

FINANCIAL and COMMERCIAL

BANKS AND BANK FRAUDS IN UNITED STATES AND CANADA

Some Reasons for Different Conditions in Two Countries Set Forth by H. M. P. Eckardt of Montreal --- A Striking Contrast.

It is of course, well-known in Canada, that the smallness and comparative weakness of the banks in the United States have quite a bit to do with the want of confidence felt by depositors in that country. Another circumstance, having a considerable effect in lessening the respect which the American people generally have for their banks, is the large number of banking frauds continually coming to light in some quarter of the republic. At present, as a result of the recent panic, which brought many weak spots into view, there is a long list of banking failures and troubles reflecting nothing but shame upon the officials connected. Beginning with the famous case of the Mercantile National Bank and allied concerns, the instance that was one of the direct causes of the panic, wherein the interests in control made heavy loans of the several banks' funds to support their own enterprises, each succeeding week has seen one or more instances of banking practices that could hardly have had any other effect than to lower the banking business in the eyes of the people. There was the case of the Borough Bank of Brooklyn, the president of which committed suicide after being arrested for fraud; and those of the Williamsburg Trust Company, the Jenkins Trust Company, the Hamilton Bank of New York; Chelsea Savings Bank, of Detroit; California Safe and Deposit Company, in all of which arrests of principal officials have been made or charges of fraud instituted against them. This is to say, nothing of such failures as those of the National Bank of Commerce in Kansas City; the Fort Pitt National Bank of Pittsburgh; and others in which no revelations of crookedness or fraud have been made.

In the case of the Hamilton Bank some peculiar practices were discovered. The officials, or some of them, made large loans to themselves, as was done by the officials of all the other concerns mentioned. The singularity consisted in the manner of making some of their loans. A borrower wanting to get \$10,000 from the bank would be forced to sign a note for \$1,000 or \$2,000 bearing interest at say 6 per cent. The proceeds for the note would be placed to his credit. Then he would draw this check for \$500 or for \$1,000 if the note was made for \$2,000, and the bank would certify the cheque and hold it as "collateral" security against the loan. He would be permitted to draw in cash the \$1,000 he required. The result of the operation was to make him pay interest on perhaps, double the amount he received. The receiver appointed to liquidate the bank found among its assets about \$350,000

in these certified checks. It is hardly necessary to remark that borrowers who submitted to exactions of that sort would hardly be in good standing, and that the character of the loans would not likely be high.

The head man in the Chelsea Savings Bank was treasurer of the state of Michigan. He put \$854,000 of the state funds into his bank, and borrowed large sums for himself and for concerns in which he was interested.

For some time past one or two columns of nearly every day's issue of the newspapers—not the yellow papers, but staid, respectable ones—such as the New York Evening Post—have been given to these banking scandals.

In sharp distinction to the state of affairs that is prevailing in Canada. The newspapers here have had no important bank frauds to chronicle for a long time. Though the general manager of the Ontario Bank was sent to jail as a result of that failure, the crime he was sentenced for was making false returns to the government. Though he lost a large amount of the bank's money in speculation, nothing came out to show that he had speculated on his own account. The evidence showed that he speculated for the benefit of the bank with the object of rehabilitating its finances.

Apart from that instance, the only banking frauds in the Dominion have been the occasional petty defalcations of tellers and other junior offenders; these have been few and far between.

There can be no question but that the remarkable contrast in this respect between the conditions prevailing in the two countries has a good deal to do with the difference in which the banks are regarded on either side of the line. In accounting for the difference it is not necessary to claim a superiority in morals. As a matter of fact, human nature is pretty much the same everywhere. Probably our laws are stricter and more impartially enforced. But the main cause of the difference is to be found in the difference in the banking systems. Under the American system men of very high standing can get bank charters. Here the giving of the charters is under closer restrictions. Then, the managers of Canadian branches do not have the same opportunities for fraud as do the presidents and directors of American banks. All the banking offices in Canada, are under careful and expert supervision all the time. In the States they are not, being only subject to the occasional visits of the government examiners which are not infrequently perfunctory affairs.

H. M. P. ECKARDT.

Steamship Tritonia, of the Donaldson Line, sailed last Saturday for this port direct from Glasgow.

Furness steamship Shenandoah, Captain Healey, arrived yesterday at 11 o'clock from London via Halifax, with a large cargo for this port and the west.

Steamer Tanke, which sailed from Weymouth last Tuesday, with a load of pulp, for Europe via Louisburg, ran into very rough seas and after shifting deck chairs, put back to Weymouth, where she will restow her cargo and proceed.

The Coastwise Transportation Co., has received word from the London Salvage Association that it would be impossible to save the two parts of the schooner Thomas W. Lawson, and the wreck has been abandoned. Captain Dow, of the wrecked vessel, is expected home on the steamer Cymric.

Bark Calhoun, Capt. McKenzie, cleared from Weymouth, N. S., for Morrovia last Friday with a cargo of 8,316 pieces spruce lumber, containing 681,530 feet, valued at \$17,275, and 32,142 pieces spruce scantling, containing 44,651 feet, valued at \$7,578, shipped by the Parker-Bakins Co., Limited.

Donaldson line steamer Concordia, Captain Brown, arrived at noon Saturday afternoon from Glasgow with a general cargo, and one passenger for Winnipeg. The second officer reports that the steamer had a regular winter passage of 14 days duration. At times it was rather rough; otherwise the trip was uneventful. They did not see the overboard steamer Mount Royal. On board the Concordia they think the Mount Royal has broken some of her machinery but that she will arrive all right. She is a very slow vessel. The Concordia is now berthed at the Corporation pier where she will discharge her St. John cargo, which included a large amount of Scotch hard coal.

With a tale of hardships and privation that add another chapter to the romance of the sea, Mate Donald Morrison, of the long lost bark Adolph Obri, has arrived at his home in Southampton, N. S., in time for Christmas. The vessel was wrecked in the Pacific near the equator and the crew perished. Mate Morrison, reached an uninhabited island, where he and nine others remained for five months until they were rescued by a sloop manned by the sailors who had put out for the bark in the other half of the world. During this time they lived on turtles and lizards, and all the water they had was from a small brackish spring.

LIST OF VESSELS IN PORT.

Steamers.
Concordia, 1616, R. Reford Co.
Degama, 2245, J. H. Scammell & Co.
Lake Michigan, 5340, C. P. R. Co.
Melville, 2372, J. H. Scammell & Co.
Tunisian, 3802, Wm. Thomson & Co.

Barks.
Emma R. Smith, 371, A. W. Adams.
Staut, 1131, J. H. Scammell & Co.

Schooners.

Abana, 97, Merritt Bros. & Co.
Annie Ellen, 275, master.
Arthur M. Gibson, 266, J. W. Smith.
Bluenose, 168, J. W. Smith.
C. B. Wood, 234, Stetson, Cutler & Co.
Dora, C. 402, J. W. Smith.
Elma, 299, A. W. Adams.
Evolution, 173, J. W. Smith.
F. E. Givan, 59, C. M. Kerrison.
Garfield White, 59, C. M. Kerrison.
Harold B. Cousins, 291, J. W. Smith.
Hugh G. 430, J. W. Smith.
Harry, 422, C. M. Kerrison.
Ida M. Barton, 102, J. W. Smith.
Jennie A. Stubbs, 160, master.
Myrtle Leaf, 38, master.
Oswald, 32, C. M. Kerrison.
Preference, 242, G. L. Purdy.
R. Bowser, 347, R. E. Elton.
Nettie Shipman, 237, A. W. Adams.
Georgia, 282, J. W. Smith.
Harriet, 123, J. W. Smith.
Shenandoah, 282, Wm. Thomson & Co.
W. E. & W. L. Tuck, 255, J. A. Gregory.

NOTICE TO MARINERS.

Notice is given that the light vessel No. 3 will be replaced on her station January 1, 1908, and relief light vessel No. 8, temporarily marking the station, will then be withdrawn. No change will be made in night vessel No. 3 as to the characteristics of her light, fog signal or general appearance.

KLARK-URBAN CO.

Second Week of Engagement Commences Tonight With Excellent Bill.

The Klark-Urban Co., presented "One Night in June," and "A Romance of the South," at the Opera House, Saturday to big audiences. This attraction is becoming very popular in this city, and will commence the second week of their engagement tonight, when the detective play "A Man of Mystery," will be produced. This play is full of action, and contains a great deal of comedy, sensation and thrilling climax. On Thursday night, "For Home and Honor," will be the bill. All theatre goers wishing to attend night services can do so, and have ample time to go down not later than ten thirty. On New Year's Day "The Girl from Mexico," and "The Diamond Bracelet Robbery," will be presented.

OLD RESIDENCE BURNED

The old Leach residence, one of the oldest on the Loch Lomond road, was burned Thursday, the work, it is believed of a fire bug.

The house was recently sold to William Thompson, of Willow Grove, by E. B. Fraser, but as the deed had not been made out, the loss will be Mr. Fraser's. The value is placed at \$2,000. The house was built about thirty years ago, by John Leach, postmaster of St. John.

WALL STREET

NEW YORK, Dec. 30.—The market underwent little change from the opening level of prices and after the list had stiffened here and there, a slight reaction followed. Penna. and Great Northern preferred, gained 1, and Canadian Pacific, Consolidated Gas, 1.

TURF AND TRACK NOTES.

In Germany during the season of 1907 there was seen the rare, if not unprecedented spectacle of four racers all the produce of one mare, ranging in age from two to five years old, winning races of more or less value. The racers were Fortino, Fels, Fabula and Faust. They are all the produce of Fertta, a mare by St. Simon, out of l'Abbesse de Jouarre and hence full sisters to Desmond, the most successful of the younger division of stallions in Great Britain. All four of the winning racers are owned by Herr Weinberg, of Frankfurt on the Main.

BIRTHS

FLEMING—On Dec. 25th, to Mr. and Mrs. H. J. Fleming, a son.

MARRIAGES

GALEY-WALSH—On the 21st Dec., at the residence of the officiating clergyman, by the Rev. A. A. Graham, J. Harold Galey, to Margaret Irene Walsh, both of St. John, N. B.

DEATHS

BARKER—In this city, on December 29th, William S. Barker, aged 59 years. Funeral tomorrow (Tuesday) at 3 p. m., from his late residence, 28 Duke street.

DRAKE—On the 29th inst. after a lingering illness, at her residence, 81 Wentworth street, H. Louise Drake, wife of William H. Drake, and daughter of the late James H. and Caroline Perkins, of Kingston, Kings county, aged 59 years, leaving a husband and two daughters to mourn her loss.

FUNERAL on Monday, at 2.30 p. m., to Trinity church. Friends and acquaintances invited to attend.

MITCHELL—On the 28th inst. Mrs. Jane Mitchell, widow of the late Robert Mitchell, in the 84th year of her age.

FUNERAL on Monday at 8 o'clock a. m., from her late residence Main street, Fairville.

The Empire Accident and Surety Co.

Most liberal Accident and Sickness Insurance, also Guarantee Bonds. Agents wanted. McLEAN & McLEAN, Managers for Maritime Provinces, 97 Prince William Street, St. John, N. B.

LEONARD B. TUFTS, Social Agent.

LYONS THE ADVERTISER

Box 203 - - St. John, N. B.

late advertising manager Fraser, Fraser & Co. YOUR DAILY SALES increased by the LYONS METHOD OF ADVERTISING. SPECIAL SALES CONDUCTED with profitable results. Correspond with me and increase your sales. Contracts taken for ad writing.

"DRUMMERS" AT DINNER

Annual Banquet of Maine Commercial Travellers Held in Portland on Saturday Night.

PORTLAND, Me., Dec. 28.—The annual meeting and banquet of the Maine Commercial Travellers was held here this evening, officers being elected as follows:—

President, George McKinney; vice president, Royal A. Bragg; clerk and treasurer, A. M. Minish; directors, Frank R. Jordan, W. A. Tainish, Samuel Humphrey and I. A. Avery.

The speakers were James Wood Pogue, of Chicago; Hon. Willis E. Parsons of Foxcroft, and C. Linwood Beedy of Portland. Mr. Pogue spoke upon "Salesmanship," Mr. Parsons on "Sound Business Principles and Commercial Law," Mr. Beedy on "The Commercial Salesman in Modern Trade."

PITHY SAYINGS

Nothing is well that doesn't end well.

Jealousy bears a lot of fruit that is preserved in family jars.

Writing poetry is easy enough; the un-easy part is to get it printed.

A woman who speaks but one language usually talks enough for two.

One can judge some men by their deeds and some others by their misdeeds.

The man who accomplishes things has learned to labor while he waits.

It isn't always the man who has acquired the most information who knows the most.

Perhaps the best way to make money out of stocks is to have nothing to do with them.

We all have our troubles. What's yours?

There is more genius floating around than there is plain common sense.

AT THE PRINCESSES.

The new programs at the Princesses today has some features which will especially appeal to the children. There are also a number of comedy subjects which will prove equally attractive to the older folk. The bill has been selected, in fact, to suit all classes of patrons. Full particulars will be found in the regular advertisement on page 6 of this issue.

IN REFERENCE TO THE REPORT PUBLISHED

in the morning papers to the effect that mails for St. George are carried to St. Stephen and thereby delayed, Percy W. Wetmore, of the N. B. Southern R. R. pointed out this morning that the post-office department was responsible for the delay. According to Mr. Wetmore the morning newspaper mail, which is principally complained of was sent by the post office authorities over the C. P. R. to St. Stephen and brought back to St. George the following day. Had it gone from St. John over the N. B. Southern it would have been sent direct and thus a day would have been saved.

Ottawa, Dec. 29.—The cabinet was discussing Saturday the bill which will be introduced shortly to amend the election law. Mr. Aylesworth will have charge of the bill.

No very radical change is proposed. There will be an increase in the penalties provided for infractions of the election law and additional safeguards will be made against bribery and corruption and for the better enforcement of the act.

The Times has received handsome calendars from the G. E. Barbour Co. and the Provincial Chemical Fertilizer Co.

CONDENSED ADVERTISEMENTS

(Too late for classification.)

LOST—BROOCH WITH SETTINGS, BETWEEN Cathedral and Elliott Row, via Richmond, St. Patrick and Union. Finder please leave at 128 Elliott Row, 215-1-2.

FOR SALE—SINGLE SLOVEN, ALMOST new. Apply 7 Water Street, 215-1-2.

BOY WANTED—TO WORK IN PRINTING B' Office. PATRICKSON & CO., 107 German street, 2112-1-4.

WANTED—ONE LARGE OR TWO MEDIUM sized unfurnished rooms, with or without bath, near the waterfront, within five minutes of post office. Address 215-1-6.

WANTED—SMALL FURNISHED FLAT or rooms for light housekeeper. Address "E," Times office, 2115-1-2.

KEYS LOST ON MONDAY EVENING. Bundle of a dozen or more keys. Finder please leave at Times Office, 2115-1-2.

HUSTLERS WANTED EVERYWHERE—\$25 to \$50 made weekly distributing Circulars, Overseeing Out-Door Advertising, New Plan. No canvassing. MERCHANTS' OUT-DOOR ADVERTISING CO., Chicago, 2116-12-30.

ROBINSON'S BOOK OF MODERN CONUNDRUMS

CONTAINING OVER 1000 UP-TO-DATE RIDDLES

THIS BOOK SENT POST PAID TO ANY PART OF CANADA OR UNITED STATES UPON RECEIPT OF 12 CENTS IN STAMPS

MELEOD & ALLEN TORONTO

Fire QUEEN Insurance Company Fire.

JARVIS & WHITTAKER General Agents, 74 PRINCE WM. STREET.

ITEMS OF INTEREST

The sale of ladies' gowns and house dresses advertised by F. A. Dykeman & Co., is most reasonable, and, when one can buy these garments at less than the cost of the bare material, they ought not to hesitate about patronizing such a sale.

ALL ABOARD FOR The Prince's Beach Limerick WE START JANUARY 2, 1908.

Six Summer Cottage Lots, Valued at \$400.00, to Be Given Away to the Successful Competitors in the January Limerick.

FIRST PRIZE, 1 LOT	VALUED AT \$100.00
SECOND " 1 LOT	" " 100.00
THIRD " 1 LOT	" " 50.00
FOURTH " 1 LOT	" " 50.00
FIFTH " 1 LOT	" " 50.00
SIXTH " 1 LOT	" " 50.00

Total, - - \$400.00

These are not City Lots in size, but each lot is 100 ft. wide and from 250 ft. to 300 ft. In depth, with each lot having the right to the whole beach line, nearly two miles in length. The location is one of the most beautiful on the St. John River, and formerly known as the Harding and Sand Points, but now called Prince's Beach.

WE SELL YOU FOR 25 CENTS:

WE GIVE YOU WITH SAME:

- 1 Half-Tone of the "Prince of Wales Elm."
- 1 Coupon entitling you to participate in the Limerick.
- 1 Plan of the Prince's Beach Property, showing the Lots to Be Given Away during the month, in which you secure the Half-Tone.
- 1 Descriptive Leaflet, explaining our reasons for starting these Limericks, and our intentions regarding the continuance of same and the aggregate prizes.

For every Half-tone purchased, the purchaser is entitled to participate in the Limerick for the month in which the Half-tone was purchased.

For every Half-tone purchased, the purchaser, whether successful or not in the monthly Limericks, has a chance for the aggregate prizes.

A Limerick will be published every month, if the public patronage warrants it, until all the lots at Prince's Beach are disposed of, and the awards of the judges will be published on the 4th Day of the Month following each Limerick.

JUST THINK OF IT---A Cottage Lot containing Over One-Half an Acre for 25 cents and an opportunity to compete for the following aggregate prizes:

1 HOUSE AND THREE LOTS OF LAND	VALUED AT \$2,500.00
1 OIL PAINTING	VALUED AT - - - - 500.00
1 OIL PAINTING	" " " " 300.00

Other prizes will be added to the above, provided the public patronizes the Limericks to such an extent as will permit of our receiving for our land the very low values we have established on it.

THE LIMERICK FOR JANUARY.

A weak but ingenious young guy
Was induced to believe he could fly,
So he built a machine
That required gasoline—

We will be ready for business January 2, 1908.

All correspondence should be addressed to
THE PRINCE'S BEACH LIMERICK,
P. O. BOX 415.
41 Princess Street, ST. JOHN, N. B.
All information relative to above will be supplied at this address.

WHERE DOES THE PAPER GO?

The first question asked by a general advertiser. The Telegraph and Times reach that class of people who subscribe and agree to pay for the reading privilege. These papers go first hand from the publishers by carrier and not through street boys to be left in office or store by purchaser after reading. Common sense teaches that every paper passed into homes direct will be read. The Telegraph and Times are home papers. Do they contain your advertisement?

YOUR AD. HERE
Would be read by thousands every evening

THE WORLD OF SHIPPING

MINIATURE ALMANAC.

1907	Sun	Tides
December	Rises Sets High Low	
30 Mon	8.11 4.45	1.37
31 Tues	8.11 4.45	8.40 2.54

The time used is Atlantic Standard.

VESSELS BOUND FOR ST. JOHN

Steamers.

Aleides, 2181, old Greenock, Dec. 21.
Empress of Britain, 802, old Liverpool, Dec. 27.
Florence, 1,000, old London, Dec. 22.
Kathinka, 725, old Jamaica, Dec. 21.
Lake Champlain, 4,850 old Liverpool, Dec. 18.
Milwaukee, 4,784, old Antwerp, Dec. 22.
Monmouth, 2,269, old Antwerp, Dec. 21.
Mount Royal, 4,596, old Antwerp, Dec. 21.
Pomerania, 2,700, old Antwerp, Dec. 21.
St. John City, 4,122, old London, Dec. 22.
Shenandoah, 2,402, old London, Dec. 11.
Tritonia, 2,720, old Glasgow, Dec. 23.

PORT OF ST. JOHN.

Arrived Sunday.

Stmr Shenandoah, 2,402, Healey, from London via Halifax, Wm Thomson & Co, general cargo.

Arrived Saturday.

Stmr Concordia, 1,616, Whittemore, from Glasgow, R. Telford Co., general cargo, 14 days.

Sailed Saturday.

Stmr Bengore Head, 1,619, Minley, for Belfast.
Stmr Montcalm, 2,568, Hodder, for Liverpool and Bristol, O. P. R. Co. general cargo.

DOMINION PORTS.

Vermouth, N. S., Dec. 26—Old bark Calhoun, Capt. McKenzie, cleared for Weymouth, N. S., Dec. 26—Old stmr Dominion, Dawson, from Boston; 24th, stmr Borgestad, Portland, Dec. 26—Old stmr Hillboro, Dec. 24—Old stmr Sylvia (Nor) Seven, from Chester (Pa.).
Halifax, Dec. 26—Old stmr Clarendon, Liverpool; Empress of Ireland, St. John, (and proceeded for Liverpool); Oceanic, West Indies, via St. John; Falco (Nor), Sydney (C. B.) (all 24th).
Ards—26th, stmr Sylvia, St. John (24th); A. N. Perry, Boston.
Clid—26th, schrs Annie M. W. Le Have; M. J. Taylor, Brazil via St. John (24th).
St—Stmr Tunisian, St. John, 25th.

BRITISH PORTS.

Glasgow, Dec. 25—Old, stmr Tritonia, St. John.
Southampton, Dec. 23—Ard, stmr St. Paul, New York.
London, Dec. 23—Ard, stmr Cassandra, St. John; Rappahannock, St. John and Halifax.
Liverpool, Dec. 23—Ard, stmr Corsican, St. John and Halifax.
Glasgow, Dec. 26—Ard, stmr Numidian, Meor Boston.
Sid—24th, stmr Hibernian, Inver, Portland.
Gibraltar, Dec. 23—Old, stmr Cairnfort, Gibson (from Genoa); Wythe Roads.
Holyhead, Dec. 23—Old, stmr Verdi, (new), from Liverpool for New York.
Hull, Dec. 23—Ard, stmr Idaho, Loverside, New York.
Bermuda, Dec. 15—Ard, stmr Oruro, Bale, Halifax for West Indies, etc.; 17th, schr Margaret May Riley, Richards, Jacksonville; 17th, stmr Beta, Fye, Halifax for Jamaica (and proceeded).
Ards—26th, stmr Canterbury, Willis, Bombay for Philadelphia (to come).
In port, 24th—Schr C. W. Mills, Snow, from Pernambuco, discharging.

FOREIGN PORTS.

Buenos Ayres, Nov. 20—Old, bark Carrie L. Smith, Reid, Rio de Janeiro.
Genoa, Dec. 24—Ard, stmr Usher, Perry, Harry, to load at Hornillo for U. S.
Honolulu, Dec. 23—Ard, stmr Manchuria, Saunders, Hong Kong, for San Francisco.
New Orleans, Dec. 21—Old, bark E. C. Moratt, McDonald, Philadelphia.
Newport News, Dec. 21—Ard, stmr Vortigern, Durkin, Baltimore.
New York, Dec. 22—Ard, stmr Advance, Corning, Cristobal.
Philadelphia, Dec. 21—Old, bark Sidra, Rafuse, Fernandez.
Savannah, Dec. 21, stmr Shira, Cann, Calico.
Rosario, Nov. 13, arid ship J. D. Everett, Card, Barbados (for orders).
Seattle, Dec. 22—Ard, stmr Missouri, Lyons, San Francisco.
Stonington, Conn., Dec. 23—Ard, schrs Helen,

St. John for Mystic.

Chesapeake, Pa., Dec. 23—Ard, stmr Silvia, Hillsboro.

Delaware Breakwater, Dec. 23—Passed in, schr Bottle R. Russell, Walton for Philadelphia.

Vineyard Haven, Mass., Dec. 23—Ard, schr Roger Drury, Elizabethport for Portland; Frank & Ira, Northport for St. John.

No vessels sailed.

Passed—Stmr Rosalind, New York for Halifax.

Boston, Dec. 22—Ard, stmr Prince Arthur, Yarmouth; Schrs Otis Miller, Dorchester, Union, River Hebert.

City Island, Dec. 23—Bound south, schrs Harry W. Lewis, Port Greville; Emily Anderson, Windsor; Harry Miller, St. John via New Haven; Jeremiah Smith, Shales for Philadelphia.

Peabody, Dec. 23—Old, stmr Union, Boston; Otis Miller, do.

Boothbay Harbor, Dec. 23—Old, schr Hunter, Lubec.

Saunderstown, Dec. 23—Ard, barkentine Shawmut, Philadelphia for Providence.

Sid—Schrs Clifford L. White, from New York for an eastern port; Sarah A. Reed, from do, for Calais; Edith, from do, Halifax.

Saunderstown, Dec. 23—Ard, schr Edith, New York for Halifax.

New York, Dec. 23—Ard, schr Emily F. Northam, Portland (O.).

Vineyard Haven, Dec. 23—Old, barkentine Glenville, from Port Reading for Halifax.

City Island, N. Y., Dec. 23—Bound south, schrs Gypsum Empress, Noel; Ravola, Tyndmouth Creek