

DOLLARS.

Do you work for dollars?
When you get them, do you make the dollars work for you?
We can employ all the idle dollars, and make them yield you 4% paid or compounded half yearly.
We have \$24,000.00 at work, \$8,000,000.00 of which is our paid-up Capital and Reserve.

Canada Permanent Mortgage Corporation,
Maritime Branch Prince Wm. Street, St. John, N. B.
EDMUND B. LeROY, Manager.

SPECULATIVE ORGIES
OF RECKLESS OPERATORS

That is How the New York World Describes Recent Events in
Wall Street--The Over-Inflation and the Present Danger.

(New York World.)
The return to normal conditions in the money market has again developed the spirit of over-speculation which was chiefly responsible for the acute monetary conditions of two weeks ago, and it would not surprise the conservative element in the financial district if a repetition of the effect should follow the removal of the cause. As a matter of fact, the speculative orgy of several groups of utterly reckless operators, who have been witnessed in Wall Street in the last twenty days, these wild operations have been confined almost wholly to Reading, Smelters, American Locomotive Company, three stocks which have been investment merit, but which by no manner of reasoning can be appreciated at their present market value. Reading has been included by a set of manipulators whose methods have on several occasions called forth the most vigorous denunciation from the best element of the banking houses, but they are in turn being supported and encouraged by another, an equally strong faction of money lenders, who care little about the effect these operations may have upon the general financial situation as long as they get their interest and a goodly share of the speculative plunder.

Repressive Measures

About the only effective measure that has as yet been adopted in the money market is the refusal by the Chase National Bank, the American Exchange National Bank, and the other Wall Street institutions, which still adhere to old-fashioned principles and practices, in the safe-guarding of funds to accept Smelters, Locomotive and Reading as collateral at anything like the present market quotations or unless accompanied by a pretty good assortment of standard investment securities. This determination against these over-inflated bubbles, if adopted by the majority of the banks, would soon put an end to the speculative plunder.

THE WORLD OF SHIPPING

MINIATURE ALMANAC.

1906.	Sun	Tides
November	Rises Sets	Low High
27 Nov.	4.45 11.55	5.44
28 Nov.	4.44 11.55	6.34
29 Nov.	4.43 11.55	7.24
30 Nov.	4.42 11.55	8.14
1 Dec.	4.41 11.55	9.04
2 Dec.	4.40 11.55	9.94
3 Dec.	4.39 11.55	10.84

In Atlantic Standard Time, counted from midnight to midnight.

STEAMERS FOR ST. JOHN.

Name	Date of Sailing
Orlando, from Algou Bay	Nov. 27
Evangelina, from London	Nov. 27
Siellian, from Liverpool	Nov. 27
Athena, from Glasgow	Nov. 27
Lake Champlain, from Liverpool	Nov. 27
Concordia, from Glasgow	Nov. 27
St. John City, from London	Nov. 27
Mount Temple, from Liverpool	Nov. 27
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Salama, from Glasgow	Nov. 27
Parishian, from Liverpool	Nov. 27
Kastalia, from Liverpool	Nov. 27
Lake Manitoba, from Liverpool	Nov. 27
Keillan, from Liverpool	Nov. 27
Pretorian, from Liverpool	Nov. 27

PORT OF ST. JOHN.

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ABOUT GEORGE H. HAM

He Will Be In St. John Early
Next Month On His Way
Home From England.

In an article dealing with the Canadian Pacific Railway, the Victoria Times says: "Not the least of the lesser luminaries, although he is perhaps not a railway man in the strict sense of the term, is George H. Ham. The exact position of Mr. Ham in the economy of the Canadian Pacific Railway has never been authoritatively designated that we know of. What we do know is that he is a powerful factor in making for the great popularity of the line. It is doubtful whether any other railway or steamship company in the world possesses an official clothed with such powers or constrained by such commands, which appear to go forth and make the Canadian Pacific Railway a popular institution. What we are sure of is that Mr. Ham has succeeded in his mission. That may be due to some extent