

FINANCIAL.

DUALITY IN BANKING.

(Canadian Trade Review.) No man can serve two masters; neither can a bank. A bank cannot be the servant of commerce and of speculation at the same time.

A bank, which makes a business of loaning its credit to merchants will naturally employ its facilities and use its power for the promotion and protection of the mercantile classes.

Recent letters have expressed my views. The market may be held fairly strong for a long time. Persons who sell but in my judgment stocks are a much better safe on rallies than a buy on declines.

These banks are steadily soliciting and absorbing deposits representing the trade and transportation interests of the country. They are by offers of interest, by active solicitation and by the exercise of their influence in various directions obtaining the bulk of the deposits of out-of-town banks.

Large degree dependent upon the persons who owe the money. It finds it very unable to call its loans without shattering the prosperity upon which its own existence depends. It cannot pull down the temple of credit without destroying itself in the process.

Five prisoners adorned the bench at the police court this morning. The policeman, otherwise known as "Prezley" Nickerson, charged with drunkenness was remanded.

Halifax, Oct. 19.—The Gulf of Annapolis and the Demara, the latest boats from which returns are obtainable (although two steamers have since sailed) are between them about seventy-five thousand dollars worth of apples.

NEW YORK STOCKS. Quotations furnished for "The Evening Times" by E. E. Beck & Co., Bankers & Brokers, 55 Canterbury St. Direct private wire to New York, Boston, and Chicago Stock Exchanges. Phone 900.

Table with columns: Description, Yesterday's Close, Today's Open, Noon. Includes Am. Copper, Am. Car & Foundry, Am. Locomotive, etc.

CHICAGO MARKET. Dec. Wheat 1157 1154 115. May Wheat 1184 1181 115. Dec. Corn 49 49 49. May Corn 52 52 52.

STOCK MARKET. Town Topics.—The market sharp reaction in prices yesterday, as regards a beneficial and it has imparted a healthy

THE WORLD OF SHIPPING.

MINATURE ALMANAC.

Table with columns: Oct., Sun., Tides. 17 Mon 6.43 5.35 6.19 0.01. 18 Tues 6.44 5.36 6.20 0.02.

PORT OF ST. JOHN.

Oct. 20. Arrived. Schr Wanala, 272, Wagner, from New York, J. W. Alex. Wallat.

LONDON MARKET.

London, 2 p. m.—Atch 85 1/2, Atch pd. 102; B O 94 1/2; CO 44 1/2; GW 19 1/2; CPR 13 1/2; Erie 30 1/2; RR 11 1/2; N. Y. C. 75; Cen. 13 1/2; SW 30 1/2; PA 13 1/2; RG 7 1/2; RG 7 1/2; SR 3 1/2; SR pd. 9 1/2; E 14 1/2; 17 1/2; UP 10 1/2; UP pd 9 1/2; US 2 1/2; US pd 9 1/2; WA 4 1/2; WA pd 4 1/2.

THE WHEAT MOVEMENT.

Portland, Oct. 20.—The business of buying Oregon and Washington wheat for shipment to Chicago and other Eastern markets has ceased.

WALL STREET.

New York, Oct. 20.—The opening in the stock market was active and irregular with the majority of important stocks a small fraction lower.

COTTON MARKET.

New York, Oct. 20.—Cotton futures largely steady Oct. 9, 9.77; 9.77; 9.77; Dec. 9.91; Jan. 9.97; March 10.04; May 10.10.

DOMINION COAL OUTPUT.

Table with columns: 1904, 1903, 1902. January 201,721 210,120 205,000. February 183,500 258,798 197,543.

BANK CLEARINGS.

Bank clearings for this week were \$1,137,953, as compared with \$1,157,953 for the same week last year.

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THE APPLE MARKET.

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LATE SHIPPING NOTES.

The two-masted schooner D. J. Melanson, of Nova Scotia, from Hantsport, N. S., with a cargo of 170,000 feet of spruce lumber, consigned to Homan & Puddington, of New York, was struck amidship on the starboard side early Tuesday morning.

HOTEL ARRIVALS.

At the Royal—A. Mackenzie, G. H. Winter, J. E. Biens, Montreal; J. G. Raine, G. E. Bomer, Halifax; J. A. G. Mills, Toronto.

At the Dufferin—S. Botsford, Moncton; A. Saunders, Calais; F. M. Glass, Boston; C. O. Wetmore, Fredericton; W. S. Eaton, Halifax.

At the Victoria—Jas P. Ayer, Sackville; F. M. Johnson, Fredericton. At the Clifton—F. Fulmer, St. Martins.

At the New Victoria—Thos. Hazegrove Bathurst; Miss Farrington, Boston; John Cornwall and wife, Boston; Stephen Monahan and wife, Nelson; John B. Mahoney, Boston; David Warburton, Toronto; Walter Brykley, Greenland; Daniel Conroy, New York; Geo. Frenham, Yarmouth.

"You'll take a couple of tickets, of course. We're getting up a raffle for a poor cripple in our neighborhood. None for me, thank you. I wouldn't know what to do with a poor cripple if I won him." (Philadelphia Press.)

THE MAKING OF ALE.

THE AGEING.

Many methods have been devised to hasten the maturity of ale, but none can produce the mellow flavor that time alone can give.

REPORTS, DISASTERS, ETC.

Kingston, Jan. 15.—Norwegian steamer Atlas, from Baltimore, reports a considerable quantity of wreckage floating between the islands of Jamaica and Ele before leaving.

WEDDINGS.

King's Trifts. St. Paul's (Valley) church was the scene of a pretty wedding yesterday morning, when Miss Fannie Trifts, daughter of J. F. Trifts, Wall street, was married to Frederick King of the street railway.

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When are you coming

To see our fine assortment of COOKIES and Cakes? We would like you to become acquainted with our stock, because we are seeking the trade of those who wish to make their money go the farthest.

HYGENIC BAKERY.

One cent a word each insertion. Six consecutive insertions for the price of four. Minimum charge 25 cents.

Classified Advertisements.

One cent a word each insertion. Six consecutive insertions for the price of four. Minimum charge 25 cents.

Satisfy Your Wants

By Inserting Them in The Evening Times. 1 Cent a Word, 6 Insertions for the Price of Four. Minimum Charge 25 Cents.

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one at Pleasant Point and one at Milford, to handle THE EVENING TIMES. Apply at TIMES Office.

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Progress and Prosperity.

A vote for the Liberal Government means a vote for continued prosperity for the next five years.

The Exports of St. John have increased threefold during the eight years of Liberal rule. Compare this with the 17 years while the Conservatives were in power.

The Liberal Government have spent about \$1,000,000 on Railway terminals in St. John. What did the Conservatives spend here except for the Harris Land Job?

It was under Foster's rule that St. John had to pay \$40,000 for the Carleton Branch Railway.

It was the Liberal Government that brought the Mail Steamships to St. John, and it was the Conservative Government that tried to side-track St. John by the Harvey-Salisbury Railway.

The Liberal Government gave a preference to British goods. What did the Conservative Government do? Nothing but talk loyalty.

Sir Wilfrid Laurier will sweep Canada. Why should not St. John join the procession?

Vote for McKEOWN and O'BRIEN.

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LOST.

LOST—This morning, between Stanley street and Canterbury street, by way of Garden, Coburg and Charlottetown, a southerly brooch, in the shape of two hearts. Finder will confer favor by leaving same at the TIMES office, or 155 City Road.

FOR SALE.

A PRIVATE SALE of household effects at 62 St. Patrick street.

FOR SALE.

FOR SALE—At 98 Prince St. Carleton beginning Wednesday 12th October, the furniture of a household effects of Rev. James Burgess (Upright piano, Morris).

FOR SALE.

FURNITURE FOR SALE CHEAP—Marble top tables, pictures, stoves, table, dining chairs, parlor suit, bedding, etc. Can be seen any time, M. E. Cohan, No. 4 Sydney street.

FOR SALE.

FOR SALE—A girl for general housework. Apply to Mrs. R. Duncan Smith, 153 King street east.

FOR SALE.

FOR SALE—A girl for general housework. Apply to Mrs. S. J. Harding, 182 Germain St.

FOR SALE.

FOR SALE—Girls wanted to stitch on sewing machines; also to sew by hand. Apply at 141 Mill St.

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