

TO OUR FRIENDS AND PATRONS

May the dawn of The New
Year light your path to happi-
ness and prosperity

W. E. FARRELL

The Broadway Store - - - Opposite Normal School

A HAPPY NEW YEAR TO ALL

And our Thanks we extend to
our Friends and Customers for
very large Christmas Trade.

CENTRAL PHARMACY **ARTHUR J. RYAN**
Corner Queen and Carleton Sts.

Wishing all our Customers the Compliments of the Season

C. H. FOWLER

Jeweler - - - Opp. Post Office

OYSTERS

NOW IN STOCK
SEAL SHIPPED OYSTERS.

E. G. HOBEN GROCER
YORK ST.

SKATE GRINDING

We have a special machine for grinding skates.
We also repair and put them on boots

Wm. C. Burt - F'ton. N. B.
Gas Engine Repairing - - - Bicycle Storage

CARD OF THANKS

We take this occasion to thank one
and all for the very liberal patronage
bestowed on us the past year, making it
the most successful year of our nine years
in business, a sure indication that the
public realize that in Promptness, Qual-
ity and Price we are never found want-
ing.

WISHING ALL A HAPPY NEW
YEAR

PETER FARRELL & CO

ROBIN BEGAN LIFE AS A BOOTBLACK

Something About the Financial Sky-
Rocket Who is Charged with Putting
the Northern Bank of New York Out of
Business--Was Born in Russia Thirty-
Five Years Ago.

New York, Dec. 29—The crash in the business world caused by the closing of the Northern Bank of New York, and its nine branches in Manhattan and the Bronx, which carried 25,000 deposits, aggregating \$7,000,000, revealed a new comet of high finance in the person of Joseph G. Robin.

The daring of the young operator, who, it is believed, has dragged down to financial destruction at least six other institutions, outstrips the deeds which sent Charles W. Morse to the Federal prison and for which F. Augustus Heinze was tried.

Involved with Robin, who is declared to be but little more than thirty-five years old, are William L. Brower, cashier of the Northern Bank of New York; Anthony Stumpf, vice-president of the Aetna Indemnity Co., who is also vice-president of the Title and Guarantee Co., and William V. Lomax, secretary of both the two last named companies.

Other prominent men whose names appear in the story include: Otto Kelsey, former superintendent of Insurance, by reason of the fact that he was president of both the Rochester and the Aetna Companies, which were controlled absolutely by Robin; Frederick W. Morris, the confidential representative, and former Superintendent of Banks Kilbourne, an officer in one of the Robin realty companies. No responsibility for the crash has been charged to any of these last named men, however.

ADJUDGED A PARANOID

Robin is declared by his friends to have become demented over his plight after having made two attempts at suicide, and was Monday adjudged an incurable paranoiac by Drs. Carlos McDonald and Austin Flint, the alienists who figured prominently in the trial of Harry K. Thaw. On the certificate of the alienists Robin was committed by Justice Amend to the sanitarium of Dr. McDonald, at Central Valley, which is just back of Newburgh.

These proceedings were taken without the knowledge and much to the disgust of State Superintendent of Insurance Hotchkiss, and State Superintendent of Banks Cheney, who are now in charge of the Northern Bank of New York, and all its branches as well as the seemingly endless chain of enterprise which Robin dominated.

District Attorney Whitman had a long conference with Superintendent Hotchkiss, and it was stated that the entire matter will be presented to the Grand Jury for the January term, on Tuesday next. According to the evidence submitted to the District Attorney, more than one official of the bank is deeply implicated and the indictment of these and possibly others is expected.

The indictment of Robin, which is declared to be certain, will permit an investigation to test his mental condition.

HIS FIRST BIG STRIKE

Robin made his first big strike when he purchased for a nominal consideration the franchise of the Niagara Power Company ten years ago. He sold this to the Edison Company and the New York Central at a profit of \$650,000. Immediately after this he is said to have realized at least a half million out of a real estate deal on Pelham Parkway.

With this stake of more than \$1,000,000 Robin began to branch out. He bought the controlling interest in the Aetna Indemnity Company. That in-

stitution already owned the Rochester Title and Guarantee outright. Then the consolidation of the Northern Bank with the Hamilton Bank and the Riverside Bank followed and through the purchase of a controlling interest in the consolidated Northern Bank of New York he was enabled by manipulation to start the half-dozen other enterprises which have resulted in his ruin.

Among Robin's interests outside of banks and the insurance companies was the Bankers Realty and Surety Company, a realty corporation heavily interested in Bronx lands; the South Shore Traction Company, the Babylon Railroad Company, and old horse-car line recently electrified; the Fidelity Development Company, which owned the old Morris Park race track, and several others.

When the money was needed to bolster any one of these companies Robin simply used his confidential man Morris, or Stumpf, or Lomax to furnish him with securities or paper which he used as collateral at his banks.

Not the least amazing phase of the situation is the fact that Superintendent Cheney, of the State Banking Department, whose offices are at No. 52 Broadway, knew officially as long ago as December 16, that Robin had obtained large sums of money from the Northern by methods both in violation of banking ethics and banking laws, and that he failed to take any action to protect depositors who were being solicited daily.

ROBIN'S CAREER

Born in Russia.
Age, about thirty-five years. Right name, Rabiniski or Rabinowitz. Claimed to be related to Russian royalty.

In America twenty years.
Changed name to Robin eighteen years ago.

Officer or director in following companies: Bankers' Realty and Surety Company, Fidelity Development Company, Aetna Indemnity Company of Hartford, South Shore Traction Company, Babylon Railroad Company, Atlantic National Bank of Providence, Northern Bank of New York, Hotel Cumberland Company, Washington Savings Bank Company, Title and Guarantee Company.

Interested in at least a dozen others, including South Shore Ferry Company, and Traction Company.

WEEK OF PRAYER WILL BEGIN JANUARY 3RD

The usual week of prayer will be observed next week, union prayer meetings being held in the Methodist, Presbyterian and Baptist Churches. Except on Saturday, January 7th, all services will begin at 8 p. m.

THE PROGRAM.

The program of services is as follows:

Monday, Brunswick Street Baptist Church. Subject, "The Thanksgiving and Confession." Rev. Dr. W. H. Smith, speaker.

Tuesday, Methodist Church. Subject, "The Church Universal and Foreign Missions." Rev. J. E. Wilson, speaker.

Wednesday, St. Paul's Presbyterian Church. Subject, "Nations and Their Rulers." Rev. Neil MacLauchlan, speaker.

Thursday, meeting to be held under auspices of the New Brunswick Auxiliary of the British and Foreign Bible Society. Place and speaker will be announced later.

Friday, George Street Baptist Church. Subject, "Families, Educational Establishments and the Young." Rev. J. H. MacDonald, speaker.

Saturday, at noon, prayer meeting to be held in the Y. M. C. A. Hall, conducted by Secretary Strout of the Y. M. C. A.

PULPIT EXCHANGE.

On the evening of Sunday, January 3th, there will be the usual exchange of pulpits, the schedule of which is as follows:

Brunswick Street United Baptist Church, Rev. Neil MacLauchlan.
Methodist, Rev. Dr. W. H. Smith.
St. Paul's Presbyterian Church, Rev. J. E. Wilson.

George Street United Baptist Church, Rev. J. H. MacDonald.

BASKETBALL AT Y. M. C. A.

The Reds defeated the Oranges at the Y. M. C. A. last evening by the score of 16 to 14. The game was easily the fastest and best yet played in the series. The High School 1st and 2nd teams will play this afternoon.

CHURCH SERVICES

Brunswick Street.

SEVENTH DAY ADVENTIST.

Preaching by Pastor Eld. J. A. Strickland Sunday night, at 7 o'clock Subject, "I remember my faith this day."

METHODIST CHURCH

Pastor Rev. N. MacLauchlan at 11 a. m. and 7 p. m. Sermons appropriate to New Year's Day. Sunday School and Bible Class and Bible Study Union at 2.30 p. m. Sacrament of the Lord's Supper will be administered at the close of the evening service.

ST. PAUL'S CHURCH

Minister, Rev. Dr. W. H. Smith.
11 a. m.—The Master's Supreme Call.
7. p. m.—A New Year Promise.
2.30 p. m.—Sunday School and Bible Class.
All welcomed.

GIBSON — ST. MARYS UNITED BAPTIST CHURCH

Worship at 11 a. m. and 7 p. m. Sermons appropriate to the New Year by the Rev. W. H. Jenkins. The evening prelude will be a review of the Old Year. Sunday School at 2.15

REFORMED BAPTIST

Testimony and Praise Service at 10 a. m.
Preaching at 11 a. m. and 7 p. m. by Pastor S. A. Baker.
Sunday School at 2.30.

MARYSVILLE REFORMED BAPTIST

Rev. S. A. Baker will preach in the Reformed Baptist Church at Marysville every Sunday afternoon at 3 o'clock, beginning January 1st, 1911.

BRUNSWICK STREET BAPTIST

The usual Sunday services will be held. At the evening service, the pastor Rev. J. H. MacDonald will preach on the subject "Significant Events of 1910."

CHRISTCHURCH CATHEDRAL

8 a. m. Holy Communion.
10.15 a. m.—Morning Prayer.
11 a. m.—Holy Communion and Service.
7 p. m.—Evensong.

A VETERAN GUIDE

Mr. Thomas Weaver, the veteran guide of Doaktown, is in the city today en route home from a trip to Nova Scotia. He says that the past hunting season was the most successful in his experience. His list of patrons includes Senator Cochrane and members of his family of Pennsylvania. They have been out with him on three occasions and recently had expensive camps erected for their use on Cains River. Mr. Weaver states that big game in his section is steadily on the increase.

CUT THIS OUT FOR LUCK—SEND

birth date and 10c. for wonderful horoscope of your entire life. Professor Raphael, 499 Lexington Avenue, New York.

WEDDING BELLS

A very pretty and quiet wedding took place at the residence of Mr. T. Medley White, Burt's Corner, on Wednesday, Dec. 28th, when Miss Edna, eldest daughter of the above mentioned party, was united in marriage, to Mr. Philemon Lawrence, eldest son of Mr. Isaac Lawrence, of Doyme Ridge, York Co., N. B. The ceremony was performed by Rev. H. E. Cook, in the presence of the immediate relatives of the contracting parties.

The bride was handsomely gowned in white organdy with matched trimmings and presented a charming appearance. She was escorted by her father.

The wedding took place directly at 3 p. m.

The bride was the recipient of many tokens of goodwill and esteem. The happy couple also received many congratulations and good wishes for a happy and prosperous life.

THAT MISSING WITNESS

Carleton Sentinel:—The Press goes out of its way to get a slap at A. R. Foster, Chief of the G. T. P. Police. It accuses him of neglect of duty in going to a home some miles from Woodstock in search of an important witness in a trial recently in Fredericton. The Press overlooks the fact that Mr. Foster is a provincial constable. As such he took the summons given him by a local lawyer and went to Bull Lake and found that the young lady in question was not there. Mr. Foster returned to Woodstock and reported as above and as far as he was concerned the matter dropped.

Beautiful Flowers

and BLOOMING PLANTS for New Years. You will appreciate these for your own home or for a sick friend, also LETTUCE, CELERY, PARSLEY and SMILAX
J. BEBBINGTON & SON
Phone 254.

AN APPRECIATION

We wish to thank our Friends and Customers for their Generous Patronage during this year, and we wish you all a very prosperous and

HAPPY NEW YEAR

We assure you that we will continue to show the same Good Assortment in Dry Goods and attend to your wants with prompt and Courteous Attention.

TENNANT & HOLDER.

GOOD PIPES

THE SHIELD BRAND at - 35c
THE OXFORD at - - 50c
H. B. B. SPECIAL at - \$1.25

Also a choice line of Silver Mounted Case Pipes in Briar, Meerchaum and Calabash. Moreover every Pipe is guaranteed against cracking or burning.

HUNT & McDONALD
DRUGGISTS - - - QUEEN ST.

G. T. WHELPLEY'S

One Car of Ontario Apples

50l Bbl. Bishop Pippin Apples
All Winter Varieties.
Good Keepers.

G. T. Whelpley

508 Queen St. - FREDERICTON, N. B.

IMPERIAL COLD CREAM

Our Imperial Cold Cream keeps the skin soft and beautiful during the cold weather. It is one of the most satisfactory toilet articles we handle

PRICE 15 and 25c.

C. Fred. Chestnut

The Quality Drug Store

572 QUEEN ST.

Three Piece Bedroom Set

11.40

Bed, choice of Wood or Iron. Bureau, Golden Finish, Three large Drawers, 13x22 Bevel Mirror Commode with drawers and Large Cupboard.

If in need of Bedroom Furniture a visit to our store will pay you.

LEMONT & SONS Ltd.

Escaya Cream, Pompeian Massage Cream, Ingrams Milk Weed Cream, Knowlton's Massage Cream, Hinds Honey and Almond Cream, Sanitol Face Cream.

For Sale by

R. T. MACK Chemist and Druggist
386 Queen St. Fredericton, N.B.



ROYAL BAKING POWDER
Absolutely Pure
The only baking powder made from Royal Grape Cream of Tartar
No Alum, No Lime Phosphate