

SHIPPING

MINIATURE ALMANAC.					
1907	Sun	Tides	High	Low	
January	Rises	Stea	High	Low	
1 Wed.	7.52	5.23	0.35	6.37	
2 Thurs.	7.50	5.21	1.13	7.33	
3 Friday	7.50	5.26	1.49	8.11	
4 Satur.	7.49	5.27	2.27	8.56	

The time used in above table is Atlantic Standard.

VESSELS BOUND FOR ST. JOHN.

Steamers.	
Athena, Glasgow, Jan. 26.	
Bengor Head, 1619, Belfast, Jan. 21.	
Dunmore Head, 1659, Bristol Channel, Jan. 19.	
Evangelina, 1417, at Halifax Jan. 28.	
Empress of Britain, 824, Liverpool, Jan. 25.	
Halifax City, London, Jan. 27.	
Inshore Head, 1383, Bristol Channel, Jan. 18.	
Lakonia, 3046, Glasgow, Jan. 19.	
Manchester Importer, 2503, Manchester, Jan. 26.	
Nordpol, 2428, Norfolk, Jan. 25.	
Mount Temple, 661, Antwerp, Jan. 23.	
Montclair, 3068, Bristol, Jan. 24.	
Sardinian, 2786, Havre, Jan. 19.	
St. John City, 1411, London, via Halifax, Jan. 17.	

PORT OF SAINT JOHN.

Arrived today
Stmr Nordpol Nory 2123, Stoltz from Savannah, via Norfolk, J. H. Scammel & Co. pitch pine and rosin.

Coastwise—
Schr Ethel, 22, Walker, Grand Harbor, N. B. Cleared today.

Coastwise—
Schr Bay Queen, Leighton, Grand Harbor.

Sailed today.
Stmr Oromo, 1172, Buchanan for Bermuda, Westward Islands, and Demerara via Halifax.

Stmr Manchester Shipper, 2542, Harworth for Manchester.

Cleared Yesterday.
Schr Lord of Aron, 225, Verner, for Barbados, L. G. Crosby, 253, 31 ft pine boards.

Schr Tay 121, Cook, for Bridgeport Conn., Andre Cushing & Co. 151, 72 ft spruce boards.

Coastwise—
Schr Yarmouth Packer, Shaw, Yarmouth; Clara A. Benner, Phinney, Wilson's Beach.

DOMINION PORTS

St. John, Jan. 29—Ardr, stmr Navigator, from New York, schr Mauna Loa, from St. John's (N.S.).

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Metropolitan Life Insurance Co.

(INCORPORATED BY THE STATE OF NEW YORK. STOCK COMPANY)

JOHN R. HEGEMAN, PRESIDENT

OVER TWO MILLION DOLLARS

Additional Voluntary Contribution to Industrial Policy-holders over and above all obligations expressed or implied in their Policies. A Cash Dividend of \$1,000,000 for Whole Life Policies Over Five Years Old. A Mortuary Dividend of \$1,000,000 on all 1907 Claims Under Policies Over Five Years Old. Benefits During Second Six Months Increased 100 per cent. Whole Life Policies Over 15 years in force when the Insured is 80 years of age paid as Endowments.

CASH DIVIDEND.

Repeating its generous action of the last eight years, and doubling the amount of the annual bonus, there has been declared by the Company this year a cash dividend estimated at one million dollars. This dividend has been declared on all Industrial Whole Life policies issued prior to January 1, 1903. As has been the Company's practice heretofore, there will be included in these benefits the Whole Life Industrial policies of all those companies whose business has been assumed by the metropolitan.

A MORTUARY DIVIDEND

has been declared in the industrial Department, applicable to all death claims incurred during the current year, where policies on the day of death had been in force over five years. The scale of dividends is as follows: Where death occurs after policy has been in force.

Over 5 years, a Dividend of 5 per cent.	Over 15 years, a Dividend of 15 per cent.
Over 10 years, a Dividend of 10 per cent.	Over 20 years, a Dividend of 20 per cent.
Over 25 years, a dividend of 25 per cent.	

For example: A policy for \$200, issued on January 11, 1897, matures by death during 1907 on or after January 12th. The policy was in force over ten years, and the Company will pay a Mortuary Dividend of 10 per cent, or \$20, as named in the policy. Or a policy for \$300, issued February 7, 1887, death occurs in 1907 on or after February 8th; the policy was in force over twenty-five years, the Company will pay the beneficiary a Mortuary Dividend of 25 per cent, of \$300, or \$75, making a total of \$375.

LIFE POLICIES PAID AS ENDOWMENTS.

During the year 1907 any person insured in the Industrial Department of the Metropolitan, who is eighty years of age or over, and who has paid premiums for fifteen years or more on any policy, may receive the face value of his or her policy in cash; or if a full paid-up policy is preferred, in order that the

amount of insurance may be available as a burial fund at time of death, the Company will issue a paid-up policy for the face of the policy.

This voluntary conversion of Whole Life policies into Endowments or into fully paid-up insurance is one of the most liberal concessions ever made by any Industrial Insurance Company.

THIS MAKES \$12,000,000 DISTRIBUTED VOLUNTARILY AMONG HOLDERS OF INDUSTRIAL POLICIES DURING THE PAST TWELVE YEARS, IN EXCESS OF AMOUNTS CALLED FOR BY THE POLICY CONTRACTS.

INCREASE IN BENEFITS.

New Tables with large increases of benefits in Industrial policies have been adopted. The payment or premiums on all new Industrial policies will cease at age 75. Reductions have been made in the premiums charged for Ordinary policies.

The Company Wrote More Insurance Than Any Other Company in the World
The Company Gained More Insurance in Force Than Any Other Company in 1906
In Its Ordinary Department the Company Wrote More Paid-for Business Than Any Other Company Save One
It Gained More Ordinary Business Than Any Other Company Save One

Its Expense Ratio Was Largely Reduced and Was the Lowest in the Company's History
MORAL:---INSURE IN THE METROPOLITAN

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.

\$25,000,000.00 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.

WALL STREET PRICES
MOVE UNCERTAINLY

Recover and Then React, Chiefly as a Result of Professional Speculative Manoeuvring---Public Confidence Lacking---State Agitation Against Railroads.

(New York Herald, Monday)

Some hysteria passed away from the stock market early in the week, but it cannot be said that confidence was reestablished. A temporary shift in the position of the professional element from the bear to the bull side of the market checked, or at least concealed for a brief period, evidences of liquidation. Prices recovered and sentiment was more hopeful, but the change in the market tendency or in speculative sentiment was of but brief duration. Before the end of the week prices had lost much of their earlier improvement, while some showings of substantial declines, sentiment again became depressed and signs were not wanting of further liquidation upon which some professionals seemed disposed to reshift their position again to the bear side of the market.

All this indicates that there was very little real change in the market during the interval under review. No doubt as a result of the liquidation of the preceding week certain weaknesses were eliminated, and to that extent the situation was improved. It is very apparent, however, that the liquidation has not yet improved the money situation, for call rates hardened distinctly and time rates firmed up at the close, showing apparently that liquidation up to the present time has resulted in little else than in substituting one class of borrowers for another, the railway corporations taking the places left vacant by speculators forced out of the market. Heavy loan expansion concurrent with stock market liquidation is not a favorable development.

HARRING THE RAILROADS.

Take the railway transportation companies alone. Scarcely have they, as a class, been brought under the operations of the rate making authority of the Interstate Commerce Commission than further federal investigations are started into their relations with the coal and oil industry, and a special investigation is pending of specific corporations, the Harriman lines. Missouri immediately starts in to discover a merger of the Gould

roads, united in their present form some 20 years ago, and Minnesota becomes active against the Great Northern Railway, enjoying its \$60,000,000 stock issue and bringing a suit to void the validity of its charter. United many years ago. But these constitute only a small portion of what is actually taking place against the railway corporations. Not since the days of the granger agitation has there been such disquieting and so many hostile legislative developments against railroads as at present, and they extend from the Atlantic to the Pacific.

Has anyone the slightest idea that public confidence can be immediately restored under such conditions? A brief summary shows that nearly twenty states of the Union are supplementing the efforts of the Interstate Commerce Commission in reference to regulating transportation companies. No less than five states, New Jersey, Colorado, Oregon, Idaho and Utah, are considering the establishment of railway commissions with broad powers over their operations. No less than five additional states, New York, Illinois, Wisconsin, Washington and Nebraska, have recommendations before them or bills under consideration to greatly enlarge the powers of existing boards of railway commissions. No less than eight states, California, Oregon, Washington, Idaho, Wyoming, Nevada, Minnesota and Michigan, are seeking through legislation in some way deal and correct the problem of our shortage, and the federal authorities also have their eyes on the matter.

SHORT TERM NOTES.

Corporation managers surely cannot see their way clear now, nor can they obtain money cheaply. Wall street's time and call rates are less an index of money conditions than the 5 1/2 to 7 per cent. rates that corporations issuing notes are paying for their money. In time sentiment will change, and confidence will return, but what the corporations are by difficulties at home, and beset by the suspicious attitude of Europe, there seems very little chance of any immediate change for the better. Speculative stocks may advance or decline, and doubtless will, but until public confidence is restored

N. Y. STOCK MARKET

Wednesday, Jan. 30, 1907.

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

Yesterday's Closing	Today's Opening	Noon
Amalgamated Copper	120 1/2	120 1/2
Am Sugar Rfrs.	12 1/2	12 1/2
Anacosta	27 1/2	27 1/2
Am Smelt & Rfr.	15 1/2	15 1/2
Am Car Foundry	42 1/2	42 1/2
Am Locomotive	7 1/2	7 1/2
Atchafalpa	10 1/2	10 1/2
Ches & Ohio	11 1/2	11 1/2
Canadian Pacific	38 1/2	38 1/2
Consolidated	48 1/2	48 1/2
Illinois Central	16 1/2	16 1/2
Missouri Pacific	13 1/2	13 1/2
Nor & Western	8 1/2	8 1/2
North Western	15 1/2	15 1/2
Ont & Western	4 1/2	4 1/2
Pacific Mail	37 1/2	37 1/2
Pack & Ice	36 1/2	36 1/2
Reading	12 1/2	12 1/2
Rock Island	13 1/2	13 1/2
St. Paul	17 1/2	17 1/2
Southern Ry.	26 1/2	26 1/2
Union Pacific	17 1/2	17 1/2
U S Steel	41 1/2	41 1/2
U S Steel pfd.	105 1/2	105 1/2

CHICAGO MARKET REPORT

May Corn	46 1/2	46 1/2
May Wheat	78 1/2	78 1/2
May Oats	28 1/2	28 1/2
May Rye	16 1/2	16 1/2
December Wheat	77 1/2	77 1/2
December Oats	25 1/2	25 1/2

MONTREAL QUOTATIONS

Dom Coal	60	59
Dom Iron & Steel	20	19 1/2
Dom I & S pfd.	62 1/2	62 1/2
Nova Scotia Steel	65 1/2	65 1/2
Montreal Power	39 1/2	39 1/2
Rich & Ont Navl.	30	30
Detroit United	75 1/2	75 1/2

N. Y. COTTON OPTIONS.

March Cotton	9.25	9.26
May Cotton	9.50	9.48
July Cotton	9.50	9.48
October Cotton	9.70	9.72

RACES AT CLIFTON

In the races at Clifton yesterday afternoon the Farmers' race was won by W. S. Saunders with Lee Flewelling, second. The 2.40 event was won by George Wetmore, of St. John, with Stanley Wetmore, of Clifton, second.

The officials were: R. T. Warden, St. John; E. A. Flewelling, Perry's Point, and George Smith, St. John; judges, David Love, St. John, patrol judge, S. T. Golding, St. John, starter.

AT KEITH'S

What is considered to be one of the best bills yet provided at St. John's vaudeville theatre, is drawing bumper houses at each performance, and indications are for exceptional business for the balance of the week. One of the cleverest acrobatic acts yet seen here is given by Mr. and Mrs. Evans, and a distinct novelty is provided by the sisters Bertina and Broekway, singers, dancers, and contortionists. The original comedy Italians, Nibbe and Bordoux have made a distinct hit and Dan, Malumby, the English coster singer, is being well received. Irish comedians were ever popular on the stage, and Crowley and Killeen do much to increase their popularity. The Barringtons are black-faced comedians and furnish much fun whilst they are on the stage. The animated pictures on the bioscope are also very funny.

Etherington-Holstead

MONCTON, N. B., Jan. 30 (Special).—Central Methodist church was the scene of a happy event at ten o'clock this morning, when Miss Elizabeth M. Holstead, daughter of the late Chas. A. Holstead, was married to John Etherington, a well known young business man, of Shelburne, N. S.

The church was prettily decorated with flowers for the occasion and the ceremony was performed by Rev. James Stothard, in the presence of a large number of friends. The bride is a sister of A. E. Holstead, the well known druggist, and one of Moncton's most popular young ladies. Mr. and Mrs. Etherington left on the maritime express this morning for Halifax to spend a few days prior to taking up their residence at Shelburne.

The Farmers' and Dairy-men's Association

will hold their thirty-first annual meeting in Fredericton on February 12 and 13. On the following day the third annual meeting of the N. B. Fruit Growers' Association will be held in the same place. Attractive programmes have been prepared. His Worship Mayor McNally, will be in attendance.

Following is a list of goods to be sold:

Paintings, framed and unframed; the entire stock of winter goods, Jewellery in Rings, Brooches, Pins, Ladies' Fancy Work Boxes, Toilet Sets, Gen'l. Saving Sets, Musical Instruments of all kinds. All who attended the sale last year will take advantage of this one, as all goods sold at this store are of the best. No reserve.

F. L. POTTS, Auctioneer.

IMPORTS

From Savannah, ex S. S. Nordpol—133,834 feet hard pine, C. P. Rly; 104,122 feet hard pine, F. E. Sayre & Co; 300 bbls rosin deli. Carriette.

CONDENSED ADVERTISEMENTS

(Too late for classification.)

LOST—FROM ROCKLAND RD. ON SUN. day, Skye-Terrier, answering to name "TIP." Anyone harboring same will be prosecuted. Reward on return to 135 Rockland Road. 1-30-2 t.