

their wages into their pockets without counting it, and fold up their "due bills," feeling that it *must* be right because Mr. Duncan made it up. While always pleasant and cheerful, he never trifled with men; never sought to take advantage of the weak or confiding; and nothing seemed to stir his peaceful soul so profoundly as an attempt to perpetrate any of those acts of deception against which business men are not always proof.

It is said that on one occasion he happened to be present at the settlement of some transaction between two of his fellow-citizens, when he observed with his keen eye that one was trying to outwit the other. He started to his feet, and impatiently walked round the desk several times whistling the air of the "Song of the Shirt," and then, taking up his hat, he left the room. It was observed by many that he often manifested his annoyance at anything of the kind in this strange manner, and when that whistle was heard in company, or in business circles, men took knowledge of it, and governed themselves accordingly. This was his only means of reproof, but it grew to be a terrible one.

He was always a friend in need, and a friend indeed, to rich and poor alike. In his young days he was once applied to for money to bury the wife of a poor man. He had not the money, but such as he had he gave cheerfully. He got the necessary boards from a friend, and devoted a winter evening to making and dressing the coffin with his own hands.

But it was chiefly as a public man that Mr. Duncan endeared himself to St. John. To write his life in this position during the last 40 years, would be to write the history of this city during the period when most of its Banking establishments and the public Societies that now exist were formed. Some idea, however, of his interest in public matters may be gathered from the fact that he was one of the first Presidents of the Commercial Bank, Mechanics' Institute, Globe Insurance Office, Highland Society, Agricultural Society, St. Andrew's Society, Bible Society; a prominent man in the formation of the Colonial Life Insurance Company, Gas Company, Telegraph Company, Water Company; a Commissioner of Police, Lunatic Asylum, and many other Companies and Societies that aimed at the moral and social welfare of this community. He was known as the "Universal Chairman," and it seemed to be regarded as essential to the success of any great work that the name of John Duncan should be found among its chief promoters. In his numerous connections with these public societies, he was always distinguished for wisdom and prudence, punctuality, and the rigorous discharge of every duty. He was never in a hurry; never known to run, and yet none ever remember to have seen him even a single minute behind in keeping an engagement.

A large portion of his time, for many years past, was devoted to promoting peace between man and man. If a special blessing is reserved for peacemakers, this good man has richly earned his share. Differences and disputes that would no doubt have dragged their weary way for years through the mysteries and miseries of law courts, were quietly and peaceably settled by his calm judgment and rugged sense of right. And although the position he occupied as arbitrator and judge naturally, and almost necessarily, exposed him to the enmity of some of the contending parties, there remains no instance in which his decisions have left any lasting ill-will. Speaking on this point with a gentleman at his grave, he said: "I once was his enemy, because he decided a case against our family," and then, turning to where the workmen were rounding up the clay and patting it with their shovels, he added, "but I am as sure he did his duty as I am that he sleeps there." It is conceded on all hands that he has not left a single enemy.

Among the many features of character that distinguished the life of this good man, there was none more conspicuous than his humility. While deeply read on most subjects, he was ever ready to listen to the humblest suggestion from those who were far his inferiors in wisdom and experience. He made no