Starting to Save.

The beginning made, regular deposits will soon grow to be a habit, and one of the best you ever formed.

Deposits made will draw interest at 4 per cent.

There is no limit to the amount which may be deposited with us.

Canada Permanent Mortgage Corporation.

Total Assets over.....$24,000,000.00
Paid-up Capital.....6,000,000.00
Reserve Fund.....2,000,000.00

Maritime Provinces Branch, Prince William Street,
St. John, N. B.

Financial and Commercial.

STOCK MARKET COMMENT

The Tendency is Toward Firmness, Says the New York Sun

A Natural Market Says the New York Globe---The Copper Market.

(New York Sun).

A state of affairs in the stock market prevailed last week that, while it could hardly be described as apathetic, because interest in financial matters was no less acute than at any time during the year, was still such as to produce greater dullness and inactivity in market dealings than has been witnessed since midsummer. The cause of all this was, it is almost needless to say, general uncertainty regarding the money situation and the fact that a large proportion of the number of people usually interesting themselves in speculative ventures were more and more inclined to close out their commitments, whether for the rise or for the fall, and to adopt a waiting attitude regarding all such matters until answers that at least approximated definiteness were made to the puzzling questions regarding money that had been raised. Yet the main tendency of the market was plainly toward greater firmness. The rank and file of speculators were decidedly impressed by the fact that the market refused to scare over the various bogies that confronted it, and by a variety of proofs that, however threatening the money situation might be when superficially considered, it did not succeed in inducing liquidation or making stocks more plentiful in Wall street. There were during the week at odd times different movements in dividend stocks, Illinois Central, Southern Pacific, United States Steel common, Chesapeake & Ohio and others, and, while all these outbursts of buying appeared to be of professional nature and the rumors started in explanation of them contained little that had not been frequently heard in the last twelve months, it yet indicated that the ruling desire of market operators was to buy rather than to sell.

A Natural Market

(S. P. W., in the New York Globe).

The stock market, so far as careful observation can make out, has been left almost entirely to itself. There has been no particular effort to advance prices, and there has been no attempt to artificially hold them up. The plain truth seems to be that real offerings of stocks have been so light that no supporting orders were necessary. There has been no secret selling, for the simple reason that those who now hold stocks are in no hurry to sell. So far as the general investment situation is concerned, the week has developed nothing particularly new. Emphasis has been laid in both weekly and monthly earnings statements upon the great prosperity of the railway industry. The sole exceptions possibly are a few of the Southwestern roads, and the decreases even here are due chiefly to the fact that comparisons are being made with the abnormally heavy traffic of the St. Louis Fair period. The finishing touches are being put to the harvest season amid the same favorable weather conditions as have endured all along. Another week has contributed further testimony to the heavy buying movement in all departments of the iron industry. The railway supply companies are benefiting as much as the iron and steel companies by the boom, and the increase in the Railway Steel Springs dividend is tangible evidence of this. Holders of this class of securities have as substantial ground as anybody for expecting good things of their investment.

The Copper Market

(New York Commercial).

The extraordinary demand for copper has stimulated mines in this country and Mexico to unusual development, and yet they are unable to meet the requirements. Evidence of further advance in prices to consumers are noted. That the demand is wholly legitimate is beyond question. Much of the "red metal" has gone abroad, but the domestic consumption is just now enormous. This is not strange when the varied uses of copper in the manufacture are considered and these manifold industries are employed to their fullest capacity in all parts of the country at present. While the price of copper may experience further fluctuations, it is probable that it will settle about the present figures for an indefinite period. Increased dividends by the copper-mining companies are beginning to reflect the prosperity they enjoy. Copper costs about so much to produce and market, and when the activity of almost innumerable industries that require the metal brings about an uprise in the price, every cent a pound advance is so much more clear profit to the mines. They have their dull and their good times. This is one of the good times. Consumption is keeping very close to the supply, and this situation must continue until industrial conditions change.

Copper Prices Advanced

The price of refined copper in New York on Monday was advanced ⅛, bringing lake and electrolytic up to 16¼ and 16⅛, and castings up to 16 to 16⅝. The market is firm.

THE RISE IN MONEY

Will It Continue High---Last Week's Rise---What Happenep in Other Prosperous Years---How a Rise in Call Rates Forces Liquidation.

(New York Evening Post).

The rise last week of call money to 7 per cent. here, with such advances in foreign discounts as ⅜ per cent. at London, following the 1 per cent. rise in the Bank of England rate, ¼ per cent. at Paris, ⅛ per cent. at Berlin, and 1-16 per cent. at Amsterdam, brings up the question, Will money rule permanently higher, or is the present firmness likely to be only temporary?

Last week's strength is admitted to have been largely due to the payment of $37,500,000 by the Pennsylvania and the Atchison bond syndicates, the $50,000,000 payment by the Pennsylvania to take up its maturing 4½ per cent. short-term notes, and the usual quarterly disbursements due on Monday. This was what caused the 7 per cent. rate. Back of all these special influences, however, is the larger fact that extremely active inland trade—the country's bank exchanges are running 10 to 20 per cent. beyond any previous record for the period—is absorbing bank reserve money, quite outside of the heavy crop-moving demands.

Will the currency thus called to the west flow quickly back again? It did not do so in 1902, until well into the next year; it did not do so in 1900, or in 1898. Both of these years were similar, in their burst of material prosperity, to 1905. In 1900, despite gold imports, money ruled at 6 per cent. in every week of December. In 1898, the 6 per cent. September rates gave way very soon to a steady 3 per cent. level; but that was because a flood of European gold poured in and raised New York's October bank surplus, despite the west's withdrawals, to $26,000,000. In another similar autumn, 1891, even that foreign gold was not enough; money touched 5 per cent. or higher in almost every week up to the end of December.

The obvious question is, whether this season will most resemble 1898 or 1891. We are getting foreign gold, but it comes grudgingly, and the movement has started a counter advance in discount rates the world over, which means that every other market will oppose New York's efforts to relieve itself. On the face of things, this does not promise immediate relaxation of the strain.

Speculation Affected

With last week's rise in call money above the 4 per cent. level, the cost of "carrying" many stocks exceeds the dividends returned. A stock carries itself when the dividends paid equal the interest charges on loans carried in margined accounts. Thus Reading selling around 120 would carry itself as long as money could be borrowed for four per cent., which is the dividend that the stock pays. On a 100-share purchase a speculator would put up $2,000 in cash, representing a 20-point margin, and borrow $10,000 on the stock as collateral. On this basis the dividends would take care of the interest charges. But with money lending at 4½ per cent., he would be out the extra ½ per cent., or the difference between his dividends and the rate of interest paid, which would be at the rate of $50 per year.

These carrying charges aggregate an enormous sum in an active market, and for traders who buy 10,000, 50,000, or 100,000 shares of stock at a time, the burden often becomes insurmountable. It, therefore, often happens that any sharp advance in money rates forces quick liquidation of speculative accounts, with a resultant decline in security prices. The effect is best seen when lending institutions, for one cause or another, call loans generally, and force stock market borrowers to bid against one another for renewals or further accommodation. The situation then becomes abnormal and in the competition to secure funds money rates advance to a panicky level, often 20 per cent., 50 per cent., 100 per cent., and sometimes higher. No such conditions now prevail, however, for such strength as has governed the money market the last week is altogether usual during the period when the October disbursements are being arranged for. In the last week of September or the first week in October call money touched 2½ per cent. in 1904, 4 per cent. in 1903, 35 per cent. in 1902, 3 per cent. in 1900, 4 per cent. in 1899, 6 per cent. in 1898, 4½ per cent. in 1897, 6 per cent. in 1896, and 3 per cent. in 1895.

SUPREME COURT

October Sitting Opened Yesterday Before Justice McLeod.

The October sitting of the Supreme court opened yesterday in the court house, Chief Justice Tuck presiding.

The cases of Galbraith vs the City of St. John, Connolly vs the City of St. John, G. V. McInerney for plaintiff in each case, and C. N. Skinner for defendant; and Mundle vs Kennedy and Muret vs deBury were made remanets.

The case of Nelson vs the Portland Rolling Mills Co. will come up tomorrow morning at 11 o'clock, the court having adjourned until then.

Judge Landry has granted leave to appeal to the Supreme Court of New Brunswick from the decision of Mr. Justice McLeod in the Cushing Pulp Mill case. The case will therefore come before the court at the November sitting.

As the court has already taken a position on the case, it is unlikely that there will be much argument. In all probability the previous decision will be affirmed and then the matter will be in a position to be placed before the Supreme Court at Ottawa.

Just Common Sense
and
ARMOUR'S
EXTRACT OF BEEF

will simplify many household difficulties, reduce your table expenses, and add several dishes to your daily menu without additional expense.

"Culinary Wrinkles" tells how to use Armour's Extract of Beef in the kitchen, at the chafing dish, and in the sick-room. Sent postpaid on receipt of name and address and a metal cap from a jar of Extract of Beef. Sold by druggists and grocers.

ARMOUR LIMITED, Toronto

SACKVILLE.

SACKVILLE, Oct. 3 — Mr. and Mrs. C. W. Cahill left yesterday on a pleasure trip to Montreal.

S. A. Worrell, B.A., formerly on Mt. Allison Academy staff, is the guest of Professor and Mrs. Sweetzer, Weldon street.

Mrs. Edward Thompson of Boston (Mass.) is visiting her brother, J. J. Anderson, collector of customs.

Seeward Baird, of the Royal Bank, Montreal, and Harry Baird, of Richibucto, are the guests of their uncle, Colonel Baird.

Collector Graham, of St. Stephen, passed through the city yesterday en route to Sussex.

THE WORLD OF SHIPPING.

MINIATURE ALMANAC.

1905 October	Sun Rises	Sun Sets	Tides High	Tides Low
2 Monday	6.23	6.03	1.47	8.01
3 Tuesday	6.24	6.01	2.40	8.53
4 Wednesday	6.26	5.59	3.36	9.48
5 Thursday	6.27	5.57	4.36	10.49
6 Friday	6.28	5.55	5.42	12.00
7 Saturday	6.29	5.53	6.52	0.32

In Atlantic Standard Time, counted from Midnight to Midnight.

PORT OF ST. JOHN.

Arrived.

Wednesday, Oct. 4.

Schr Pansy, 76, Dixon, from Boston; Geo Dixon, ballast.

Coastwise:—

Schr Augusta, 60, Scovil, North head.
Schr Wanita, 42, Rolfe, Windsor.
Schr Maitland, 44, Hatfield, Windsor.
Schr Nellie D, 32 Dickson, Beaver Harbor.

Cleared.

Schr Valetta, 99, Forsyth, for Boston; F Tufts & Co, boards, etc.
Schr Jennie C, 98, Currie, for Boston; A W Adams, boards and shingles.
Schr Arthur M Gibson, 296, Milberry, for City Island, for orders; J W Smith, deals.
Schr Sebago, 254, Finley, for New York; deals, plank and scantling.

Coastwise:

Schr Abbie Verna, Morris, Grand Harbor.
Schr Bessie G, George, River Hebert.
Schr Pansy, Dixon, St Martins.
Schr Susie N, Meriam, Windsor.
Schr Nellie D, Dickson, Beaver Harbor.
Schr Emily, Morris, Advocate.

Sailed.

Stmr Gulf of Ancud, 1686, Foxworthy, for London via Halifax.
Stmr Calvin Austin, 2853, for Boston via Eastport.

DOMINION PORTS.

QUEBEC, Oct 1—Ard, stmrs Monteagle, Bristol; Teelin Head, Belfast.
Sld—Stmrs Ottawa, Liverpool; Pomeranian, London; Monmouth, London.
MONTREAL, Oct 1.— Ard, stmrs Bavarian, Liverpool; Mount Royal, Liverpool.
HALIFAX, Oct. 3.—Ard stmr Oruro, Bermuda, for St. John; Mercator, Jamaica.
CHATHAM, N B, Oct 2.—Ard, schr Flossie, Halifax.

BRITISH PORTS.

MARYPORT, Oct 1—Sld, stmr Trebia, Halifax.
LONDON, Oct 3—Sld, stmr Georgian, Boston.
Sld—Stmrs Eretria, St John, N B; Lake Montreal; Sagamore, Boston.
LIVERPOOL, Oct 3—Ard, stmrs Dominion, Manitoba, Montreal.
MANCHESTER, Oct. 3—Ard, Stmr Semantha, Chatham.
ARDROSSAN, Oct 2—Ard, bark Cambria, Matane.
BARRY, Oct 3—Ard, bark Mercur, Paspebiac.
KINSALE, Oct 3—Psd, stmr Sicily, from Halifax for Liverpool.
NEWPORT, Sept. 30—Sld, stmr Bardistan, Halifax.

FOREIGN PORTS.

PORTSMOUTH, N H, Oct 3—Sld, schr Lena Maud, St John for Stonington; R Carson, from do for Salem for orders; Union, from Apple River, N S, for Boston.
CITY ISLAND, Oct 3 — Bound south, schrs Marguerite, Yarmouth, N S, via New Rochelle; Invictus, Chatham, N B.
CALAIS, Me, Oct 3—Ard, schrs Emma McAdam, New York.
PORTLAND, Me, Oct 3 — Ard, schrs Aetna, Rogers, Windsor for New York.
ROSARIO, Sept. 1—Ard, bark Benjamin F Hunt, Jr, Boston.
BAHIA, Sept 5 — Ard, brig Galatea, St Johns, N F.
COPENHAGEN, Sept 30—Ard, stmr Nicolai II, Boston.
PHILADELPHIA, Oct 3—Ard, stmr Grane, Hillsboro; schr Everett Webster, Dalhousie.
NEW LONDON, Conn, Oct 3 — Sld, schr Cora J May, New York for St John.
CHATHAM, Mass, Oct 3—Psd east, stmr Hird, from New York for Hillsboro, N B.
BOSTON, Oct 3 — Ard, stmrs Canadian, from Liverpool; Marquette, from Antwerp; Boston, from Yarmouth, N S; schrs Karmo, from Bridgewater, N S; Harjney W, from Hillsboro, N B; Robert T Snyder, from Charleston; J R Teele, from Newport News; Eagle Wing, from Norfolk; Lugano, from Raritan River.
ELLSWORTH, Me, Oct. 3—Cld, schr Nellie Grant, Surry, New York.

REPORTS, DISASTERS, ETC.,

QUEBEC, Oct 2 — Stmr Lake Champlain (Br), from Montral for Liverpool, and schr Our Maud (Br), from Gaspe for Quebec, collided at Crane Island. The schr sustained damage. The stmr proceeded.

MACHIAS, Me, Oct 3 — Schr Sarah Reed, from New York for Calais with coal, ashore at Fisherman's Island, near Jonesport, was not floated today. The crew is at work removing the cargo to lighten the vessel and if weather is favorable, it is hoped to float the vessel tomorrow morning.

LIVERPOOL, N S, Sept 30 — Schr Basil M., Geidert, reported as overdue, arrived and cleared this afternoon for Windsor with a cargo of whalebone from Cape Charles, Labrador. Captain Rafuse was unable to communicate with his family. Dredge Canada arrived this evening from Lockeport for Mahone Bay.

RECENT CHARTERS.

British schr Laura C, two trips, Philadelphia to north side Cuba, lumber, $6.25.

LATEST MARINE NOTES

Barkentine W. W. McLaughlin is at Weymouth, N. S., loading for Buenos Ayres.

Barkentine Hector, loaded for Cienfuegos, is detained at Bridgewater, N. S., awaiting seamen.

The new steamer Bear River, built at Shelburne to ply between Bear River and St. John, is at the wharf of the new Burrell, Johnson Iron Co., Yarmouth, receiving her engine and boiler, and will shortly be put on the route. She is a beautiful and substantial vessel and well adopted for the service.

Capt. Bale had a merry party bound for Bermuda and the West Indies on the P. and B. liner Orinoco on Monday morning. The passenger capacity of the steamer was taxed to its utmost and the steamer looked like an excursion boat as she left the Deep Water Terminus, hundreds of persons being assembled on the piers to see her off. The Orinoco had also a full cargo, including fifty-five car loads from over the I. C. R. and D. A. R. and twenty-seven horses.—Halifax Echo.

Th withdrawal of the Allan line from New York and the increase in its service to Boston was primarily caused by the high berth rates in New York. It is said that it was impossible for the line to secure a suitable berth at a figure that would allow it to operate its line at a profit, and so, as a matter of business, the company has decided to drop its New York service altogether. The change will become effective next month. The steamers Numidian, Carthagenian and Mongolian will be transferred to the Boston service.

With wheat arriving at Fort William and Port Arthur in great quantities, Canadian vessel owners refuse, says a Fort William letter of the 25th, to load at present prices. They demand two cents a bushel at all Georgian Bay ports. The former rate was one cent to one cent and a half. As U. S. boats cannot carry grain from one Canadian port to another, it is thought in local shipping circles the vessel men will win. It is the largest crop on record, and the wheat is coming in more rapidly than ever before. A wheat blockade is inevitable.

Last year was a great one for the world's ship-building interests, and though storms and accidents played havoc with many craft the sum total of vessels afloat at the end of 1904 was far greater than ever before.

According to Lloyds, the United Kingdom launched 712 new ships, aggregating 1,205,162 tons displacement, during the last year. She also launched 37 ships of war, aggregating 127,175 tons. One, the Caronia, displaced 20,000 tons; another, the Victorian, 14,000, is the largest turbine ship afloat.

The United States launched 227 merchant ships of more than 100 tons each, with a total tonnage of 238,518 tons. Besides these there were launched 19 war vessels, aggregating 170,885 tons. Germany came third, with 149 merchant vessels, aggregating 200,000 tons, and 11 ships of war, aggregating 44,970 tons. France was fourth, with 80,000 tons in 67 merchantmen, and 43,600 in 9 ships of war. Italy was fifth—8 merchant vessels, aggregating 30,000 tons, and 8 warships, 28,662 tons.

EXPORTS

For New York, per schr Sebago — 162,798 ft spruce deals, 80,499 ft spruce plank, 119,729 feet spruce scantling.

For City Island, for orders, per schr Arthur M Gibson—385,709 ft spruce deals.

For Boston, per schr Jennie C—60,683 ft spruce boards, 450,000 spruce shingles, 457,000 cedar shingles.

For Boston, per schr Valetta—33,543 feet spruce boards, 25,843 ft hemlock boards, 6,891 ft pine boards and plank, 23,004 ft hemlock scantling, 52,000 spruce laths, 237,000 cedar shingles.

NEW YORK STOCK MARKET

Wednesday, Oct. 4.

Chicago Market Report and New York Cotton Market. Furnished by D. C. Clinch, Banker and Broker.

	Yesterday's Closing.	Today's Opening.	Noon.
Amalg Copper	85⅝	86	86⅛
Anaconda	124½	124⅞	124⅞
Am Sugar Rfrs	141⅝	141⅝	142
Am Smelt & Rfg	128⅝	128¾	130¼
Am Car Foundry	37⅝	38	38⅛
Am Woollen	38⅝	38⅛	38⅜
Atchison	90½	90½	90½
Atchison, pfd	105		
Am Locomotive	55½	55½	55⅜
Brook Rpd Trst	72⅜	72¼	73
Balt & Ohio	113⅜	114⅜	114⅜
Chesa & Ohio	58⅞	58⅝	58⅞
Canadian Pacific	174⅝	174¼	174¼
Chi & G West	21⅝	21½	21½
Colo F & Iron	46⅜		46½
Consolidated Gas	189	189	189½
Colorado Southern	29¼	29	29
Gen Electric Co	181⅝		
Erie	50¼	50⅛	50⅛
Erie, 1st pfd	81¾		81⅞
Illinois Central	132½		
Kansas & Texas	34¼	34	34
Kan & Texas, pfd	69¼		69¼
Louis & Nashville	155½	155¾	155¾
Manhattan	165½	165⅝	165⅝
Met Street Ry	126½	126½	126½
Mexican Central	24¼	24⅝	24¾
Missouri Pacific	106	106	106½
Nor & Western	85⅞	85⅞	86
N Y Central	151½	151¼	151¼
North West	217½	217	217
Ont & Western	55¼	55¼	55¼
Pacific Mail	46	46½	46
Peo C & Gas Co	104¼		104
Reading	123¾	125¼	124
Republic Steel	24⅝	24⅝	24⅞
Sloss Sheffield	70¾	71	72
Pennsylvania	144⅞	144⅞	144⅜
Rock Island	34⅝	34⅜	34¼
St. Paul	182⅞	182⅝	182½
Southern Ry	37¼	37¼	37½
Southern Ry, pfd		100	100
Southern Pacific	70½	70¼	70¼
Northern Pacific			211
National Lead		48¼	49
Twin City	118⅞	119⅜	119
Tenn C & Iron	88⅞	88⅜	89⅛
Texas Pacific	35⅝	35½	36⅛
Union Pacific	134	134¼	134¾
U S Rubber	56	55⅜	55⅝
U S Steel	39	38⅜	38⅝
U S Steel, pfd	105¾	103⅝	105½
Wabash	23	23⅛	23½
Wabash, pfd	42½	42⅜	44
Western Union	93¾		

CHICAGO MARKET REPORT.

Dec Corn	43⅝	43¾	43⅝
Dec Wheat	84⅜	84½	84¾
Dec Oats	29⅝		
Oct Corn		43⅛	43
Oct Wheat	85¾	86⅜	85½
Oct Oats		29⅞	29⅜
Oct Pork	14.88		
May Corn		43¼	
May Wheat		85⅝	
May Oats		29⅞	
May Pork	12.32		

MONTREAL QUOTATIONS.

Dom Coal	80	80	80
Dom Iron & Steel	23¾	23¼	24
Dom I & S, pfd	76¼	75½	77
Nova Scotia Steel	65	65	65⅛
C P R	174½		
Twin City	119¼	120	120
Montreal Power	94⅛	93⅞	94¾
Rich & Ont Nav	75¾	75	75¾

NEW YORK COTTON MARKET.

October Cotton	9.90	9.83	9.92
December Cotton	10.17	10.11	10.15
January Cotton	10.23	10.18	10.24
March Cotton	10.37	10.31	10.33
May Cotton	10.46	10.46	10.42

BURIED YESTERDAY

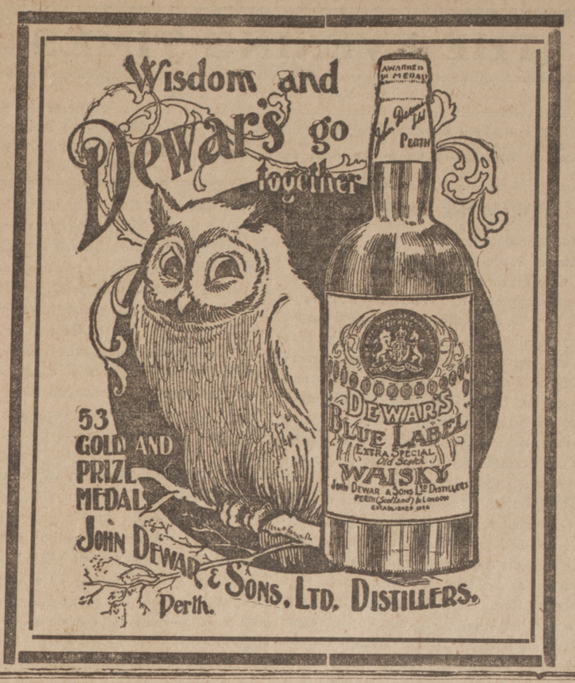
The remains of Patrick Green, who died at the waterworks on Sunday last were not claimed by his relatives in Montreal, and as a result charity had to come to the aid. Patrick Mooney, employed Undertaker Fitzpatrick, and the remains were removed from the waterworks to the undertaker's rooms on Waterloo street.

Yesterday the deceased was buried after the burial services had been read at the Cathedral. Interment took place in the new Catholic cemetery. All the expenses were defrayed by Mr. Mooney. D. Connel saw that Mr. Mooney's instructions were carried out and accompanied the remains to the grave.

NEW YORK COTTON

NEW YORK, Oct. 4 — Cotton futures opened easy: Oct. 9. 83, Nov. 9.95, Dec. 10.11, Jan. 10.16, Feb. 10.23 bid, Mar. 10.31, April 10.38, May 10.41, June 10.44.

The diphtheria epidemic is now over, as every house where the disease was reported has been disinfected and released from quarantine.



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The Key To

COMFORT is easily found when you stop at the HOTEL ALBERT. Largest and most magnificent Hotel in New York city, and the only

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RAYMOND & DOHERTY, Proprietors.
W. B. RAYMOND. H. A. DOHERTY.

Victoria Hotel,

King Street, St. John, N. B.

Electric Elevator and all Latest and Modern Improvements.

D. W. McCORMICK, Prop.

ABERDEEN HOTEL.

Home-like and attractive. A temperance house. Newly furnished and thoroughly renovated. Centrally located. Electric cars pass the door to and from all parts of the city. Coach in attendance at all trains and boats. Rates $1 to $1.50 per day.

18-20-22 Queen St., near Prince Wm.

A. C. NORTHROP, Proprietor.

PRINCE ROYAL HOTEL.

111-113 Princess Street, St. John, N. B.

Location central on exclusive residential street, near Post office, banks and principal business houses. A minute's walk from electric street cars.

Pleasant and well furnished rooms for permanent and transient guests. Everything home-like. Cuisine excellent. Every attention paid to comforts of patrons; rates moderate.

THOS. P. WHELAN, - Proprietor

CLIFTON HOUSE,

74 Princess Street, and 11 and 143 Germain Street, St. John, N. B.

Recently Renovated Throughout. Special attention given to summer tourists.

W. ALLAN BLACK, Proprietor.

The DUFFERIN.

E. LeROI WILLIS, Prop.

KING SQUARE, St. John, N. B.

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CHALFONTE

On the Beach. Fireproof. Always Open.

THE LEEDS COMPANY.

NEW VICTORIA.

Parties returning from the country for winter will find excellent rooms and accommodation at this Hotel, at moderate rates. Modern conveniences. Overlooks harbor. On street car line. Within easy reach of business centre.

248 and 258 Prince William Street, ST. JOHN, N.B.

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Two Non-Tariff Companies, inviting desirable business at equitable and adequate, but not exorbitant rates. Agents wanted in unrepresented districts.

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ROYAL INSURANCE CO.

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Assets $3,300,000.

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C. E. DOWDEN.

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New Fall Furniture Has Just Arrived.

We are making extra preparations to make your homes look cosy for Thanksgiving Day and Carnival Week, and if you want any new Furniture, Carpets, etc., call and inspect our Beautiful Fall Stock. **Open every night.**

Beautiful White Enamel Iron Bedsteads

with brass knobs, both single and double, from $3.50, $4.25, $5.00, and upwards, and are the best value in the city.



$5.00

A Beautiful Student's Chair

Like this, nicely upholstered, etc., only $5.60. In leather, $6.00.

Handsome Bedroom Suites.

Three pieces; bureau has 16x20 bevel plate mirror, etc., special at $12.25.

BEAUTIFUL BEDROOM SUITES, three pieces, golden oak finish, bureau has swell top drawer, British bevel plate mirror, etc.

Now $22.00

Thanksgiving Hints

Beautiful Sideboards

in ash, elm and oak, from $13.75 upwards.

Magnificent Extension Tables,

Six and eight feet long, at prices to suit everyone.

China Closets

in solid oak, from $14 upwards.

Buffets

in all the latest styles at lowest prices.

Dining Chairs

from 60c. up to $6.00 apiece.

FURNISH YOUR DINING ROOM OUT HERE.

MAIL ORDERS.

Mail orders will receive prompt attention.



$6.50

Combination Kitchen Table

like this, has apartments for flour, corn and oatmeal, knives and forks, all kinds of spices, bread and meat boards, etc. Only $6.50. We have only a few more left.

PARLOR SUITES.

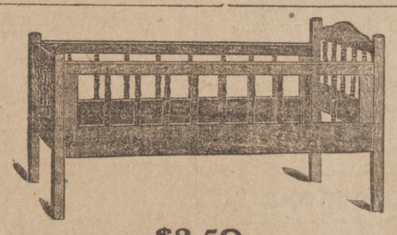
Our beautiful line of Parlor Suites, in raw silks, silks, brocatelle, velours, etc., were all made on our own premises, and we guarantee every suite we sell, or refund you your money.



$25.00

THIS HANDSOME PARLOR SUITE, five pieces, strongly made, nicely upholstered in velours, etc., while they last at $25.00.

OTHER SUITES at $30.00, $35.00, $40.00 and upwards. Inspection invited whether you buy or not.



$2.50

Hardwood, golden finish, etc., only.....$2.50

CARPET DEPARTMENT.

In our Carpet Department we have a choice line of beautiful English Tapestry Carpets, in all shades and patterns. Our carpets are made to wear and the patterns are pretty.

FALL BLANKETS AND COMFORTABLES.

Just arrived—the best line we ever had. Buy your Blankets and Comfortables now.

ENGLISH OILCLOTHS.....At 30c. and 35c. per yard.
ENGLISH LINOLEUMS.....At 45c. and 50c per square yard.

AMLAND BROS., -- 19 Waterloo Street.

WALL STREET

NEW YORK, Oct. 4.—Wall Street.—Some of the international stocks opened lower in sympathy with London, but there were gains of a point. Chicago Union Traction gained about a point and Smelting and Lead %. The market opened irregular.

The customs receipts of the Dominion for the three months ending Sept. 30, were $11,329,670 an increase of $703,030 over the same time last year. The increase for Sept. was $13,569.