

Financial and Commercial.

RENDEZVOUS MONEY WALL STREET.

The "Munroe Affair" and the Questions Involved in It—Technical Violations of the National Bank Act in the Past—Punishment of Two Bank Presidents—A Warning from the Bench.

Disclosures attending the National City Bank's loans to the Munroe firm, in connection with the effort of the notorious syndicate to "rig" the market for Monday and Boston stock, have led to a popular demand for information touching the general practice of large New York banks in dealing with Stock Exchange customers. The assertion often made that Wall Street banking has outriggered the limitations of the National Banking Act, and that it would be impossible for downtown banks to transact a single day's business and adhere strictly to the provisions of that law. The National Banking Department at Washington has been cited, this week, as declining to see what these provisions are, which appear awkward for banks to observe.

The two provisions of the National Banking law which often conflict with the Wall Street routine are the prohibition against a bank's issuing to any one customer a sum in excess of one-tenth of its capitalization, and the section forbidding the overcertification of checks. Inasmuch as some banks capitalized at only \$300,000 or \$500,000 carry deposits of from \$200,000 to \$300,000, it is not surprising that business with the wealthiest moneyed interests in the United States, occasions of which arise when single loans of \$500,000 or more are made, is held to be a violation of law for these banks to loan that amount to a single borrower, but the accommodation is usually arranged by splitting the sum up among half a dozen different interests, the proceeds going eventually to one person.

The manner in which Munroe & Munroe got their accommodation at the City Bank was directed public interest to the functions of the "credit man." It is for the purpose of protecting a bank against making unsafe loans in the absence of a "credit man" that the "credit man" has been added within the last seven or eight years to the official staff of most of the banks.

As a rule, however, the credit man has little or nothing to say about granting accommodation to borrowers. This class of business is usually handled by the president or vice president direct, who calls upon his credit department to follow up on the application, standing where it is necessary to look into his connections.

In the case of the National City Bank and the Munroe loans, Vice President Loomis was not strictly speaking the credit man, although he passed on a great deal of the paper offered the bank and relieved President Stiman of a detailed work connected with many of the Wall Street accounts.

peices—say 15¢ cents for Lake—are better than at the 1885-86 and 1893-97 high levels, while in almost all of the past twenty-five years the metal has sold lower than at present. This curious fact is likely to remember when one is disposed to be over bearish on copper share market conditions and outlook at present.

The demand for spot has been steady in both the foreign and domestic markets. It indicates that consumers have doubts now, or have had, as to the continuation of the present high range of prices, and that they prefer to buy from hand to mouth until conditions change.

The element that operates for bearing is the fact that copper is selling slightly lower in London just now than in New York. Exports may consequently show a falling off this month as compared with those of several months preceding.

The riots of workmen in Russia and the possibility that trouble this year may lead to a revolution is likely to give new impetus to the copper metal market. Russia probably add heavily to its armament, and all other European Governments will bring the strength of their armies up to the highest possible point.

NEW YORK STOCK QUOTATIONS.

Table with columns: Stock Name, Price, Change, etc. Includes Amalgamated Copper, Anaconda, Am Sugar Refs, etc.

CHICAGO MARKET REPORT.

Table with columns: Commodity, Price, Change, etc. Includes May Corn, May Wheat, May Pork, etc.

MONTREAL QUOTATIONS.

Table with columns: Commodity, Price, Change, etc. Includes Dom Coal, Dom Iron & Steel, etc.

COTTON MARKET.

Table with columns: Commodity, Price, Change, etc. Includes New York, Jan. 30—Cotton futures, etc.

PORT OF SAINT JOHN.

Table with columns: Ship Name, Agent, etc. Includes Stmr Ionian, Stmr Ocano, etc.

DOMINION PORTS.

Table with columns: Ship Name, Agent, etc. Includes Stmr Ionian, Stmr Ocano, etc.

BRITISH PORTS.

Table with columns: Ship Name, Agent, etc. Includes Stmr Ionian, Stmr Ocano, etc.

FOREIGN PORTS.

Table with columns: Ship Name, Agent, etc. Includes Stmr Ionian, Stmr Ocano, etc.

BRANCH RAILWAYS.

They are Still Blocked by the Effects of the Storm.

The branch railways are still in quandary. On one or two lines the mails are being carried by teams. On others the trains and mails are stalled.

The New Brunswick Southern is still at a standstill. The highways are drifted high, and as soon as the road is broken the mails will be carried through by teams.

C. P. R. TRAFFIC.

More Freight Handled for Export Than to this Date Last Year.

The C. P. R. traffic through St. John for exportation during the present season has exceeded to a vast extent that of last year. A well known C. P. R. official says that it is thoroughly satisfactory, more so than last year.

A Times reporter this morning called on Superintendent Downie, and in reply to the question as to what he thought of the winter's transportation business, he said that it was entirely satisfactory. There has been considerable snow this season, but the snow, and its effects, could not be compared with the frost and its effects last winter.

"This year," said Mr. Downie, "notwithstanding the severity of the snowfall, which has been manifested in St. John, we are handling more freight for export shipment than we did last year. Yesterday we handled 560 cars from Megantic for transportation. This includes some local shipments. The local traffic west has been correspondingly large.

IMPORTS.

From Liverpool ex stmr Ionian: Reading, 6 cases whisky, Burpee I. & E. R. 32 bds steel, Brock & Paterson, 2 cases dry goods, Dowling Bros, 1 case cloaks, etc.

WINTER PORT NOTES.

The steamship Ionian, Captain Nunan, arrived at her berth this morning at 9 o'clock, from Liverpool via Halifax, with a large general cargo. She brought around from Halifax, seven cabin, two second cabin, and ten steerage passengers.

BRITISH REVENUE.

During the last fortnight the national revenue has taken a distinctly upward trend, with the result that in the third quarter of the financial year the period which ended on Saturday night the chancellor of the exchequer was gratified by seeing an increase of £1,355,346. Against this, however, has to be set a net decrease in the first two quarters of £2,490,137, making a net decrease for the three quarters of £1,134,791. The figures for each quarter were:

Table with columns: Quarter, Revenue, etc. Includes First quarter, Second quarter, etc.

NOTICE OF MEETING.

Notice is hereby given that the annual general meeting of the shareholders of the Tobique Valley Railway Co. will be held at the office of the president, James Knox Walker, at St. John, N. B., on THURSDAY the 16th day of FEBRUARY, A. D. 1906, at eleven o'clock in the forenoon, for the transaction of such business as may regularly come before the meeting.

Times Ads Bring Results.

Is hereby given that on and after 1st February next a refund of Fifteen cents pro rata premium will be made in all cases where additional premium for the absence of Chemical Fire Engines in St. John has been charged.

Canada Permanent Mortgage Corporation.

Because its exceptional strength will relieve you from all anxiety as to the safety of your money. It has a fully paid Capital and Rest amounting to \$7,750,000.00 only equalled by three of Canada's strongest financial institutions.

The Bank of British North America.

Capital, £1,000,000. Reserve, £400,000. A general banking business transacted and highest current rates paid on deposits.

Classified Advertisements.

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

FEMALE HELP WANTED.

WANTED—An experienced kitchen girl; wages \$10.00 per month. Apply at once, Carvell Hall, 71 Waterloo street.

MALE HELP WANTED.

WANTED—A jobbing carpenter. Apply at Globe clothing store.

WANTED—At once, Engineer for Phoenix Mill Fredrieton; state experience, age and references. Apply to John A. Morrison, Fredrieton, N. B.

WANTED—Reliable men in every locality throughout Canada to advertise our goods, tack up show cards on trees, fences, along roads and all conspicuous places also distributing small advertising matter. Salary \$900 per year or \$75 per month and expenses \$2.50 per day. Steady employment to good, reliable men. No experience necessary. Write for particulars. Empire Medicine Co., London, Ont.

TO LET.

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AMUSEMENTS.

OPERA HOUSE.

MONDAY, FEB'Y 6TH.

For Nine Nights and Saturday Matinee Only.

Bandmann-Dallas Opera Company

Under the personal direction of Maurice E. Bandmann, will present the following latest London successes for the first time in St. John.

Monday, Feb. 6.—The Orchid. Tuesday, Feb. 7.—The Cingalee. Wednesday, Feb. 8.—The Duchess of Dantzic. Thursday, Feb. 9.—Three Little Maids. Friday, Feb. 10.—Veronique. Saturday, Feb. 11.—The Earl and the Girl. Monday, Feb. 13.—The Catch of the Sea.

BENEFIT TO MR. HARRY COLE.

Friday, Feb. 14.—Sergeant Brue. Wednesday, Feb. 15.—Faust-up-to-Date. Prices—75c., 50c., and 25c. Seats can now be booked.

Opera House.

Thursday, February 2nd.

Round About London

AND Face to Face With Famous Englishmen.

Illuminated Lecture by REV. LINDSAY PARKER, Ph. D., of Brooklyn, N. Y. Under the auspices of the Church of England Institute. The Lecture will be illustrated by over 80 VIEWS OF LONDON. Admission, 50c and 35c. Seats now on sale.

V. S. & A. CLUB.

SIXTH ANNUAL CARNIVAL

FRIDAY, FEB. 3rd.

AT THE Victoria Rink

The following prizes will be awarded: \$10.00 Combination, 3 or more ladies or gentlemen. \$10.00 Most Original Game. \$10.00 Most Original Game. \$5.00 Handsome Costume, lady. \$5.00 Handsome costume, gent. Admission 25c. Tickets on sale at leading chemist throughout the city. J. ARTHUR DAWSON, Sec. Treas. President.

NEXT WEEK'S HOCKEY!

FRIDAY, Jan. 27th, Neptunes vs. Fredericton. St. John's vs. Y. M. C. A.

Wednesday, Feb 1st, Dawson City vs. All St. John. Tickets for sale at Gray's bookstore. Admission 50c.

E. P. JELICOE, N. B.

2 Gramophones, Photographs, Snap-shot Cameras, and small articles repaired on the premises. GOLD and SILVER PLATING—Ladies' and Gents' Jewelry recolor and repaired.

E. E. BECK & CO.,

Commission Stock Brokers, Correspondents of W. B. SMITH & CO., (Members New York Consolidated Stock Exchange.) Stocks, Bonds, Grain and Cotton.

Bought and Sold for Cash or on moderate deposit. Best information given on Securities. Direct private wire to New York, Boston and Chicago Stock Exchanges. Offices 55 Canterbury Street. Rooms 37 and 38. C. E. DOWDEN, - Manager. Telephone 900.

Valley Wood Yard

PARADISE ROW. JOS. A. MANN, Proprietor.

Dealer in Soft Coal, Hard and Soft Wood and Kindling. Cracked nuts. PHONE 1227.

Times Ads Bring Results.

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