory business for sixty-three years and is a financial institution of which Canada is deservedly proud.

CANADIAN PACIFIC

ST. JOHN TO MONTREAL WEEK DAYS AND SUNDAYS. W. B. HOWARD D. P. A., C. P. R., ST. JOHN N. B.

SHORT ROUTE FROM HALIFAX AND ALL POINTS IN THE MARITIME PROVINCES TO MONTREAL AND WEST

W. B. HOWARD D. P. A., C. P. R., ST. JOHN N. B.

NEW YORK STOCK EXCHANGE

Where Millions are Won and Lost almost any day during brisk trading. It does not wait for conditions, it anticipates them. The market is a prophet; a forecast of what is to come. In other words it discloses the future.

The great financiers are not playing at a game of guess work when they stake their millions in stocks. They make it their business to know how the great industries of the country are doing, whether the percentage of profit is good or bad. They have methods of finding out whether the great railways of the country are earning plenty of money to maintain their dividend rates.

There are many other points of the speculative game that the trained trader requires to be familiar with. They all require knowledge born of experience to understand and put to advantageous practice.

They are in fact, so numerous that it tends to demonstrate how futile it is for anyone not well versed in such matters to expect to be anything more than a stock market lamb and render himself the object to be plucked by the professional traders, ever on the alert for their prey. It simply demonstrates the necessity of being guided in such matters by the experience of those who have thoroughly studied the market and its eccentricities and are making a close study of all the new phases which are ever presenting themselves to puzzle and mystify the uninitiated.

St. John's Sunday ST. JOHN'S 2ND

Halifax, Oct. 31.—Michael the Indian runner of the West Club, Charlottetown, and Mall's ten mile ship road race here today.

Ernie Sterling of the West Club, the fleet runner of the city, was badly beaten by Michael the Indian runner of the West Club, Charlottetown, and Mall's ten mile ship road race here today.

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