FINANCIAL AND COMMERCIAL

THE STOCK MARKET IS STILL UNCERTAIN

(New York Post, Saturday.)

The bank statement issued today will be variously construed. On its face, it is highly favorable, since surplus reserves are raised $6,241,000 further to $9,156,000, which is larger than the surplus reported at this date in either 1904 or 1903. The only rift in the lute is the fact that the changes in cash holdings, as reported in today's statement, are quite out of touch with the known facts of the situation. Banks have gained cash, this week, but the total increase cannot have exceeded $3,000,000. The bank statement reports a gain of $6,269,000. Wall street is likely to take its usual cynical view of this discrepancy, and the best that any one else can do is to confess inability to explain it. As was to be expected, there was a loan reduction—partly, no doubt, because of shifting of a speculative load to London, but probably also because some banking institutions have this week sold some stocks in which their own money was invested. In the weekly bank return, such holdings are returned as loans.

Whatever any one had to say of the bank statement's cash showing, its six million increase of reserve has to be accepted as a real factor in the situation. The stock market so accepted it, though not with great enthusiasm, in the half-hour business which followed the bank statement's publication. Prices have been moving irregularly and with a good deal of uncertainty, some stocks being distinctly weak. After the bank figures had appeared, there was some show of firmness, and the bidding-up process was resumed in a few stocks on the list, notably Union Pacific, Brooklyn Rapid Transit, and Tennessee Coal. While this was going on, however, there was evidence of continued liquidation elsewhere. Closing was irregular, with numerous conflicting movements.

It is now several years since the trend of intelligent financial opinion in the direction of requiring more ample reserves against deposit liabilities of our fiduciary institutions, became distinctly marked. There were two lines of argument. Many critics of our banking policy reasoned that since, through holding in their deposit fund the reserves of other institutions, such as the trust companies, not by law required to keep any cash on hand, the New York banks had assumed the responsibilities which the Bank of England recognizes by its 40 per cent. reserve against liabilities. Therefore, the inference was, the banks should fix their minimum ratio of reserves at a higher peg than the present 25 per cent. To this the practical banker answered that the trust companies ought to provide their own reserves, and the Clearing House Association insisted that they do so. Between the two counter-propositions, the controversy ended in a deadlock. The one point tacitly or explicitly admitted by both sides was that, taken as a whole, the present traditional ratio of reserve is considerably too low.

It would seem incredible under ordinary circumstances; but this was precisely the situation which was chosen by powerful institutions in the New York Clearing House to announce that, if they choose, they will not respect even the Federal law, which prescribes a 25 per cent. reserve. This announcement was made when eighteen national banks in the Clearing House, and twelve state institutions, were already below that figure. Some of them this week simply answered that they must accommodate their customers. Who are the customers whose interests are at stake? This question can be answered only by inquiring who would have to surrender loans, if the banks were to obey the intent and purpose of the Banking law, and proceed to cut down liabilities so that the proper ratio of reserves might be restored. No one is quite so simple as not to know what loans, if this had been done a week ago, would have had to go. They are loans of people who have been struggling to force up Stock Exchange prices in the face of a world-wide money stringency, and whose agents or followers have been guilty of the performances, these past three weeks, which have made the Wall street market look like a Cripple Creek "mining board" or a London coffee-house in the South Sea bubble. All things considered, this is hardly a chapter in American banking history in which Americans can take pride.

What has December in store for our financial markets? December is a month of oddly mixed traditions. The crash in Stock Exchange prices, during the closing weeks of 1904, 1902 and 1899, stands in sharp contrast to the outburst of financial enthusiasm in the same period of 1903, 1900, and 1898. There is the legend of the "Christmas boom," and the legend of the 'end-of-the-year liquidation." There is the fact that a December money strain is at present a topic of warning upon every money market in the world, and the fact that predicted calamities, in the money market, are always slow to come—usually for the reason that, having been foreseen, they have been provided against. Last of all, there is the singular unanimity of judgment, in financial New York at any rate, that whatever happens in December, January is a month of exalted promise. The average man may make what he will of these curious off-setting considerations. To the prudent man they serve at least to impress a spirit of caution. Not every one is prudent in this varied world, however.

No one whose eyes and ears were open, in the Wall street of 1901 and 1902, will be in the least surprised at yesterday's "revelations" in the insurance inquiry. Life insurance companies engaged in ventures like the Steel underwriting? Never! And they never were, except when subordinate companies which they owned were equipped with a brace of millions wherewith to embark in the promoting speculation, profits of which were to be stealthily returned to the parent company. To people who kept themselves well posted with the history of those days of misnamed High Finance, the question has never been, whether the companies had tossed the funds of their policyholders into the speculative caldron, but whether their action could be proved against them. It has been proved; three conclusions arise at once in consequence. First, the public now has some clear idea of the basis for the achievements wherewith the public was entrapped in 1901. The money used by the Keenes to delude the outsider into the belief that millionaires were buying the properties in question was the outsider's own money, secretly and improperly diverted from the funds where he supposed it to be guarded. Second, the hour has struck at least for the system of "affiliated institutions" owned by a great life insurance company. Third, the inquiry cannot now stop until information is positively at hand as to what the connection was between the Equitable's $36,000,000 deposits in other institutions during 1903, when President Alexander found his company unable to buy securities because "so strapped for money," and that mean and cruel fraud, the United States Shipbuilding promotion.

WHOLESALERS WILL PROTEST

Change in Regulation Regarding Bonded Warehouses Arouses Opposition.

(Montreal Star.)

The wholesale merchants of Montreal who utilize bonded warehouses, are up in arms against the proposed changes in regulations which are to take effect on January first, and which, if put in force, will greatly increase their expenses.

The warehousemen, wholesalers and others who are large users of the bond communicated with each other today on the subject, the consequence being that a general meeting of the trades interested will be held to-morrow afternoon at three o'clock in offices of the Canadian Manufacturers' Association, Board of Trade Building.

The charge for the services of a customs officer for these bonded departments has been $40 per annum, one officer actin gin a certain district and covering anywhere from four to a dozen yards during the day. For this service the merchants have been paying $40 per annum.

According to the new regulation the minimum charge will now be $60 per annum, and that only when the service does not amount to more than one hour per day. If the officer is required two hours the charge will be $240, six hours $360 and for the entire day, $480 yearly. In other words large wholesalers, such as grocery houses, will have to pay $480 yearly as they employ an officer practically all the time.

The wholesalers state that the new regulation asks that they stipulate how long per day they will use the services of an officer. They state, it is impossible to say, as some days they require an officer a goodly portion of the time, and at other periods they hardly wish his services at all.

The officials of the department state that the idea of a new regulation is that the pay of the officers shall be met to at least an appreciable degree by the work which keeps them engaged.

MONTREAL COMMENT

(Montreal Witness, Tuesday.)

With speculation in New York rapidly getting the better of discretion, it is, perhaps, fortunate that Canadians are, generally speaking, keeping out of the market, and remaining only as interested spectators. New York is reported to be irregular this morning, but many of the leaders have shown some of yesterday's runaway tactics, and have scored high advances on the morning's business. The frantic bull efforts can only be a forewarning of what is presently in store for that market, as it is impossible for stocks to keep continually in an upward direction. There will be some heavy unloading one day, and it will then be interesting to watch the struggle between low values and otherwise prosperous conditions throughout the industrial country. On the local market there was a noticeable change for the better this morning, a few stocks being actively bought on a rising market.

DAIRY EXPORTS

Exports of butter and cheese from ports of Montreal and Portland for Europe for week ending Nov. 25, 1905:

CHEESE.

Corr. week, 1904	12,276
Corr. week, 1903	2,526
Since May 1	3,119,920
Corr. period, 1904	2,112,398
Corr. period, 1903	2,380,702
Shipments via Portland to Liverpool.	2,392
Since May 1, 1905	27,562
Corr. Period, 1904	51,905

BUTTER.

Last week	42,933
Corr. week, 1904	3,800
Since May 1	554,041
Cor. period, 1904	485,458
Corr. period, 1903	388,277

Wife—"My dear, I can't understand why you are so fond of looking at pictures of angels?"

Hubby—"It comforts me to think that the fashions never change in heaven."

TIME TO CALL A HALT!

Some Stocks are at a Crazy Level and are Dangerous, Says Montreal Star.

(Montreal Star.)

If speculators get nipped in this market, it will not be from lack of good advice.

Wall street has been impressed by the strength of the interests behind the upward movement, and is consequently less inclined to offer opposition.

At the same time, brokers are generally talking very conservatively to their clients, fearing that the plunging element will overrate their ability in much the same way as happened in 1902. Even those who are optimistically inclined counsel taking quick profits, the general tenor of market advices being to buy only on reactions.

With the large speculators thinking nothing of trading in from 10,000 to 50,000 shares, the market is hardly a safe affair for the smaller trader. The wide range of fluctuations suggests a feverishness not usually an attribute of a healthy situation.

A feature which does not commend itself to cautious brokers is the concentration of activity in specialties which are admittedly selling at a level beyond all rhyme and reason.

Such anomalies as a quotation of 124 for Tennessee Coal and Iron, which only comparatively lately entered the list as a 4 per cent. dividend payer, and 104 for United States Steel preferred, which has paid 7 per cent. during the last four years, are too common to make for confidence.

An utter neglect of low-priced stocks is not highly suggestive of a widespread bull market, the foundation of Rock Island being, in fact, distinctly disquieting.

DIVIDEND INCREASED

The Royal Bank has increased its dividend from 8 to 9 per cent.

The directors met in Halifax this week, and declared 2¼ per cent. for the quarter ending December 31st, and this will be paid to shareholders on January 2nd.

The Royal has been making fine progress right along, and only recently fell into line with the progressive spirit of the day in deciding to pay its dividends quarterly.

For many years the bank was on a 7 per cent. dividend basis, but jumped to 8 per cent. in 1903.

In that year it earned 13¾ per cent on the stock, and in 1904 earned 14½ per cent. eduzdinapoetthean hooWta2:, aflahhmduhfifi

TOO MUCH SPECULATION

Here is a characteristic view of the many that are being expressed by Wall street brokers these days. It is from Raymond, Pynchon & Co:—

"While I realize that the underlying conditions of the country at large were never better, I feel that Wall street has taken the bit into its teeth altogether too early. Believing that the position of money abroad is critical, I am afraid that this speculation in the street will cause another period of stringency there, and that buyers at the high level of this week may have to exercise a lot of patience before they see much of a profit."

FOR THE SURVIVORS.

First Turkey—"So Thanksgiving Day comes on the thirtieth?"

Second Turkey—"Not in our family, my son. It's December first."

FRANK P. VAUGHAN,
ELECTRICAL ENGINEER AND CONTRACTOR.
5 Mill St., St. John, N. B.
Telephone No. 319.
Crocker & Wheeler Dynamos and Motors, Telephones, Annunciators, and Bells. Wireing in all its branches.

Open tonight till 8 o'clock. St. John, N. B., Nov. 30, 1905

Winterport Clothing
AT LOW PRICES.

We have laid in a large stock of heavy winter clothing suitable for Winterport and other out of door work.

HEAVY JACKETS, Brown duck outside, inside lining heavy flannel, interlined with oil-skin, making them water and wind proof at. .. ..$3.00.

WINTERPORT JACKETS, A heavy comfortable coat suitable for Winterport wear $3.75

HEAVY OXFORD GREY PANTS at, ...$1.50, $1.85 and $2.25.

"STORM KING" VESTS, made from very heavy A.P.H. cloth, D. B. buttons close to the throat, heavy flannel lining all through Price ...$2.50.

A. P. H. PANTS, same cloth as Storm King vest, at $2.50

HEAVY UNDERWEAR of all descriptions, ...50c each and up

MEN'S CARDIGANS AND SWEATERS from .. .. ..75c up.

HEAVY D. B. REEFERS STORM COLLARS, from .. ..$3.50 up.

CAPS OF ALL DESCRIPTIONS.

We invite your inspection of these goods you'll find the prices exceptionally low for the quality of material

J. N. HARVEY,
Men's and Boys' Clothier,
199 and 207 Union St.

A LABOR PARTY

St. John, N. B., Nov. 30, 1905.

Editor of the Times:

Sir,—If I am not mistaken, you must have been the maddest editor in the Dominion of Canada when you fired off that editorial at Rabbi Rabinowitz in yesterday's Times. In fact I can see you even now tearing away at your note-paper furiously, and breaking several pens before you were through with it. By this time, however, I expect that you have sufficiently cooled down to perceive the difference between the statement that Rabbi Rabinowitz was "understood to make" and that which he actually made. Rabbi Rabinowitz may have been "understood" to make the statement that the "press" of this city was crushing down the workingmen, but the statement that he actually made was that "a portion of the press" did so. Now, if your esteemed journal did not belong to that portion, as it would appear from your indignation at the mention of the bare idea, what made you launch your mighty pen with such violence at the poor rabbi?

Your idea that "the friends of the learned ribbi should suggest to him that he keep within bounds, etc.," would have been a very good one; but unfortunat ly the rabbi is as much independent in his opinions as your esteemed journal is in politics. I speak this from intimate acquaintance with the man, and I ought to know.

So far I could enter into your position and overlook much of the undue bitterness in your tone. But there is one phrase in your remarks which I deem unworthy of a citizen of a free country, and especially of one who is daily moulding public opinion. I refer to the expression, "Rabbi Rabinowitz enjoys a freedom here etc., etc." Let me remind my dear friend that the freedom which Rabbi Rabinowitz enjoys here is guaranteed him by the constitution and laws of this country as much as it is to the editor of the Times, and should not be flaunted in his face as if it were a gracious indulgence.

As to the mention which you make of the power of the ballot in the hands of the workingmen, I can ease your mind by stating that as far as I am concerned, I have never doubted the high power of that weapon; while as to the St. John labor classes, they are rapidly coming to a realization of this power, and if I am not mistaken you will soon have a practical demonstration of this fact.

As "one good turn deserves another" (I picked this up from the Telegraph Proverb Contest), and since you have given me nearly as much space in your editorial column as you gave to His Serene Highness Prince Louis of Battenberg, I think I owe it to yourself to give your journal the first intimation of what may be important news to many of your readers, and that is, that a labor party may soon spring into existence in this city whose object will be to fight and defeat the enemies of labor (whoever they may be), not in Russian, but in strict British fashion.

In conclusion, I wish to state that I have no personal animus against the St. John press or any particular organ thereof, and that I am always ready to answer a civil question in a civil way. On no account, however, will I henceforth enter into polemics of a personal nature with any one.

Trusting you will give this communication space in your esteemed journal, and thanking you in advance for the courtesy,

I am, very truly yours,

SAMUEL RABINOWITZ.

OL' SPITFIRE

Speak of holy terrors,
There was ol' Miss Blue;
Temper like a hornet,
Worst I ever knew;
Even as a youngun,
Held her breath, I swan,
Till the undertaker
Said hisself, "She's gone!"
Uster sass her teachers,
Made her kin perspire,
Fly off right 'fore comp'ny—
Ol' Spit Fire!

Had a way of sayin'
"Tisn't your say so,"
"Shut your mouth, I tell you,"
"Guess I ought to know"—
Till she came to beau-age,
Found it would'nt do;
Flew up most too often,
Lost a beau or two;
Learned to hold her horses;
Twenty-nin an' higher;
Chances scarce as hen's teeth—
Ol' Spit Fire.

Met a harmless critter,
'Bout as mild as whey;
Got him in her clutches,
Couldn't git away.
As a weddin' present
Some one for a sell,
Sent a book by name of
"What If This Is Hell?"
Often heard him screamin'
Rang up to inquire;
She'd say he'd been dreamin'—
Ol' Spit Fire!

Grocers uster dread her;
Iceman have a chill
Ev'ry time she made him
Figger up his bill.
You can hear her children
Yellin' for a block,
Wears out buggy whips an'
Licks 'em by the clock;
Guess they need a lammin'
Aren't like their sire,
Kid editions of the Ol' Spit Fire,
Neighbors all are rabbits,
As to her an' her'n,
An' her help, the dassent
Say their soul is their'n;
Church that she belongs to,
Club that she is in,
Have to grin an' bear her—
Hate her tho' like sin;
Everybody waitin'
For her funeral pyre;
Make it hot for Satan—
Ol' Spit Fire.

—D. A. Ellsworth, in Kansas City Star.

SACKVILLE

SACKVILLE, Nov. 28 — Miss Booth gave an At Home yesterday from 4 to 6 o'clock, entertaining all those who assisted her in her concert. Miss Booth received her guests in the Ladies' College parlors. During the afternoon the hostess was presented with a pretty clock by the students of the college.

Rev. J. Howie of Salisbury, Rev. J. N. Parker of Hillsboro, and Rev. C. W. Manaton of Dorchester, were guests at the Methodist parsonage yesterday.

S. A. Moulton left yesterday for the northwest, where he purposes locating permanently.

Miss Benedict of Campbellton, and Mrs. Tomlins of Port Elgin, visited the Ladies' College yesterday.

Miss Hettie Sangster, professional nurse, has returned to her duties at Newton (Mass.), after an extended vacation with her parents, Dr. and Mrs. Sangster.

The violin recital at Lingley Hall on Friday evening promises to be very interesting. Miss Foster of the Ladies' College faculty will give two vocal solos. The orchestra will render five numbers. Miss Lloyd Tuin of Amherst will be one of the performers.

Miss Pauline Powell entertained a number of friends very pleasantly on Tuesday evening.

Dr. Frank Woodbury of Halifax paid a visit to his daughter at the Ladies' College on his return from Toronto.

You are not sure of being right with God because you are wrong with everyone else.

ST. JOHN FIRE ALARM.

2 No. 2 Engine House, King Square.
3 No. 3 Engine House, Union Street.
4 Cor. Sewell and Garden Streets.
5 Cor. Mill and Union Streets.
6 Market Square, Auer Light Store.
7 Mechanics' Institute, Carleton Street.
8 Cor. Mill and Pond Streets.
9 Foot of Union Street (east.)
12 Waterloo St., opposite Peters St.
13 Cor. St. Patrick and Union Sts.
14 Cor. Brussels and Richmond Sts.
15 Brussels St., near old Everett Foundry.
16 Cor. Brussels and Hanover Sts.
17 Cor. Brunswick and Erin Sts.
18 Cor. Union and Carmarthen Sts.
19 Cor. Courtenay and St. David's Sts.
21 Waterloo, opposite Golding St.
23 Cor. Germain and King Sts.
23 (Private) Manchester, Robertson & Allison.
24 Cor. Princess and Charlotte Sts.
25 No. 1 Engine house, Charlotte St.
26 City Hall, Princess and Prince Wm Sts
27 Breeze's Cor., King Square.
28 Cor. Duke and Prince Wm Sts.
31 Cor. King and Pitts Sts.
32 Cor. Duke and Sydney Sts.
34 Cor. Wentworth and Princess Sts.
36 Cor. Queen and Germain Sts.
36 Cor. Queen and Carmarthen Sts.
27 Cor St. James and Sydney Sts.
38 Carmarthen St., between Orange and Duke.
41 Cor. St. James and Prince William Sts.
42 Cor. Pitt and Duke Sts.
43 Cor. Broad and Carmarthen Sts.
46 Cor. Britain and Charlotte Sts.
46 Cor. Pitt and St. James Sts.
47 Foot Sydney St.
48 Cor. Sheffield and Pitt Sts.
51 City Road, near skating rink.
52 Pond St., near Fleming's Foundry.
53 Exmouth Street.
61 City Hospital.
62 York Cotton Mill, Courtenay Bay.

WEST END.

112 Engine House, King St.
113 Ludlow and Water Sts.
114 King St. and Market Place.
115 Middle St., Old Fort.
116 Winslow and Union Sts.
117 Sand Point wharf.
118 Queen and Victoria Sts.
119 Lancaster and St. James Sts.
212 St John and Watson Sts.
213 Watson and Winslow Sts.
214 C. P. R. sheds, Sand Point.
216 C. P. R. Elevator.

NORTH END.

121 Stetson's Mill, Indiantown.
122 Cor. Maine and Bridge Streets.
123 Street Railway car sheds, Main Sts.
124 Cor. Adelaide Road and Newman St.
125 Engine House, No. 5, Main St.
126 Douglas Avenue, (opposite Tapley's).
127 Cor. Douglas Avenue and Bentley Sts.
131 Cor. Elgin and Victoria Sts.
132 Strait Shore (opposite Hamilton's mill).
134 Strait Shore (Portland Rolling Mill).
135 Cor. Sheriff and Hilyard Sts.
142 Cor. Portland and Camden Sts.
143 Main Street (Police Station).
145 Main Street, head of Long Wharf.
154 Cor. of Paradise Row and Millidge St.
231 Engine House, No. 4, City Road.
241 Cor. Stanley and Winter Sts.
253 Wright Street, Schofield's Terrace.
312 Rockland Road, opp. Head Millidge St.
321 Cor. Somerset and High Sts, Fort Howe
412 Cor. City Road and Gilbert's Lane.
421 Marsh Bridge.

WESTERN ASSURANCE CO.,
Est. A. D. 1851.
Assets $3,300,000.
Losses paid since organization
Over $40,000,000
R. W. W. FRINK,
Branch Manager, St. John, N. B

ROYAL INSURANCE CO.
Of Liverpool, England.
Tota Funds Over $60,000,000
J. SYDNEY KAYE, Agent.
85 1-2 Prince Wm. St., St. John, N. B

AMERICAN HUMOR VS. ENGLISH

Humor of Nations Classified by a Humorist.

(Brooklyn Eagle.)

The much-maligned, dull-witted Englishman, who never could accept, penetrate or appreciate an American joke, has found a champion in Simeon P. Ford, of New York. Mr. Ford, in defending an Englishman's sense of humor, defies any American to produce a joke so good that one can laugh over it for two hundred years. He says these kind of jokes are to be found in England, the quality of which has never been known among America's most brilliant humorists. Mr. Ford's reputation as a wit, and after-dinner speaker, which it has been said challenges comparison to any other humorist of this country, has just returned from an annual visit to the golf links of England, and incidentally a survey of English humorists.

"Yes, it is a fact," said Mr. Ford, slowly, and thoughtfully, as is his manner of speaking. "The Englishman has a keen sense of humor."

"And what difference did you find between an Englishman's humor and an American's?" he was asked.

"A very great difference," replied this explorer of the joke world. "An Englishman's joke is made of a much better quality. It is made of material that will not wear out or fade out. There are jokes that have emanated from the pens of some of England's brilliant writers and statesmen that every time one recalls them he is compelled to laugh, and some of their jokes one could laugh at for two hundred years. There is nothing in America to compare with them. A good English joke has for a foundation a real deep-seated sense of humor. An American joke is clothed with the vernacular of the day and usually based on some 'locality,' neither of which is lasting. American slang gets out of fashion as quickly as the style of a woman's bonnet. Thus, anything that might be funny today would probably not be even understood ten years from now. This is the very thing Americans find when going to England. They repeat some of the latest, up-to-date, American manufactured brand of slang and then, because the Englishman does not understand this alleged brand of English language, the American becomes immediately disgusted and dubs the Britisher as a dull-witted idiot.

"The English language is spoken in England. When an American goes to England he must speak the English language. You cannot talk Third avenue slang and expect to get along happily. Many Americans going to England find it as hard to be understood there as though they were travelling in the desert of Sahara. In my own experience in going abroad I acted as interpreter for a highly educated and intelligent New York friend. He had fallen a victim, however, to the use of American slang. He got angry at the waiters and servants and called them stupid because they had to have every order repeated and interpreted. We were ordering a dinner in a London hostelry. My friend said to the waiter: 'I guess you might bring me some fish.' Then, on a moment's reflection, he said: 'No, I guess you had better cut that out.' The waiter looked puzzled. 'I don't think Hi catch it,' he said, with a show of embarrassment. I interpreted then, to the waiter, what my friend was talking about. Then, when we had completed the order, my friend said: 'Now, chase yourself, because we are in an awful hurry.' 'I beg pardon, sir; I think Hi don't quite understand,' said the waiter. Again, for the hundredth time, I had to play the part of interpreter.

"As a class, I do not think the English are as quick-witted or light-hearted as we are; especially is this true among the lower classes. I say lower classes advisedly, because you see the degradation among the poor there as you never see it in America—sullen, indolent types of humanity. We hear a great deal on the other side about the Americans being the wittiest people in the world. But we have no true American wit. What is called American humor is made up of Jewish, Irish, German and French humor, and this comprises the composite American wit. We do have one quality that the Englishman, with his whole soul, deeply envies. It is what is called the American "gift of gab." The Englishman cannot talk. Listening to his speeches on the floor of parliament is enough to make an American weep. The Irishman is the orator and public speaker of England. There is something almost Oriental in our garrulity. Every so-called American, no matter what his national origin, is a versatile talker. A newcomer, no matter from what part of the world he comes, not only quickly learns the English language, as it is spoken in this country, but also invents words of his own to help swell his vocabulary, so eager is his desire to be as great and as voluable a speaker as the American.

"I presided by some accident, at the concert on board the steamer, and made a little speech. The captain of the ship was an Englishman. After I had finished, he came to me and said, with a sincere ring of envy in his voice: 'You Americans are born speakers. The flexibility of the American's lower jaw is the most remarkable thing I have ever encountered.'"

In classifying the humor of nations, Mr. Ford puts the Scotchman first.

"The Scotchman is the wittiest man in the world," says he. "His dialect, in itself, is very funny; besides he has a real, deep sense of humor."

Mr. Ford puts the Irishman second in this class, the Britisher third and the American fourth.

In comparing the "humorous" personalities of England and America, Mr. Ford defiantly asked: "Where can you find such men as Jerome K. Jerome and the writers on 'Punch in America?'"

CRIME IN BOSTON.

Judge—"You say the prisoner held you up on the Common. What were his exact words to you?"

Complainant—"He said: 'I am compelled to request you to kindly elevate your digital extremities.'"

Judge—"Prisoner, you are sentenced to six months for highway robbery, and to twenty years for splitting an infinitive."

THE FEAST OF REASON.

A clever old lady who went into society in the days when conversation was more important than cooking asked a niece on her return from a recent function if it had been enjoyable.

"Very," replied the niece. "The menu was great!"

"My dear," said the old lady severely, "it isn't the menu that makes a good dinner; it is the menu sit next to."—Youth's Companion.

The Equity Fire Ins. Co.,
Anglo-American Fire Ins.
Company.
Two Non-Tariff Companies, inviting desirable business at equitable and adequate, but not exorbitant rates. Agents wanted in unrepresented districts.
Edwin K. McKay, Gen. Agt.
128 Prince William St., St. John, N. B.

Special Christmas Sale
—OF—
FURNITURE!

During the Holiday Season, commencing Friday, Dec. 1st, we will offer
Our Entire Stock of Christmas Goods
---AT---
Greatly Reduced Prices.
As we handle only the best it will pay you to call and take advantage of this special offer.
REMEMBER
The discount we offer is larger than is offered elsewhere. Call and see the quality of our goods and get our prices before purchasing.
All Goods will positively be sold at a Big Discount
BUSTIN & WITHERS,
99 Germain Street.

THE WORLD OF SHIPPING

MINIATURE ALMANAC.

1905.	Sun Rises	Sun Sets	Tides High	Tides Low
November				
27 Mon	7.42	4.40	11.53	5.44
28 Tues	7.44	4.39	0.28	6.34
29 Wed	7.46	4.39	1.17	7.23
30 Thur	7.47	4.38	2.03	8.14
December.				
1 Fri	7.48	4.33	2.57	9.08
2 Sat	7.49	4.37	3.51	10.05
3 Sun	7.51	4.37	4.47	11.04

In Atlantic Standard Time, counted from midnight to midnight.

STEAMERS FOR ST. JOHN.

Name.	Date of Sailing.
Oriana, from Algoa Bay	Oct. 21
Evangeline, from London	Nov. 12
Athenia, from Glasgow	Nov. 18
Lake Champlain, from Liverpool	Nov. 21
Concordia, from Glasgow	Nov. 25
St. John City, from London	Nov. 25
Mount Temple, from Antwerp	Nov. 28
Mountfort, from Avonmouth	Nov. 28
Tunisian, from Liverpool	Nov. 30
Tritonia, from Glasgow	Dec. 2
Lake Erie, from Liverpool	Dec. 5
Corinthian, from Liverpool	Dec. 7
Salasia, from Glasgow	Dec. 9
Parisian, from Liverpool	Dec. 14
Kastalia, from Glasgow	Dec. 16
Lake Manitoba, from Liverpool	Dec. 19
Sicilian, from Liverpool	Dec. 21
Pretorian, from Liverpool	Dec. 23

PORT OF ST. JOHN.

Arrived.

Stmr Senlac, 614, McKinnon, from Halifax via call ports; Wm Thomson & Co, pass and mdse.

Coastwise:—

Schr Alice May, 18, Murray, fishing.

Cleared.

Schr Free Trade, 73, White, for Red Beach, was in for harbor from Harvey, N B, with 120 tons rock plaster.

Coastwise:

Stmr Brunswick, Potter, Canning.
Schr Alice May, Murray, fishing.
Schr Pansy, Pike, Point Wolfe.
Schr E Mayfield, Mirriam, Parrsboro.
Schr Hattie, Cleveland, Margaretville.

Sailed.

Stmr Calvin Austin, 2850, Pike, for Boston via Eastport.

DOMINION PORTS.

HALIFAX, N S, Nov 29—Ard, stmrs Unity, New York; Rob Roy, Gloucester, and cld for Banks.

Cld—Schr Edyth, New York.

HILSBORO, N B, Nov 26—Cld, schrs J L Colwell, Ward, New York; I N Parker, for Vineyard Haven.

MUSQUASH, Nov 24—Cld, schr Charles Larance, Taylor, Bridgeport, Conn.

ST. GEORGE, N B, Nov 29—Cld, schrs Bat, Salem, Mass; Opal, Eastport.

BRITISH PORTS.

GREENOCK, Nov 28—Sld, stmr Concordia, St John, N B.

KINSALE, Nov 29—Passed, str Virginian, Quebec, for Liverpool.

AVONMOUTH, Nov 28—Ard, stmr Manxman, Montreal.

QUEENSTOWN, Nov 29—Ard, stmr Ivernia, Boston, for Liverpool, and sailed.

LIVERPOOL, Nov 29—Ard, stmr Norseman, Portland.

HONG KONG, Nov 29—Sld, stmr Tartar, Vancouver.

PORT ISH, Nov 29—Ard, bark Aurigi, Dalhousie.

FOREIGN PORTS.

BOOTHBAY HARBOR, Nov 29—Ard, schr Bobs, St John; Mary E, Sackville.

PHILADELPHIA, Nov 29—Ard, stmr Turret Bel, from Halifax; schr Lewanika, from Dalhousie.

PORTLAND, Me, Nov 29—Cld, stmr Hilda, Chambers, Parrsboro, N S; schr Oliver, Long Cove and New York.

BOTON, Nov 29—Cld, schr Onward, St John for Greenwich.

CITY ISLAND, Nov 29—Bound South, str Horatio Hall, Portland; schrs Harry Miller, St John, N B; Carrie Easter, Port Greville, N S; Georgiet E. Sullivan, Me.

VINEYARD HAVEN, Nov 29—Ard, schrs Mary Augustus, from South Amboy; Crescent, from New York for Economy, N S; Anna, from St John, N B, for New York; S' Croix, from Port Greville, N S, for do; C B Clarke, Bangor for do; Fred B Balano, from Stonington, Me, for do; Ruby and Bessie, from Nova Scotia for do.

MOBILE, Nov 27—Ard, schr Ada G Shortland, Fretley, Manzavilla.

Cld—Schr Annie M Parker, Center Cardenas.

ROTTEDRAM, Nov 27—Ard, stmr Jauraus, Wabana.

Sld—Stmr Sark, Wabana.

NOTICE TO MARINERS.

NEWPORT, R I, Nov 29—The Rocky Ledge buoy broke from its moorings during the storm today and wa swashed up on the beach. It will be replaced as soon as possible.

SPOKEN.

Ship Governor Robie, from Tacoma for Valparaiso, Nov 17, 240 miles nortswest of Point Reyeo.

Bark Birtha (Nor), Larsen, Montreal for Melbourne, Nov 4, lat 4, lon 29.

Bark Lawhill (Br), Jarvis, Hong Kong for Balt and N Y; Oct 29, lat 5 S, lon 106 E.

RECENT CHARTERS.

British bark Baldwin, 571 tons, from Philadelphia to Canary Islands, case oil, private terms, prompt.

British schooner Lady Napier, New York to Bluefields, general cargo, private terms.

British schooner Ida Bentley, 430 tons, from New York to Cayenne, general cargo, private terms.

REPORTS, DISASTERS, ETC.,

MONCTON, Nov 29—F P Reid & Co, received word this afternoon that their schooner Annie Pearl, bound from Moncton to Joggins, had dragged her anchor and drifted on the rocks near the Joggins shore. The latest advice is that the schooner will be a complete wreck. She carried a cargo of feed, groceries, etc., shipped by Reid & Co., to Joggins. The schooner and cargo are fully insured. The cargo is valued at $2,500.

SYDNEY, N. S., Nov. 29—Schr Brilliant Star, Captain Joshua Mead, went ashore at Ingonish, C. B., on Saturday, and is a total loss. The Brilliant Star is owned in Channel, Nfld, and was bound to that place from Souris, P. E. I., with $500 worth of produce.

VINEYARD HAVEN, Mass., Nov. 27—Schr Lucia Porter, from St. John, N. B., for New York, carried away flying jib off this port this morning. Will repair here and proceed.

VESSELS NOW IN PORT

Not Cleared to Date—Showing the Tonnage and Consignee:—

STEAMERS.

Alcides, 2181, Schofield & Co.
Bengore Head, 1619, Wm Thomson.
Montezuma, 3358, C P R Co.
Oruro, 1249, Schofield & Co.
Sicilian, 3964, Wm Thomson & Co
Symra, 1969, Dominion Coal Co.

BARK.

Cordellera, 620, Wm Thomson & Co.
Egeria, 897, A W Adams.
Shawmut, 406, John E Moore.

BRIGANTINES.

Atlanta, 320, J. W. Smith.

SCHOONERS

Abbie C Stubbs, 295 B, R Colwell.
Abbie Keast, 95, A W Adams.
Alice Maud, 119, N C Scott.
A. P. Emmerson, 201, R. C. Elkin.
D W B, 126, D J Purdy.
E. G. Gates, 103, J. Splane & Co
Ellen M Mitchell, 335, J W Smith.
Frank & Ira, 98, N Scott.
G H Perry, 99, F Tufts.
Genevieve, 124, A W Adams.
Georgia Pearl, 118, A W Adams.
Georgia, Z W Smith.
Georgie E, 88, J W McClary.
H. A. Holder, 94, A. W. Adams.
Helen Montague, 344, R. C. Elkin.
Manuel R Cuza, 258, P McIntyre.
Norman, 299, R C Elkin.
Pandora, 98, A W Adams.
Pansy, 76, master.
Pardon C. Thompson, 162, A. Cushing & Co.
R P S, 74, master.
Rewa, 122, D J Purdy.
Roger Drury, 307, R C Elkin.
Romeo III, P. McIntyre.
Rothesay, 280, J. W. Smith.
Sebago, 254, P. McIntyre.
Wanola, 272, J W Smith.
William L. Elkins, 229, J. Willard Smith.
W H Waters, 120, A W Adams.

COASTWISE.

Abbie Verna, Back Bay.
Eastern Light, Grand Harbor.
Effort, Annapolis.
L. M. Ellis, Westport.
Mystery, Musquash.
Silver Cloud, Digby.
Sovereign, Westport.

Note—This list does not include today's arrivals.

MARINE NOTES

Donaldson line steamship Concordia sailed from Greenock last Tuesday for this port.

C. P. R. steamer Tartar left Hong Kong yesterday for Vancouver.

Battle line steamer Cunaxa, Capt. Starratt, from Rosario for Falmouth for orders, passed Medeiro on the 27th.

Bark Eva Lynch, Capt. Hatfield, arrived at New York yesterday from Weymouth, N S.

Barkt. Lakeside was placed on the marine railway Tuesday morning at Yarmouth, N. S., to have bottom cleaned and painted.

About 20,000 laths have been taken out of the wrecked schooner Viola (Br) at Vineyard Haven. Considerably more are in the hold, which will be gotten out.

Schooners J. L. Colwell, from Hillsboro for New York, and I. N. Parker, for Vineyard Haven, are both at Dorchester from Hillsboro, loaded with lumber.

The Yarmouth steamer Usher sailed from Hamburg at 1 a. m. on Saturday for Brunswick, Ga., and Wilmington, N. C., via Cardiff for bunker coal.

Schr. Ripple on a trading voyage from P. E. Island, is reported to have been burned at Jeddore last Tuesday. About 30 bbls potatoes were destroyed, and the captain is reported to have lost $400 in cash, amount received from sales of produce. The vessel was insured for $600.

The Grand Manan steamer Viking, after receiving a new boiler and general repairs by the New Burrell-Johnson Iron Co., proceeded homewards on Sunday morning. Her place on the route has been filled by the Yarmouth steamer Wanda, which is due here at any moment.—Yarmouth Herald.

BATTLE LINE MOVEMENTS

Stmr Eutria, sailed from Newport, Wales for Havana yesterday.

Stm Pandosia asiled from Savannah yesterday for Bremen and Stettin.

Stmr Mantinea sailed from Baltimore for Tampico yesterday at 7 a. m.

Fire and Marine Insurance,
Connecticut Fire Insurance Co.
Boston Insurance Company.
VROOM & ARNO