# PROGRESS. EDWARD S. CARTER, ..... EDITOR VERAGE CIRCULATION 12.220. HALIFAX BRANCH OFFICE: ST. JOHN, N. B., SATURDAY, NOV. 4

### COMMISSIONER CLARK'S CASE.

The Hospital Commissioners and a committee from the Municipal Council met last Tuesday, and made what was called a further investigation of the acts of Commissioner GEORGE H. CLARK. No new evidence was taken. and little was developed in addition to what is already known to the public. Two cows and a refrigerator were put in evidence, the former having been purchased by Mr. CLARK without consulting others of a committee, and the latter having annexed to it a bill of \$6.50 for removal, where \$1.50, had been the charge in another commissioner's month. Incidently there was a hint that Mr. CLARK had tried to get free ovsters for his house from the man who had the fish contract, but this was not proven at Tuesday's meeting. Nobody testified under oath, but Mr. CLARK was profuse in appeals to his Maker to witness the truth of his denials.

All the assertions orginally made by PROGRESS have been established, and in deed admitted by Mr. CLARK himself, the allegations and the proven facts differing only in the matter of quantities. No charges were made by PROGRESS, nor was there any intimation that the acts were dishonest. The question asked was whether they were proper. The commissioners, oa Mr. CLARK's own admission, decided that his acts had destroyed his usefulness as one of their body, and asked him to resign. He refused to do so, and Dr. BAY-ARD, the chairman, laid the evidence be fore the Municipal Council, by which body or] its former equivalent, Mr. CLARK was originally appointed.

At the meeting, on Tuesday, Mr. CLARK said that he "had held his office for twenty years, and had never been accused of wrong doing until a disreputable paper made charges against him," and made other remarks in the same vein and wholly

may not know anything about Mr. CLARK's tor Nurses.

> On the face of the partial evidence of attempts to exonerate Mr. CLARK, and speaks as if there had been something loose in the "internal management of the hospital." The writer of that paragraph needs to be better informed before he discusses the institution and its affairs. The internal management of the house is not and has not been called in question. The acts of commissioners are an entirely different matter. It cannot be denied that some of the board were remiss in not taking earlier action, and it is believed that some of them would have been glad to have the matter quietly settled and a scandal avoided. Chairman BAYARD was made of a different stuff. The hospital, for the very existence ot which he fought in the beginning, has been and is his pride. He is jealous of its reputation as he would be of his own professional fame. His motives have been pure and disinterested and he expects the same straight purpose in his associates. To his mind there is nothing that should be slurred over or covered up. If there is anything irregular he wants it rectified, no matter whether it has been due to ignorance, want of thought or the avaricious graspings of a mean and selfish nature.

CRANKS WHO DO MURDER.

The murderous crank is a product of modern civilization, indigenous to America. It is only of recent years that the genus has received general recognition and his inclination for death and destruction have been many people who are on the merchants' partially comprehended. The killing of black list who at last will not regret the PRESIDENT GARFIELD by GUITEAU was post master general's edict. the first notable murder in which his proclivities were shown, but since then there have been scores of instances in which he has come to the front to destroy property or slay prominent men. The crank nuisance

country, but Drs. KENNEY, EMERY and ment of others. When the number of CRAWFORD, all of whom have been house cranks in America is considered, the possisurgeons, are men at hand. They may or bilities become enormous and appalling. If every crank with murder in his heart methods, but if the matter is to be investi- could clearly understand that his own life gated it would seem worth while to try would be the inevitable forfeit, should he KNOWLES' BUILDING, Cor. GRANVILLE and them. They were not called, nor were take the life of another, there would be GEORGE STREETS. others who might be named among the fawer murders. Such a contrast would be past and present employees, to say noth- the strict law would not prevent an occaing of graduates of the Training School sional tragedy, but it would do much to repress the mischievous tendency. It would seem a measure of [self-preservation new comers, the Telegraph on Wednesday, in a people that cranks who do murder should die as murderers.

> The volatile curate of the Fredericton cathedral pays attention to many topics in his addresses which are hardly worthy sometimes of the dignified title of "sermon." He paid his respects last Sunday evening to the newspapers that cater to society and was perhaps as severe in his remarks as he knew how to be. Mr. McCully has had a varied experience, if our information is correct, and no doubt has come to the conclusion that the surest way to be noticed by the press is to talk about it. We have not had occasion to record his doings betore this for the very good reason that, since coming to this province, he has done nothing to bring himself into prominence save, perhaps, the introduction of a free, easy manner and flippant speech into a pulpit distinguished for its dignified utterance. It criticism of the press is a legitimate topic for a preacher, criticism of the pulpit is legitimate for the press. And we have no objection to entering the lists with this reverend gentleman.

The post office department at Ottawa is making it unpleasant for all the collecting agencies whose principal canvass has been the freedom extended to them in Canada compared with the restrictions of the United States postal service. Turn about is fair play-the collecting agencies have been making it unpleasant for a good

"One of PROGRESS' regular readers," writes asking us to reprint the article from the Globe on which the contempt proceedings were based. It has appeared in the newspapers so often, that it not only apears unnecessary at this date to reprint

ordeal is considered one of the most trying of a campaign. Young Gov. Russell was "aye one" at it, and worked the thing for all it was worth. Candidate Greenhalge can stand a good deal of it, but I believe, that of late the chairman of the state committee has been togging around after him, to keep the crowd off, and save his man, the fear being that he will drop some fine

night with physical exhaustion. and Greenhalge is proving one of the most interesting personages Massachusetts has had for many years. He is giving the takes, that he has made himself ridiculous. and the Democrats think he will not make a sound governor, but those who know him think he is all right. He has made lots of tun, whether wittingly, is not quite plain. why he should be elected governor.

under Mr. Greenhalge's signature, and it is a letter which is likely to go down in history as one of the most unique campaign documents ever written.

It was funnier than a goat. It solemnly declared that he should be elected governor, because he was an American citizen; because he had a deserted farm up in New Hampshire, and his son Eric used to go up there in summer, because he never did any injury to anybody, that he knew of; because he thought his record was as clean as that of most public men; and a number of other reasons of about the same stamp. soberly written; so very much so as to be intensely funny.

The letter created a sensation. Nobody could understand it. If Bill Nye had written it, everybody would have laughed so much that their eyes would have been too red to go to church with that morning.

However, it was a mystery to friend and toe alike. The Democrats took it up next day and ridiculed Greenhalge, then they had thousands of copies of the letter printed and distributed broadcast, to show, they claimed, the kind of man the Republicans had nominated for governor of staid old Massachusetts. Greenhalge never opened his mou'h about

it. He is in a peculiar position, for the ournal is the leading re it, but, might it not be contempt? Such a New England, and it would be hard to go back on it. It is generally believed that Greenhalge did not write the letter and some hold that he did not even read it, but | cian," conveys a very inadequate idea of even in this case he is in a bad position the duties of that official. There is an imfrom the fact that he signed his name to a campaign document without having read it -that a would-be governor of Massachusetts should be so careless in such a matter. Any body who has ever had anything to do with Mr. Greenhalge can understand the whole affair, but, unfortunately for him, perhaps, every body does not thoroughly understand his disposition, although he was at one time one of Massachusetts' most dis-

# compulsion. Dr. Esson is out of the either on his own account or as the instru- kind of politics, for the hand-shaking TOLD OF THE HOSPITAL

POINTS ABOUT DOCTORS WHO ARE ENGAGED THERE.

### The House Surgeon and What He Has to Do-The Difference Between Being On or Off the Staff-Premises on Which Future Suggestions Will Be Based.

Dr. Geo. A. Addy, house surgeon at the General Public Hospital, resigned his posi- returns will show fully 200 more for the tion some weeks ago, naming the 20th of It is a great campaign, and no mistake, November as the date of his retirement. The resignation was accepted, much against the wish of the commissioners, one of whem, at least, voted a direct negative. Dr. newspapers and the people lots to talk Addy, however, has had two years of faithabout, and has created more amusement, ful and arduous service, with no vacation in brought more wit and humor into the can- that period, and doubtless feels not only vass than a professional humorist could that he needs a rest, but that better opporpossibly have done had he been running. tunities await him in general practice withome of the party leaders think he has out the necessity of such close application. been injudicious, that he has made mis- During his term the duties and responsibilities of the position have been very materially increased, and much more has devolved upon him than upon his predecessors. None of those gentlemen, of recent years, have been willing to fill the place for more A few weeks ago the Boston Journal than a limited period. Dr. Esson remained asked him to write a letter giving reasons for two and a half years, while before him Dr. Emery was there for about two years. The following Sunday a letter appeared The present house surgeon is therefore merely following a precedent, which is likely to be followed as long as the existing system of management continues to find tavor with the commissioners.

> There have been several applicants for the position-some six or seven, if PROG-RESS is rightly informed. They are from all points of the compass, in and out of New Brunswick. It is, however, a significant fact that only one is from the city of St. John, where the advantages and disadvantages of the position are best known.

The commissioners were to have a meeting yesterday afternoon, so that by the time PROGRESS is printed the new house surgeon may be chosen. In the abstract, the position is a good one for a young man who is anxious to get experience and has no general practice to sacrifice. The salary is \$600 a year, and board, and the man who does his duty earns every dollar of this, because, though the salary is the same as it was years ago, the duties of the position have been increased to a very material extent even within the last two

years.

membered, the hospital of today is very different from the hospital of a few years ago. The new wing has been built, and the marine hospital patients have been added. Besides, in course of time, as the advantages of hospital treatment have become better understood, there is, one year with another, a gradual increase of ordinary patients. The number in the hospital during the year 1892, was 598 and 1,176 out-door patients. It is estimated that the present year.

Two years ago, the house was considered retty tull when there were 60 patients. Last winter, for several months, the number was between 80 and 90, and at one time there were 99. At the present time. though it is not yet winter, the figures are in the vicinity of 80.

In view of the facts quoted, the suggestion that the visiting staff should be dispensed with, and the control of the institution placed in the hands of an experienced physician at a good salary, is out of the question. There is too much for one man to do, even though he had half a dozen students or green graduates to assist him without salary, for the sake of the experience. Two men are needed, a house surgeon and an assistant, while the visiting staff should be retained, but under entirely new conditions.

The bugbear of additional expense 5 of course, the first objection to this plan, but that too can be avoided by a change of system, the ideas of which are not original with PROGRESS, but have the approbation of some of the prominent medical men who are not members of the hospital staff.

As is well known, patients in the hospital can be treated only by members of the staff. On the latter are some who are recognized as leading practitioners, while there are also some who are yet too young in years and experience to have gained such recognition. The staff is well enough, however, as is shown by the excellent pescentage of results in surgical and other cases. Yet outside of the staff are such men as Berryman, Inches, Daniel and others, whose reputation is known to everyone. These men cannot treat patients at the hospital. A man, for instance, may come to St. John from a distance for treatment in a matter that will require weeks of careful attention. He stays at one of the many hotels, and the doctor knows that it is useless to undertake the case unless the patient can have rest, diet and attention, such as the hospital offers. Yet the doctor, not being on the staff, has two or three alternatives to face. He can either undertake to treat the man under such unfavorable conditions that success is scarcely possible, he can send him back to his home, or he can be disinterested enough to hand him over to the hospital. In the latter case, the patient may either be treated by the various visiting physicians.

who may or may not be specialists in that

## PROGRESS, SATURDAY, NOVEMBER 4, 1893.

apart from the issue. Mr. CLARK is at liberty to use all the adjectives he pleases in regard to PROGRESS, but he does not deny the charges were essentially true. Whether he or this paper appears the more "disreputable" in the matter, is for the public to judge.

Nor can he deny that PROGRESS has been temperate and fair in all that has been said. It has not charged him with dishonesty or intentional wrong. Pending an inquiry, it has not tried to prejudice his case. A man may have all the virtues under the sun and yet make mistakes as an official, which may impair or destroy his usefulness. When Mr. CLARK, in his last month on duty, seemed to have distanced his previous records in the quantity and variety of "samples" taken, PROGRESS felt that the truth should be told, no matter who suffered. This "sample" business had been a joke and a bye-word around the hospital long before the time of the present staff. The stories in time began to get talked of outside. It was due to the reputation of a commission presided over by men of such unblemished names as | the desire to kill, burn and destroy begins. Dr. BAYARD and Mr. R. W. CROOKSHANK that something should be done, and PRO-GRESS did it. Hinc illæ lachrymæ.

The committee of investigation was divided into two parties,-the commissioners, to justify their demand for the resignation, and the councillors to hear the evidence produced. It will be remembered that when the commissioners made their first is killed, or a capitalist bombarded with investigation they called a few witnesses, but really based their action on Mr. CLARK'S own admissions. Just what the present committee is trying to investigate | killer in this instance, will be hanged by is not quite clear from the course so far due process of law. The Chicago courts taken. If they are simply trying to con- dealt promptly with the anarchists a few firm what has already been testified it years ago, and were so determined about would seem their work was ended. If, on it that a good many people believe the the other hand, Mr. CLARK challenges his accused never had a fair trial and were unwhole record as a commissioner, they have Justly condemned. It is hardly likely that so far had a bad presentation of the board's HARRISON'S slayer, whether he be sane or case. The witnesses on Tuesday were all people who had been connected with the hospital for the past two years or less, and this in the face of the fact that as far back as two and a half year's ago, in Dr. Esson's time, Commissioner ALLAN told the board that he "would not be accountable for bringing in liquor by the gallon while others were taking it out by the pint."

The testimony of MARY MCKENZIE was way, at a time when the world was looking clearer? How did he do it? Simply held responsible in any case. As a matter issues policies of various kinds common to not taken on Tuesday, because she sent at the city and its wonders, is something in the manufacture of sausages, and who is got his hired man to stand on one of fact, under the present system, the house other companies, but has for its specialty in every respect a thorough workman. word she could not come. This faithful which can be no more forgiven than it can surgeon is responsible for a great deal in side of a big pond while the candiinsurance at very moderate rates, with the former employee was connected with the be forgotten. The blot must be wiped which he has to trust to the honesty of the investment element mainly eliminated, deal-Grau at the Opera House. date stood on the other and shouted across employees, who are not supposed to be hospital for sixteen years, and left only out. ing with it as a commercial transaction The Grau Opera Company appeared at to him. In this way he claims to have selected by him, but by the commissioners in which you pay as you go and get what a week or two ago. She was a witness at Sound as may be the principle that an fixed his throat to his liking. the Opera house this week to splendid for the respective months. The house sur- you pay for. While seeking a safe business the first investigation where she was asked | insane man should not be held criminally Mr. Russell is a peculiar personage, but houses, Monday and Thursday, and to fair geon has to do and assume a great deal rather than a large business the President no more questions than were necessary. responsible for his acts, the principle that is acknowledged to be a bright man. He business the balance of the week. Owing more than should be expected of any one Savings had, at the end of last year, over From that time she was in constant appre- cranks who kill should be hanged has a is nearly 60 years of age, and not adapted man, and especially a young man who has \$76.000.000 of insurance in force, and to the excellence of the former company had no experience. hension that she would again be called on good deal of common sense to support it. for modern campaigning. It is the proper Mr. Grau brought to this city the people's during the year wrote over \$19.000.000 of Dr. Addy entered upon his duties, two new insurance. The present year's new and more severely examined. Nobody on In the case of a crank it is sometimes diffi- thing here, for a candidate, after he has expectations were high and it cannot be years ago, with exceptional advantages. business will run close to \$30.000.000, much the largest in its history. Its financiduty at the hospital to day has any doubt cult to tell where responsibility ends and delivered an address, to shake hands with said that the present company realized He had been a student with Dr. Emery, and had taken the place of Dr. Esson a that MARY MCKENZIE left the place of irresponsibility begins. Unless he is an everybody in the audience, and in this way them fully. It is strong in comedian talent al reliability is indisputable. which she seemed a part merely to escape undoubted madman, he has, presumably, the most insignificant coal heaver in the but weak in the leading roles. Miss from the city. He had the run of the number of times while the latter was absent Mr. McCready had years ago some experience in insurance, and with his extenthe CLARK investigation. a good idea of his act and its effects. Be- city can boast that he has shaken the hand Mason's physique has not stood the strain house, had a practical acquaintance with sive acquaintances, good business capacity of hard work satisfactorily. This is ap- the duties of his position, and was in many and undoubted trustworthiness, should The committee has no power to compel sides, once admit the principle of the irre- of the biggest men in the country, if he the at endance of an unwilling witness, but sponsibility of a crank, and the door is considers it anything to boast about. Mr. grace and charm that won her many friends wholly new man, however gifted, could has the entire maritime provinces r parent in her voice but she still retains the ways better prepared for his work than any make a decided success of his agency. He there are some who might come withou open for any one of the species to murder, Russell isn't of a suitable build for that when here before. possibly be. Then, too, it must be re- field of operations.

admittedly one of the evils of the age. is a question whether it can be abated.

In old times, the days of our grandfathers, cranks do not appear to have flourished. There were lunatics, idiots and feeble minded persons, but the man of high strung nervous energy, intelligent

appears to be on the increase, too, and is

enough on most points but with this or that wild idea dominating his mind, does not Inspector S. J. KING, PROGRESS may reply seem to have flourished. People lived and thought more slowly then, and it was only office department, which will no doubt inwith the rush and crush of modern life that | quire into the affair. The facts of this one the crank, as we know him, came into existence. He came as an attendant evil with explicitly by this paper and its duty to the the age of electricity.

There are cranks and cranks. Nobody who has lived in any of the large cities of the United States has tailed to meet many varieties of them. There are inventors, socialists, anarchists, religionists and a host of others to be found in every public library and on every great thoroughfare. Some of them are amusing and some irritating in their ways. The great majority are harmless, or their harmfulness has not been developed to the acute stage where Now and then, however, the development takes place, and then something happens. Only the close reader of the big metropolitan papers can have any idea of how often it does happen, for the scene of the

exploit may be in a tenement house, and the Loyalists." among people of whom the world knows nothing. At longer intervals a president dynamite. Last week the victim was C AR-TER HARRISON, mayor of Chicago.

It is probable that PRENDEGAST, the insane, will stand much better chance. Besides, there is a good precedent in the hanging of GUITEAU.

GUITEAU, it is true, killed a president, and insane though he was, nothing less than the extreme penalty would satisfy the people. Had he simply killed his own mother

or wife, the defence of insanity would have saved his neck. To the people of Chicago, the loss of their chief magistrate in such a

contingency would not worry us if there was any object to be gained by its repetition but there is not.

In reply to many inquiries, verbally and otherwise, as to what probable action will be taken on the charges made against that the matter now rests with the post transaction have been presented plainly and public ends there.

Professor WILMER DUFF has been writing to the newspapers in answer to the article printed in PROGRESS a few weeks ago. Perhaps a weaker reply could not have been made. It is always difficult to fight facts, and the statements made by this paper were so fully corroborated before they were printed, that any attempt to disprove them could not be anything but unsatisfactory.

The Telegraph suggests to Mr. W. H TRUEMAN that he should publish a book on contempt and avoid turning the daily press into a law librar.y Very good, indeed, but why not extend the advice to Historian HANNAY in re the "History of

### IN A NOVEMBER FIGHT.

Massachusetts Men Who Are Ambitious to Occu y the Governor's Chair.

Boston, Oct. 30 .- When John E. Russell was nominated as the democratic candidate for governor of Massachusetts, he accepted the honor in a speech delivered in a small, squeaky voice that made his hearers sick at heart. He did not impress them as a man who would be able to keep up with Frederic T. Greenhalge, one of the greatest stump speakers and orators in the tric motor as much meat can be manufacstate. Mr. Russell has not attempted to tured in six or seven minutes as could be keep up with him, but, while Greenhalge is knocking stumping records higher than

way, making good speeches, it is true, but not enough of them, nor of a kind to keep tion to his trade in the city, Mr. Dean does him before the public.

He has a different voice now, very different from the one with which he delivered his speech at the convention when he accepted the nomination. It is stronger and

made a national reputation. Greenhalge's humor is well known, but it is a sarcastic humor, dry, and perhaps not thoroughly understood by one meeting him for the first time. The sentiment of the letter was such that had he uttered them to a party of friends they would have sounded all right, the wit of a man among friends who could appreciate it, but soberly written and appearing in cold type they were ridiculous, and hence all the trouble. Some of Mr. Greenhalge's friends in interviews have raised doubts as to whether hewrote the letter, and the party managers claim that the publication of these interviews has only made a bad matter worse. However, during the last week or so the letter has dropped out of sight, so has the

Silver question, and now the great question is "will the tariff be changed ?" The uncertainty in regard to the tariff is now claimed to be the cause of all the business depression. Manufacturers will not invest money until they know what effect tariff changes will have on their different lines of business.

As a result of this tariff speeches are the proper thing on the stump and off it. and f New Brunswick politicians get the Boston papers they will not have to fake up to the cupola. In the evening, unless somenew ideas for the next campaign. The speeches delivered in Massachusetts can be used without change. R. G. LARSEN.

### Sausages by Electricity.

Mr. Thomas Dean, the well-known manufacturer of sausages, was the first in St. John to utilize electricity in connection with his business. With the aid of an elecdone in an hour or more under the old system of horse power. It is not necessary a kite, Russell is jogging along in his own to say anything about the popularity of Dean's sausages in St. John. In addiquite a business in Moncton, St. Stephen, Fredericton, Chatham and other provincia towns, and for some time past he has had quite a trade in the Boston market. Mr. Dean's manager is Mr. David Hurley, who has had over twenty five years' experience

This is due to several causes. First, however, it should be explained that the term "house surgeon," or "resident physipression that he has little more to do than month. Even if this were so, the duties would not be light, but he has this and much more upon his hands, for he is house superintendent as well. His day begins early, and his morning is pretty well octinguished representatives in congress and cupied with this or that matter of detail

leaking, a boiler run dry, a surgical patient who needs immediate attention, the arrival of an accident, case, or numbers of other details which come, within the scope of his authority. When the visiting physician arrives, the house surgeon goes the rounds with him, gives him any special facts there may be in regard to this or that patient's condition for the preceding twenty-four hours, writes down the prethis part of his work between noon and one o'clock. Alter dinner, he compounds the prescriptions, of which, in busy times and including those for out-door patients there have been more than 70 in one day. This drudgery takes the most of the afternoon. for it must be understood the house surgeon is liable to all sorts of interruptions in the meantime, such as visitors on this or that business, the arrival and departure of patients, accident cases, emergencies in the wards or rooms, and matters relating to the management of the house from the kitchen

thing intervenes, as is very often the case. he may have an hour or so to walk up town and get the air. When he returns, he takes a walk through the building to satisfy himself as to particular cases and matters in general. When he goes to bed, it is with he knowledge that a voice through the speaking tube at his ear may summon him to this or that ward at any hour, and that he must be ready to respond. In addition to all this he must find time to keep his books and do more or less writing.

All this time, as superintendent, he is esponsible for the proper conduct of matters in the house, and for whatever is contained in the building. This was very quickly seen when PROGRESS, in its first reference to the Clark affair, inadvertently spoke of the "store-room," instead of the pantry. One of the commissioners told the reporter of a daily paper that if anything in the dominion has developed with had been taken from the store-room the steady growth from year to year. It has responsibility lay with the house surgeon already among its policy holders some and matron, and there was the implied suggestion that the house surgeon ought to be

particular disease, or he may employ one of the favored members of the staff. These instances have been by no means uncommon. Such a system seems unfair both to the medical profession and the public.

A joint meeting of the commissioners and a committee from the municipal counlook after the patients and carry out the cil was held last week. The management orders of the visiting physicians month by of the hospital was discussed, or rather, it was explained by the commissioners, for the councillors knew little or nothing about the matter. Nor were they any wiser after they had walked up and down stairs and decided that everything was in excellent order, though they may have thought they were. In the course of the conversation, Dr. Bayard explained that if outside physiuntil 10 or 11 o'clock, when the visiting cians were allowed to come in and treat physician arrives. There may be a pipe patients the hospital would become "simply a boarding house." That ended the matter. Dr. Bayard is one whose words in regard to hospital matters are entitled to every attention. They must always be received with respect. He may be justly called the father of the hospital and from its inception to the present date he has freely given his time and energies to promote the welfare of the institutiou. It is therefore, with no view to prove him wrong that PROGRESS proposes to give, in its next issue, some suggestions as to how the diffiscription ordered, and ordinarily finishes | culty may be overcome and a more just arrangement made. Careful inquiries have recently been made as to the workings of the institution and much that is very satisfactory in regard to the management has been learned, There are, however, some things the hospital needs but has not, and some which it has but could afford to do without. These will receive due attention in their proper order.

## DOING INSURANCE BUSINESS.

Mr. J. E. B. McCready Has Turned His Attention to a Popular Vocation.

Mr. J. E. B. McCready, late editor of the Telegraph, is now devoting his energies to insurance, as special agent for the President Savings Life Assurance Society of New York. This is an old line, joint stock company, established in 1875, of which Sheppard Homans is president and actuary. Mr. Homans is admitted on all hands to be one of the foremost insurance authorities in the world. He is the author of the American Experience Table of Mortality, which all the best insurance companies in America

have adopted as a standard. The President Savings began business in Canada tour years ago under the able management of Mr. R. H. Watson, of Toronto, and at once made the deposit required by law for the full security of its Canadian policy holders. Its business of the most prominent and prudent of the business men of St. John. The company