CANADA PERMANENT MORTGAGE CORPORATION

Prudent investors look first to SECURITY. We combine a security that is ABSOLUTE with a 4 p. c. rate to our depositors.

$25,200,000.00 Carefully Invested Assets
6,000,000.00 . . Paid up Capital
2,200,000.00 . . Reserve Fund

Trustees are empowered by Order-in-Council to invest in the Securities of this Corporation.

MARITIME PROVINCES BRANCH:
Prince William Street and Market Square, St. John, N. B.

EDMUND B. LeROY, Manager

Financial and Commercial

CALL FOR INDEPENDENT INSPECTION OF BANKS

The Views of the General Manager of the Bank of Nova Scotia Expressed in a Letter to the Toronto Globe.

To the Editor of The Toronto Globe: Through the press and from the platform the banking system of Canada is lauded as being the best in the world. In many particulars the system is admirable, our elastic bank currency and the readiness with which the banking requirements of new districts are met by branch extension being its strongest features. However, it is not without defects, some of them of vital importance. Of these the most prominent is the lack of external inspection, which experience in the western hemisphere has demonstrated to be essential. The public has been reminded of this necessity by the recent failure of the Ontario Bank and the leading papers of the country are almost a unit in demanding reform in this particular. The reasonableness of this demand is made clear by a review of Canadian banking history since 1880 and before, and is confirmed by the experiences of our near neighbors prior to the civil war. In 1880 there were in existence in Canada forty-one banks; since then seven have been incorporated and have commenced business, making a total of forty-eight banks. Of this total twelve have failed and some others have saved themselves by amalgamation. The failures are, therefore, twenty-five per cent. within a period of twenty-six years, the last ten of which were years of unexampled prosperity, with steadily rising deposits, conditions under which even insolvent banks seldom close their doors. Most, if not all, of the above mentioned failures were fraudulent, and it is now plainly evident that a few hours' examination by a skilled banker would have disclosed an insolvent condition in any one of the banks, years before it collapsed. In each of the two most recent disasters a correct diagnosis could have been made ten or more years ago. Some urge that the government should call for special returns, but what value should attach to special returns from the Bank of Yarmouth, from the Ontario Bank, or from any of the other wrecks gone before. They would simply have enlarged the piles of incorrect and deceptive bank returns in the finance department. What is written by one having unusual facilities for observation is eminently true: "It is extremely rare to find a bank has failed without some of the officers committing fraudulent or illegal acts to hide it." There is at least sufficient truth in the above to dispose of the suggestion of special returns and to dispel faith in the returns of badly managed banks.

Some Canadian bankers, including one writer, whose words are entitled to great weight, contend that government inspection has failed in the United States. Under the National Bank Act of that country there has been a somewhat imperfect system of bank examination, and a more imperfect system by some of the state bank departments. I say imperfect, for under the national system there were employed last year 78 examiners, whose duties required the making of no less than 11,516 inspections each year! For the forty-three years during which the National Bank Act has been in operation there have been established 7,966 banks. Of these 460 have failed, the failures being equal to 5 1-2 per cent. of the whole number for the period. As for the banks other than national, with a more imperfect system of inspection, or no system at all, the failures reached 17 1-2 per cent. The comparison of the percentages appears as follows:

National banks failed in 43 years, 5 1-2 per cent.

Other U. S. banks failed in 43 years, 17 1-2 per cent.

Canadian banks failed in 26 years, 25 per cent.

National banks failed in 26 years (same period) 5 per cent.

External inspection must not be regarded as an unfailing cure; it has its limitations, and the best that can be said of it is that it is a preventative that, if properly applied, will make bank failure almost unknown. An inspector cannot discover an embezzlement until after the act is committeed; neither can he avoid a ruinously bad debt made before his visit, but the progress toward failure is generally slow and in the majority of cases a prudent inspector would, by his advice and authority, save the situation and direct the management into safe channels.

The subject of the establishment of an effective bureau of inspection is one of the utmost importance, for unless it is founded on conservative lines, in which the interests of all sound institutions are carefully conserved, much more harm than benefit would ensue. Bank shareholders are the parties with the major interest at stake, and for the present the subject would be better left to them and to their representatives, in the hope that a satisfactory solution of the problem may be reached.

—H. C. McLeod.

Toronto, Nov. 21.

N. Y. STOCK MARKET

Wednesday, Nov. 28th.

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	112⅝	112⅞	112¾
Anaconda	279½	180½	279
Am Sugar Rfrs.	135¼	135⅝	135½
Am Smelt & Rfg	153¾	154	153⅝
Atchison	102⅞	103⅝	103
Brook Rpd Trst.	79½	79¾	80
Balt & Ohio	119¼	119	119
Chesa & Ohio.	55⅜	55⅞	55⅞
Canadian Pacific.	182⅛	182½	181¾
Hocking	28¼	28¼	28¼
Colo F & Iron	55	55¼	54¾
Erie	44¾	45	45
Illinois Central	176¼	176	176
Kansas & Texas	43¼	43¼	41⅞
Louis & Nashville	146	145¾	145¾
Inter-Boro Met.		37	37
Mexican Central		23⅞	23⅞
Missouri Pacific.	94	94⅜	94⅝
Nor & Western	94¼	94¾	91¾
N Y Central	129¾	130⅞	131⅞
Ont& Western	47⅞	48⅛	48⅜
Pacific Mail	40¾	41½	41½
Peo C & Gas Co.	92	92	92¾
Reading	147⅞	148¼	147
Republic Steel	38¼	38	38½
Pennsylvania.	138⅝	138¾	138⅝
Rock Island	31½	34¼	37
St. Paul	182½	184	183⅛
Southern Ry.	34½	34¾	34¾
Southern Pacific.	94¾	95	94½
Northern Pacific	223⅞	224	224
Tenn C & Iron	161½	161	161
Texas Pacific.	28¼	38¼	38¼
Union Pacific.	187½	188⅛	187⅛
U S Steel	47⅝	47⅞	43¾
U S Steel pfd.	104⅞	105	104⅞
Wabash	43	43	43¼
Wabash pfd.	87¾	88¼	88

Sales yesterday, 787,100 shares.

CHICAGO MARKET REPORT.

December Corn	43	43⅛	43⅛
December Wheat.	73¼	72⅛	72⅞
December Oats	33¼	33¼	33¼
May Corn	43¾	43⅞	43⅞
May Wheat.	78½	78⅜	78⅜

MONTREAL QUOTATIONS.

Dom Coal		63¾	62
Dom Iron & Steel	22½	23	22¾
Dom I & S pfd		63¾	64
Nova Scota Steel		68½	68¼
Montreal Power.	95½	95	94⅛
Rich & Ont Navi.	80	80	80
Detroit United	84¾	84⅞	85
Toronto Rails		115	115

N. Y. COTTON MARKET.

December Cotton	10.26	10.27	10.20
January Cotton	10.39	10.40	10.41
March Cotton.	10.57	10.60	10.58
May Cotton	10.67	10.70	10.68

WALL STREET

NEW YORK, Nov. 28—Opening prices showed considerable gains over last night's levels and the demand was active and well distributed. St. Paul, Great Northern pfd and New York Central were carried up ½, Delaware and Hudson 1¼, and Rock Island pfd. a point. The other prominent speculative stocks advanced a large fraction generally, the list including Union Pacific, Northern Pacific, Reading, Atchison, Kansas and Texas, Denver and Rio Grande, General Electric, Virginia, Carolina, Carolina Chemical and American Ice.

TIMES DAILY PUZZLE PICTURE

November 28, 1889.—Seventeen years ago today a large district of Boston was burned.

Find a fireman.

ANSWER TO YESTERDAY'S PUZZLE

Left side down, under tree.

THE WORLD OF SHIPPING

VESSELS BOUND FOR ST. JOHN.

Steamers	Tons	From	Date
London City	1509	London	Nov. 13
Montezuma	5358	Antwerp	Nov. 14
Sarmatian	2431	Havre	Nov. 18
Lake Champlain	4685	Liverpool	Nov. 21
Halifax City	1562	London	Nov. 23
Tunisian	6802	Liverpool	Nov. 23
Marina	3322	Glasgow	Nov. 24
Mount Temple	6661	Antwerp	Nov. 28
Laurentian	2838	Liverpool	Nov. 29
Empress Britain	8024	Liverpool	Nov. 30
Cassandra	4726	Glasgow	Dec. 1
Inisrowen Head	1988	Belfast	Dec. 1
Lake Erie	4814	Liverpool	Dec. 5
Ionian	5324	Liverpool	Dec. 6
Man. Importer	2538	Manchester	Dec. 8
Lakonia	3046	Glasgow	Dec. 8
Lake Michigan	5340	Antwerp	Dec. 12
Sicilian	3964	Liverpool	Dec. 13
Empress Ireland	8028	Liverpool	Dec. 14
Lake Manitoba	5275	Liverpool	Dec. 19
Parisian	5385	Liverpool	Dec. 21
Man. Trader	2136	Manchester	Dec. 22
Montreal	5562	Antwerp	Dec. 26
Empress Britain	8024	Liverpool	Dec. 28

The above list is subject to change by the agents of vessels.

ALMANAC FOR ST. JOHN, N. B.

1906 November	Sun Rises	Sun Sets	Tides High	Tides Low
26 Mon.	7.41	4.40	8.25	2.09
27 Tues.	7.42	4.40	9.16	3.06
28 Wed.	7.44	4.39	10.01	3.55
29 Thurs	7.46	4.39	10.41	4.36
30 Fri.	7.47	4.38	11.19	5.14
December				
1 Sat.	7.48	4.38	11.56	5.50

The time used is Atlantic Standard, for the 60th Meridian, which is four hours slower than Greenwich mean time. It is counted from midnight to midnight.

PORT OF ST. JOHN.

Arrived

Wednesday, Nov. 28th.

S. S. Montfort, 3555, Evans, from Bristol, C. P. R. Co. general cargo.

Schr Alma (Am) 120, Dixon from New London, Conn., for Amherst, N S with 80,000 ft. oak lumber for Rhodes Curry & Co. and cleared.

Cleared

S. S. Cacouna, 931, Holmes, for Sydney, C. B. Dom. Coal Co. ballast.

Schr Priscilla, 101, Granville for Boston, Stetson Cutler & Co lank board, shingles, etc.

Schr Georgie Pearl, 118, Barton for Boston, Stetson Cutler & Co. deals, boards.

Coastwise:—

Barge No 1, Nickerson, Parrsbo ro.
Schr Sea Flower, Thompson, Musquash.
Schr James Barber, Tufts, St. Martins.
Schr Susie N. Werriam, Windsor.

DOMINION PORTS

Cape Tormentine, N B—Nov. 25—Sld stmr Nether Holme for Brow Head for orders via Sydney C. B.

Barbadoes, Nov. 17—Ard, bark May Hendry, Rafuse, Bridgewater, N. S.

Sld 16th—Ship T.mander, McQuarrie, for Boston; 17th. schr Eddie Theriault, for Turk's Island.

Montreal, Nov. 25—Sld stmrs Lakonia for Glasgow; Montrose, for London, Demeore for Belfast; 26th. stmr Lake Manitoba; 27th. Manchester Trader for Manchester.

Halifax, Nov 27—Ard, schrs Blenheim, from Gaspe for New York; Carthagena, from New York.

Cld—Stmr Dominion, for Louisburg (N S).

BRITISH PORTS.

Cardiff, Nov. 24—Sld Arcola, Wry, for Los Palmas and United States.

Dover, Nov. 25—Passed, ship Regent, (Nor) Knudsen, Ingramport, N S for Antwerp.

Glasgow, Nov. 24—Sld stmr Marina, Taylor, St. John.

Southport, Nov. 24—Ard stmr Havso (Nor) Dedekam, Campbellton via Sydney, C. B. for Preston.

Kinsale, Nov 27—Passed, stmr Inishowen Head, from Montreal for Dublin.

Glasgow, Nov 27—Sld, stmrs Laurentian, for Halifax.

London, Nov 27—Ard, stmr Lake Michigan, from Montreal.

Malin Head, Nov 27—Passed, stmr Corinthian, from Montreal and Quebec for Glasgow.

London, Nov 27—Ard, stmr Lake Michigan, from Montreal for Antwerp.

Liverpool, Nov 27—Ard, stmr Ionian, from Montreal and Quebec.

Kildonan, Nov 27—Passed, stmr Cassandra, from Montreal and Quebec for Glasgow.

Newport, Nov 25—Ard, stmr Nordkap, from New York via Halifax.

Liverpool, Nov 27—Ard, stmrs Florence, from St John and Halifax; Lord Londonderry, from Chatnam (N B) for Manchester.

Torr Head, Nov 26—Passed, brk Norma, from River du Loup.

Barbados, Nov 9—Ard, schr Eddie Theriault, Theriault, from Bear River (N S).

Sld, Oct 29—Brk Kate F Troop, Brown, for Turks Island, ballast; four masted brk Kings county, 2,061, McBride, for Gulfport, ballast.

FOREIGN PORTS.

St Lucia, Nov. 24—Sld stmr Trebia, Hilton, for Tybee Ronds, Norfolk and Canada.

Antwerp, Nov. 23—Ard, stmr Mount Temple, Neil, Montreal.

Buenos Ayres, Nov. 23—Ard ship Brynhilda from Boston.

New York, Nov. 26—Cld stmr Edda, for Hillsboro; barks, Star of the East for Axim, Africa; Skoda, Bahia Blanca, Cardenas; schr Pacific, Smith, Halifax.

City Island, Nov. 26—Passed—Stmr Navigator, from Windsor for New York; schr Cora May from New York for St. John

Perth Amboy, N J Nov. 26—Sld schr Quetay, Mallett for Sandy Cove.

Pensacola, Nov. 26—Sld ship Canada, Spurr, Rio Janerio.

Philadelphia, Nov. 26—Ard schrs Canada, Conrad, fr om Baracoa, Calabria, Fitzpatrick, St. John, N. B.

Boston, Nov 27—Cld, schrs Aldine, for St Andrews (N B); D W B, for St John.

Sld—Stmrs Prince George, for Yarmouth (N S); Boston, for Yarmouth; Catalone, for Louisburg (C B).

City Island, Nov 27—Bound south, schrs Dara C, from Port Greville (N S); Gypsum Queen, from Port Greville (N S); Moravia, from Halifax.

Bound east—Stmr Edda, from New York for Hillsboro (N S).

New London, Conn, Nov 27—Sld, schrs Helen G King, from Bangor for New York; John J Ward, from Bangor for New York; Rosa Mueller, from Bangor for Elizabethport.

Portsmouth, N H, Nov 27—Ard, schr Frank & Ira, from South Amboy for St John.

New York, Nov 27—Ard, schr Ann Louisa Lockwood, from Philadelphia for Saugus.

Sld—Stmr Bovic, for Liverpool; brks Skoda, for Bahia Blanca; Star of the East, for Axim, Africa; schrs Childe Harold; Harry Messer, for Baltimore.

Salem, Mass, Nov 27—Ard, schr Prudent, from Port Johnson for St John.

Fall River, Nov 27—Ard, schr Harry Knowlton, from Alma (N B).

Saunderstown, R I, Nov 27—Ard, schrs Golden Rule, from Tucket (N S) for New York; Ernest T Lee, from Guttenburg for Calais (Me).

Sld—Schr Myrtle Leaf, from Apple River (N S) for New York.

Vineyard Haven, Mass, Nov 27—Ard and sld, schr Walter Miller, from Deep River (Conn) for St John.

Ard—Brig Lady Napier, from Nova Scotia for New York; schrs Sallie E Luddam, from Advocate (N S) for New York; Basutoland, from Sydney (C B) for New York.

Philadelphia, Nov 27—Ard, stmr Times, from Pictou (N S).

Delaware Breakwater, Nov 27—Passed out, stmr Hero, from Philadelphia for Wabana via Sydney (N S); stmr Nora, from Chester (Pa) for Windsor.

SPOKEN.

Ship Dirigo, from Baltimore for San Francisco, Nov. 4 lat 38 N lon 39 W all well.

REPORTS, DISASTERS, ETC.

Port Hawkesbury, N. S, Nov. 24—Schr Nicanor that drifted from her anchorage at Hastings a week ago is still ashore at Old Baptist Church Point and is now leaking badly.

Portsmouth, N. H. Nov. 27—Schr J. L. Colwell, Branscombe, Port Johnson for St. Andrews (N B.) with coal, was beached on the flats at Kittery Point today, leaking 1,500 strokes per hour. An effort will be made to locate and stop the leak.

Reedy Island, Nov. 26—Two masted schr Walter M Young of Lubec, Me, is ashore on Reedy Island jetty. She is not leaking.

St. John's N F. Nov. 26—Steamer Sangstad (Nor) Andreasen, from Stettin for Philadelphia, has put in with rudder broken. She will probably be delayed three weeks.

Tacoma, Nov. 17—Schr Emma Claudina, from San Francisco, Oct. 22 for Gray's Harbor, has been abandoned at sea north of Gray's Harbor, in a waterlogged condition. It is thought the vessel will drift ashore and be a total loss.

Vineyard Haven, Mass, Nov. 26—Schr L A Plummer before reported in collision with schr Emily F Northam, is very badly damaged. Temporary repairs will be made and the vessel towed to destination.

RECENT CHARTEDS.

British ship Kings County, 2,061, (previously) Gulfport to Rio Janeiro, lumber, $11.25 and free lighterage.

British bark Enterprise, 499, Moss Point to Demerara, lumber, p t.

British schr St. Maurice, 272, Moss Point to Havana, lumber, $6.75.

Schr J. L. Colwell (Br) 98, Edgewater to St. Andrews, coal, $1 and discharged.

British schooner Cheslie, 330, Edgewater to St. John, coal, 75c.

British schooner Lavonia, 266, Pt. Johnston to St. John, coal, p t.

British schooner Prudent, 124, Weehawken to St John, coal, 90c.

British schooner Ravola, 130, Weehawken to St John, coal, 90c.

British schooner Pilgrim, 99, Edgewater to Halifax, coal, 90c.

British schooner Melba, 419, N Y to Cienfuegos, coal, p t.

British bark Eurydice, 1,096, Gulf to Rio Janeiro, lumber, $14.

British schooner Charlevoix, 421, Mobile to Cardenas, lumber, $7.

British schooner Hartney W. 291, tons from Wilmington, N. C. to Marcoris, lumber, $6, and port charges, and back to New York with sugar at or about $3.

VESSELS IN PORT

(Not cleared).

With their tonnage and consignee.

Steamers.

Alcides, 2181, Robert Reford Co.
Cacouna, 957, Dom. Coal Co.
Empress of Ireland, 8028, C P R Co.
Montfort, 3555, C P R Co.
Parisian, 3,385, Wm Thomson & Co,
Parthenia, 3310, Robert Reford Co.

Barks.

Shawmut, 407, John E Moore

Schooners.

Abbie Keast, 96, A Wilson.
Alice Maud, 119, N C Scott.
Annie Bliss, 275, E. Hunly.
E. Merriam, 331 F C Beatteay.
Fauna, 120, A W Adams.
Golden Ball, 253, P McIntyre.
H M Stanley, 97, J W McAlary.
Ida May, 119, D J Purdy.
Ida M Barton, 102, J W McAlary.
Isiah K Stetson, 217, J. W. Smith.
Lavonia, 266, J W Smith.
Manuel R Cuza, 258, P. McIntyre.
[illegible] 384 McIntyre.
Mourancy, 160 J. W. Smith.
Pardon G Thomson, 162, A Cushing & Co
Perry C. 287, Tufts & Co.
Phoenix, 396, master.
Ravola, 130, J W Smith
Rewa, 122, D J Purdy.
R Bowers, 374, R C Elkin.
Ronald, 268, J. W. Smith.
S A Fownes, 123, F Tufts & Co.
Venturer, 318, J McAlary

MARINE NOTES

British bark Eva Lynch is in port at Stamford, Conn. The vessel has not yet been chartered.

British schooner Calabria in command of Captain Fitzpatrick, arrived at Philadelphia last Monday from this port with a cargo of laths.

Schooner Dorothy M. Porter, Captain Fitzgerald, sailed on Wednesday for St. Vincent West Indies, where she will pass into the hands of her new owner. Before sailing her name was changed from the Annie M. Goudey, in honor of the daughter of the present owner. She carried a cargo of lumber, brick and spars. She was built and launched a few weeks ago at Hantsport for L D Shafner.

Thet immigration by the St. Lawrence route during the closing season has been the largest in the annals of Canadian shippng. More than 110,000 immigrants booked to settle in Canada landed at Quebec during the season, fully three-forths of that number being from the United Kingdom, an increase of 28,000 over last year. This year's immigration broke all records for quality as well as quantity. They were superior in intelligence and education and possessed of more independent mans than was heretofore the case with immigrants intending to settle in the west. The Salvation Army brought out no less than 5,000 new settlers, for whom thety had secured positions and homes in advance, and next season the immigration branch of the Army expects to bring 25,000 to this country and send them to situations that will be procured for them this winter.—Shipping Illusraed

IMPORTS

From Glasgow ex S S Parthenia—

7958 bags anthracite coal, Robt. Reford Co; 43 pkgs pipes J H White; 100 bags fire clay; order G W S.; 12 rolls floor cloth, A O Skinner; 1 case dry goods, F A Dykeman; 600 bags sugar, order C.; 500 bags sugar, order J W; 242 cases whiskey, J. O'Regan; 100 cases whiskey, McIntyre & Comeau; 50 cases whiskey whiskey; R Sullivan & Co; 30 cases whiskey order O S L; 29 plates order J F S; 12 stallions, 4 ponies, 1 dog, Miller & Fife; 168 bales cordage sailcloth, Edinburgh Roperie and Sailcloth Co; 1 case nuts, John Seely; 15 octaves whiskey, 2 cases show cards, Comeau & Sheehan; 2000 fire bricks, 56 bags fire clay, A C Leslie & Co.

Also goods from the west.

EXPORTS

For Boston per Schr Georgie Pearl—140,315 ft. spruce deals, 32,174 ft. spruce boards, Stetson Cutler & Co. also schooner Priscilla 25,124 ft. spruce plank, 30,079 fet spruce bards, 3312 ft. spruce scantling, 946,000 cedar shingles, Stetson Cutler & Co.

In 1900 there was but one theatre in New York which was open on Sunday. Today there are fifty such theatres in Greater New York.

MARRIAGES

BOYNE — McCUTCHEON — At Roxbury Mass., on Nov. 22, by the Rev. A. C. Ward, pastor of the Christian church, T. Gordon Boyne, to Mary McCutcheon, both of St. John, N. B.

CONDENSED ADVERTISEMENTS

(Too late for classification.)

WANTED—GIRL FOR GENERAL HOUSE-work. Apply at once, 29 LEINSTER Street. 11-28-6 t.

SITUATION WANTED BY STENOGRAPHER and typist, just over from England. Age 21 years. Satisfactory references. Address "F. C." Times Office. 11-28-3 t.

LOST—TUESDAY NIGHT, BROWN SPANiel pup, 6 months old. Finder will please notify R. G. HALEY, 221 Germain Street. 11-28-1 t.

WANTED—AN OFFICE BOY. APPLY AT 72½ Prince William street. THE BRADSTREET CO. 11-28-t. f.

N. Y. COTTON MARKET

NEW YORK, Nov. 28—Cotton futures opened steady. Nov. offered 11.50; Dec. 10.27; Jan. 10.40; March, 10.60; April, 10.63 bid; May, 10.70; July, 10.77; August offered, 10.70.

St. Peter's hall, Elm street, was the scene of a very pleasant gathering last evening when ladies and gentlemen who took part in the recent congregational tea and sale spent a pleasant social evening. Refreshments were served and the following programme carried out: Piano and violin selection, Messrs. Conway and O'Hara; vocal solo, Miss Josephine Fitzpatrick; piano solo, Frank Hamilton; piano solo, Miss Nellie Harrington; vocal solo, Miss Agnes Tomney; vocal solo, Miss Maud Buckley; piano selection, Professor Morel; vocal solo, Mr. Callaghan; vocal solo, Hugh Campbell; step dance, Humphrey brothers; step dance, Frank Harding; recitation, James McGarrigle; vocal solo, Miss Josephine Connors; vocal solo, Miss Julia McCarthy. The result of a drawing in connection with the event was as follows. Harry O'Leary, lamp; Miss Stella McHugh, silver cake basket; Ald. J. McGoldrick, jar of fancy candy.

You cannot possibly have a better Cocoa than

EPPS'S

A delicious drink and a sustaining food. Fragrant, nutritious and economical. This excellent Cocoa maintains the system in robust health, and enables it to resist winter's extreme cold.

COCOA

Sold by Grocers and Storekeepers in ¼-lb. and ½-lb Tins.

ALCOHOL EXECUTED

(Continued from Page 1.)

He would prove that prisoner robbed the community, robbed men of their highest qualities and dragged them down. In several instances, he would prove that he had committed murder.

Rev. Thomas Marshall was the first witness and swore that one very much like the prisoner had once been thrown at his head. He then gave several instances of where the prisoner had been guilty of murder. In one case a man had been drowned, and when his body was recovered he had the overcoat of a relative of the prisoner in his pocket and the overcoat's contents in his stomach. Proceeding in more serious vein, he showed that alcohol had robbed its victims of their power, their self respect, their money and their friends. Also it had robbed the members of the community who do not use it, as they were obliged to bear their proportion of the cost of alms houses, asylums or jails when most of the inmates of these places had been brought to them through alcohol.

Adjutant Bowering, of the Salvation Army, said that about 80 per cent. of the cases that applied for protection at the shelter were brought down by the prisoner. He had been in homes robbed of every comfort in life through drink.

Then came a most pathetic and at the same time convincing witness. Martin Armstrong of the Salvation Army, once one of the most prosperous merchants in St. John, now a street vendor of small notions, took the stand and swore that alcohol had robbed him of all his worldly goods, his will power and his self respect. For years he had been the slave of drink, but was happily emancipated through Divine grace. The Salvation Army had rescued him from the gutter.

Dr. G. G. Melvin called told of the effect of alcohol on the human system. Its use tended to harden the brain and nerve tissues. It depressed the heart action and retarded the circulation of the blood. This had the effect of lowering the temperature of the body, and people who resorted to the use of alcohol as a protection against cold weather were really less able to withstand cold with alcohol in their systems than if they were free from it. Upon the liver the use of alcohol had a very serious effect. This important organ was hardened by it and cirrhosis of the liver was very liable to result even from the moderate use of stimulants. A total abstainer had a much better chance of recovery from pneumonia than had the man who used liquor even in small quantities. He then gave a number of instances of men who had ruined their constitutions by the use of strong drink.

The majority of children born of intemperate parents came into this world in a neuratic condition and handicapped by the habits of their parents.

In cross-examination, the prisoner's counsel brought out the fact that alcohol was very useful in medicine.

Alcohol, he admitted, was useful as a stimulant in cases of heart failure, was useful in typhoid fever and was sometimes administered in large quantities to patients suffering from snake bite.

At this juncture Mr. Tennyson Smith remarked that he had heard that large quantities of alcohol were sold in Moncton, and he wondered if there were many snakes there.

A young man named Foster followed Dr. Melvin and told how the prisoner had robbed him of his happiness and his friends and had almost broken his mother's heart. On Sunday night, however, he had broken with the prisoner and was now trusting to God to keep his pledge.

Mr. Smith here asked the question: "Do you like the prisoner now?"

Now came the most exciting incident of the trial. The witness exclaimed "Like it; why I hate it," and leaped out of the witness box and, after a struggle with the constable, succeeded in obtaining possession of the bottle. Exclaiming, "There is no need of this trial to go on. I'll hang the prisoner," he rushed off the stage, pursued by the constable and others. What he would have done with the prisoner is uncertain, but his designs, evil or otherwise, were interrupted by the constable who regained possession of the prisoner and the case went on.

There was divided opinion in the audience, as to the purpose of the witness in so suddenly decamping with the bottle. Whether he was really bent on revenge or whether he suffered a relapse from his craving for drink and was only seeking an opportunity to make a closer acquaintance with the prisoner, was a disputed point. Some also thought that the scene had been pre-arranged but the man was evidently much excited and his action apppeared sincere.

When asked by a reporter if the scene was arranged beforehand Mr. Smith declined to answer but said that the questioner would have to judge for himself.

No more witnesses were called by the prosecution and H. J. Smith outlined the defence. He said he had no witnesses to call, but would ask for the dismissal of the prisoner on three grounds:

1. That the prisoner was only an instrument in the hands of the devil, and that the court had no jurisdiction over the devil.

2. That according to Canadian law the prisoner had a right to do business.

3. That the indictment was illegal, containing as it did an additional charge to that of murder.

The prisoner's counsel handled his case in an able manner and certainly made the most of the material at his disposal. But he had the wrong end of the argument and had very little chance of inducing the jury to acquit the prisoner.

Tennyson Smith then addressed the court. He admitted alcohol was of some use in the world, but to men was a menace and a curse.

Alcohol would drive motors straight. It would make the motor go straight but make a man go crooked. Ready's and Jones' beer had a use. It was a splendid rat poison.

It was true that alcohol was an instrument of the devil. He believed that it was sent straight from hell and was given the highest place on earth among the agents of Satan.

In closing his plea Mr. Smith said that if the jurymen from a sense of mercy would acquit the prisoner, in after years they would be responsible if he ruined their sons or daughters.

The judge then briefly charged the jury and they retired.

While the jurymen were considering their verdict, H. C. Tilley, on behalf of the Temperance Federation, read an appreciation of Mr. Smith's work here. Tennyson Smith replied briefly and expressed thanks to all who had participated in the trial and especially to H. J. Smith, whose deence of the prisoner was, he said, one of the best he had ever heard. He also thanked the press and all who had contributed to make the campaign a success.

The jury here returned and announced that they stood 9 to 3 for conviction.

Judge Chapman pronounced the sentence and the Lord High Executioner carried it out amid great applause.

If a man could put up as good a business bluff as his wife does a social bluff he could succeed hands down.

Fashionable Goods Sacrificed!

Our Reason for Doing This is to Make the Month of November a Record Breaker.

Get Our Prices in Your Heads and Our Goods Will Surely Go in Your Homes.

Mens' Fashionable Overcoats, Progress Brand, Long, Fashionable Cut. Scotch Tweed, in Large Checks and Plaids, made to sell at $16,00. Sale price, - - **$9.98**

Men's Fashionable Overcoats, Tweeds and Black Beavers. Long, Fashionable Cut. Made to sell at $10.00. Sale price, - - - - - - **$4.97**

Men's Black Melton Overcoats' Long, Fashionable Cut. Best Italian Linings. Made to sell at $12.00. Sale price, - - - - - - **$9.97**

Men's Overcoats. Shower-proof. Long, Fashionable Cut, Sale price, - - - - - **$7.97**

Men's Overcoats, 3-4 Length. Regular price, $12.00. Sale price, - - - - - - **$7.97**

Men's Suits. Fashionable Cut. Progress Brand. Fancy Worsted. Made to sell at $14,00, Sale price, **$9.98**

Men's Hewson Tweed Suits. All desirable Patterns. Up-to-Date Cut. Made to sell at $13.00. Sale price, **$9.98**

Men's Heavy English Serge Suits. Black or Blue, Double or Single Breasted. Made to sell at $12.00. - - Sale price, - - - - - - $7.98

Men's Canadian Tweed Suits. Double or Single Breasted $4.98 to $8.50

Boys, Two-Piece Suits, Canadian Tweed,- - $1.98 up

Boys' Overcoats, Long, Fashionable Cut,- - $3,75 up

Men's $1.50 Pants, Canadian Black Frieze. Heavy Weight. - - - - - - - - - 90c.

Men's $1.25 D. B. Cardigans, All Wool, - - - 98c

Men's $3.00 Cardigans, Unshrinkable, - - - $1.98

Men's $3.00 Pants, All Wool Striped Oxford, - $1.98

Men's 65c. Black Bib Overalls, - - - - 48c

BARGAINS FOR THE LADIES.

Ladies' 7-8 Length Black Beaver Coats. Regular price, $14.00 Sale price, - - - - - - **$9.98**

Ladies' 7-8 Length Black Frieze Coats. Regular price, $13.50 Sale price, - - - - - - **$9.48**

Ladies' 7-8 Length Fancy Tweed and Homespun Coats. Regular price, $10, $12, $15. Sale price, - **$6.98**

Ladies' 3-4 Length Fancy Tweed and Homespun Coats. Regular price, $10.00, $15.00. Sale price, - **$6.98**

Ladies' Costumes, Fancy Tweed and Homespun. Regular price. $18.00. Sale price, - - - **$11.98**

Ladies' Costumes, Fancy Tweed and Homespun. Regular price, $12.00. Sale price, - - - **$7.98**

Ladies' Costumes, Fancy Tweed and Homespun. Regular price, $10.50. Sale price, - - - **$5.98**

15 Ladies' Coats, Last Season's Make. Regular price, $12.00 to $18.00. Sale price, - - - - **$3.98**

Ladies' Skirts, Fashionable Cut, - - **$1.98 to $6.98**

Children's Coats. Regular price, $2.50. Sale price **$1.98**

" " " 6.00. " **3.48**

" " White Beaver Cloth. Regular Price, $2.75 Sale price, - - - - - - **$1.98**

Girl's 35c. All Wool Toques, - - - - - **25c**

" 50c. " Clouds, - - - - - **25c**

Ladies' All Wool Golf Vests. Regular price, $2.25. Sale Price, - - - - - - **$1.78**

Girls' All Wool Golf Vests. Regular price, $1.55. - - Sale price, - - - - - - **$1.20**

Ladies' Underskirts, all desirable shades. Regular price, $1.75 Sale price, - - - - - - **$1.38**

Ladies' Silk Underskirts, - - - **$2-98 to $5.50**

30 doz. boxes Fancy Neck Frilling, 4 collars in each box, **Only 20c. each**

Be at Our November Sale. Friday Is the Last Day.

Wilcox Bros.