THE EVENING TIMES.

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A. M. BELDING, Editor.

THE SHIP LABORERS

Once more there are two ship-laborers' societies in St. John. From the standpoint of the steamship companies this is more desirable than the existence of only one society. It will greatly lessen the probability of strikes.

The steamship companies, however, are not responsible for the formation of a new society. It owes its existence to a few members of the old society who, because they were agitators could not be content without making trouble. Some persons should never be placed, in a responsible position, where their counsel or their conduct would affect the interests of others. Especially is this true in a case where a handful of men may, by the course they advocate do injury to many hundreds. Those wielding influence and authority in a labor organization should be the quiet, sane men, who recognize conditions as they exist, and seek improvement and reform by methods which by their justice must commend themselves to the public. The chronic agitator, who seeks to stir up prejudice, and who attributes evil motives to all who oppose him, and who in the majority of cases has far less at stake than those whose interests he professes to represent, is the very worst enemy of any organization. It is now perfectly clear to the members of the 'Longshoremen's Association that they have suffered from bad leadership. They have lost some work and wages, and now there is a rival union which would not have been called into existence had not the element of unfairness crept into the dealings of some members with some other members. These same leaders who deceived the members with reference to the certain outcome of the first strike, deceived some by calling a second strike, equally useless. They deceived them further by asserting that no new union could or would be formed.

It may now be hoped that the 'Longshoremen's Association will cease giving heed to unwise counsellors. This community is too small for the successful agitator who fattens on the prejudice he arouses in the minds of those under his baneful influence.

A GALLANT ACT

It would probably not be wise to release all the male prisoners at Blackwell's Island because of their gallantry in rescuing female prisoners from the flames of the burning building, but their conduct affords a fine illustration of the fact that in the presence of a great need the element of self-sacrifice is found in even the most depraved. These men had little to hope for, as a result of thrusting their lives into danger, but they did not stop to consider either the risk or the reward. Women were in danger of perishing by flames, and the innate manhood of the branded criminal declared itself; and through smoke and flame he fearlessly went to the rescue. The incident is one that stands in marked contrast to many in which men figure who have never seen the inner walls of a prison, and it makes us think more kindly of human nature, even when perverted by a career of crime.

GRINDING THE POOR

The poorer people are the more they have to pay for insurance. This is the record of the business in the United States, and the like is true in Canada. Nothing has been more astounding in the recent revelations in New York than the story of industrial insurance, as typified by the Prudential. That company and others have fattened on the dimes and quarters of a multitude of poor people, most of whom apparently got little or nothing in return. For example, the premiums on industrial policies written in 1904 amounted to $2,300,000, and of that amount thirty-seven per cent. lapsed before the expiration of the policy's first year.

The president of the Prudential is United States Senator Dryden. His salary is $65,000 per year. One of the company's agents has an income from the business exceeding $25,000 a year. There are other officials of the company receiving salaries of from $20,000 to $60,000, and several agency men taking $10,000 or more a year. The money comes from the earnings of the poor, who are persuaded to insure themselves or their children in a small way, paying for it at a much higher rate than the well-to-do man pays for a larger policy. The rates for this industrial insurance are made high enough so that men who would be excluded from ordinary life insurance because of the hazards of their occupations can be taken into the scheme. For these rates the policy-holder gets the chance of leaving his family $500 when he dies, should he continue to pay the onerous premiums. But President Dryden himself has admitted that two-thirds of the policy-holders lose all they put in by allowing their policies to lapse before the expiration of the first three years. As one paper puts it: "When the burden begins to pinch and gall, the man who is carrying it comes to himself and throws it from him, preferring to sacrifice what he has paid rather than be worn out by continuing." Instead of being the poor man's chance to provide for his family it is very often a temptation which results in the loss of some of his hard earned savings.

The astounding statement is made and confirmed that during twenty-eight years the Prudential has paid out to officers, agents and for general expenses $38,000,000 more than it has returned to policy-holders and beneficiaries. We quote from an American exchange:

"The Prudential is, we believe, the second largest of the life insurance companies of the country engaged principally in writing so-called industrial insurance, or insurance in small amounts upon the lives of little children as well as adults among the very poor. The actuary of that company has stated in the New York investigation that in the twenty-eight years since it began business it has taken from policy-holders $287,000,000; it has received from reserve investments $19,500,000—making a total receipt of $306,500,000. It has in the same time returned to policy-holders and beneficiaries thereof only $92,000,000, while $130,000,000 has gone to officers, agents and general expenses.

"We are not, of course, to conclude that the ratio of $92,000,000 to $306,500,000 represents necessarily the permanent proportion to exist between what the policy-holders pay in, with interest, and what they, or their beneficiaries, will get back. If the company is a new one, or one which has been growing rapidly of late, the percentage of income finally going to policy-holders will be considerably larger. But we can conclude that an insurance business which year after year returns less to policy-holders and beneficiaries than is eaten up in expenses, and which shows a ratio of expenses to total income exceeding thirty per cent. and averaging some forty per cent. for twenty-eight years, is fearfully and wantonly wasteful."

In view of these revelations what shall be said of President Dryden, who regards himself as a philanthropist?

"What is your judgment," asked Mr. Hughes of President Dryden, "of a system that takes from the very poor such enormous sums of money and gives them so litle in return?" "In my opinion" replied Mr. Dryden, "industrial insurance is the greatest factor operative today for the uplifting of the industrial classes in America. . . . It teaches the necessity of saving. The child on whose life is placed a policy of insurance is taught almost from its cradle the value of such insurance as a protection to the family. As the boy grows older this lesson is not lost upon him. As a man he will strive to carry more insurance. The system encourages his aspiration to lift himself to a higher plane, and even though from time to time he permits his policy to lapse, the educational force of this experience is not lost."

In reply to Mr. Dryden one paper justly remarks:- "It is true that this industrial insurance does force the poor to save nickels and dimes for the weekly insurance collector; but for what purpose? Rather for the benefit of a group of company officials than for their own or the benefit of their families. And another says:-

"Instead of encouraging the 'virtue of thrift,' it is more likely, like a dragging mortgage on a farm, to plunge a man into despondency if not despair. These revelations of life insurance as missionary service, as philanthropy, as an inspiration to thrift, fail to satisfy the lay public, which would be much better content to have it brought down to a just and equitable business basis in which policyholders are sure of a reasonable return for the money they pay in. The poor evidently want insurance, and here it is being supplied at such extravagance in cost as to amount to a wanton and wicked waste at the expense of that part of the community least able to afford the loss. Blessed is the power which forces the poor to economize for their further impoverishment! Such seems to be the Dryden theory."

Says the Boston Transcript:- "The big American companies have removed life insurance from the domain where it legitimately belongs into the realm of 'high finance.' It is used not for the protection of widows and orphans as a first consideration, but as an adjunct or convenient medium of colossal operations which are primarily for the benefit of those who control it and only incidentally for those who have been the pretended and ostensible beneficiaries. And what is worse the men responsible for all this do not seem to have any adequate idea of the degree of their offending. They are victims of a widely prevailing paralysis of ethical consciousness."

If Mr. Copp's information is correct, and the G. T. P through New Brunswick should prove no shorter or very little shorter than the Intercolonial, we may expect to hear considerable talk on the subject of paralleling the Intercolonial.

The Russian people threaten the Russian government with a general strike. If the government responds with bayonets there are dark days ahead.

There is now a fair prospect that we shall learn whether the reversing falls can supply cheap power for factories in St. John. The game is worth the candle.

Apparently lath manufacturers are in danger of over-doing the work of supplying the American market. This is no new experience in the lumber trade.

The weather still favors the Christmas shoppers. They should take advantage of the opportunity, for the weather gives no guarantees.

INJURED BY DYNAMITE

MONTREAL, Dec. 19—As the result of a dynamite explosion which took place in a quarry belonging to the corporation this afternoon, four civic employes are lying in Notre Dame hospital, one not being expected to recover.

The men approached the blast after a fuse which had been lighted had apparently failed. The dynamite exploded when the men were but a few feet away.

Open till 10 tonight. St. John, N. B., Dec. 20th, 1905.

Our Clothing Sale Attracting Great Crowds.

Read large Ad. on page 3

Everybody finds everything just as advertised, and are saving from a third to a half of the regular price. The sale includes every overcoat and reefer in the store. Men's Suits, Boys' Suits, Boys' Short Pants, Bath Robes House Coats, Shirts, Ties, and many other lines. New Sweaters for boys arrived yesterday, **50 CENTS UP.**

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"Ontario Beef," Lamb, Mutton, Pork, Veal.
Turkeys, Geese, Ducks, Chickens, Fowls.
Moose Steak, Venison, Quail, Prairie Hens, Black Duck, Brant, Squabs, Partridge, Hams and Bacon.
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WILL CURE YOUR COLD.
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Come and see our LARGE show and our Small prices.
JAS. A. TUFTS & SON, Cor. Germain and Church Sts.

TRAINS STRIKE HIGH IN AIR

Accident on Elevated Road Kills One Man And Injures Forty

New York, Dec. 19—In an extraordinary accident two heavily crowded passenger trains came together on the elevated tracks of the New York Central and Hudson River Railroad tonight, J. W. Knapp, of New Rochell (N.Y.), was killed and forty passengers were injured.

Both trains were north bound and left the Grand Central Station at Forty Second street, within a few minutes of each other. One was a Stamford local on the New Rochelle, New Haven & Hartford Railway. The other was the Poughkeepsie express of the Central. Rushing along the two trains suddenly came together.

The local had been switched from the third track to the fourth and the engine of the express had crashed into the day coach following the smoking car of the local.

The tracks are about thirty feet in the air. This made the work of rescue difficult and hazardous and lent materially to the terror of the passengers, most of whom were residents of nearby points in Connecticut and New York state, who had come to the city shopping. Fire apparatus from several stations was summoned and many persons were rescued by means of the ladders.

NEWFOUNDLAND'S CHARMS

A railroad train roaring through a wilderness where a pine tree, two natives and a dog are a "station;" sombre, blue hills, one or two thousand feet high; green streams full of trout (and sea-trout and salmon in season); caribou that cross the track by thousands when migrating; tens of thousands of nameless lakes (over 30,000 known ones, and 687 with names) with nobody to fish and no boats on them; hills yellow with bake-apple berries in late July and early August! These are among the first impressions of the sportsman and tourist as he goes through the heart of and across the entire island.

We pass the superb scenery of Bay of Islands and enter the Humber Valley, winding along the left bank of its river—wild, clear water, but so deep it is black, and made yet more sable by the over-shadowing bluffs. The narrow-guage road is the merest thread at the base of cliffs often a thousand feet high, standing in a virgin wilderness that extends on all sides to the surf, forever pounding the shores of an island 500 miles across from east to west and north to south. We thought that Maine, New Brunswick, Nova Scotia and Cape Breton's Bras d,Or lakes furnished superb scenery. When we return it will all seem commonplace.

Barrens covered with Arctic moss, half jetblack soil and half water for leagues; sometimes three or four lakes seen from the car windows, and each with the surface of its water from 100 to 200 feet higher or lower than that of all the others; yet all a mile long and broad, winding out of sight among the hills. Minerals showing right beside the road—copper, iron, coal, asbestos, mica, marble and gypsum, all waiting for capital and a market. It is wonderful!—L. F. Brown in Recreation for December.

A PRE-CHRISTMAS THOUGHT

(Boston Transcript.)

A few days more and the rush of preparation will be over; the bewildering and bewitching displays in the shop windows will have lost their immediate fascination; the gifts will be on their way to their respective destinations; the delight or the burden of getting ready for Christmas will be at an end. But is this all that it means to prepare for the great religious festival—this frantic effort to give as valuable presents as you will get, this feverish fear lest you will overlook someone who ought to be remembered, this absorption in the outward and visible tokens of Christmastide and this obliviousness to its inner and spiritual significance? Things are altogether too much in the saddle even during the Advent season. Christmas means something more than mistletoe and holly, plum pudding and a vast array of presents. Christmas means goodwill to men. Are you laying in a new store of that valuable commodity? Christmas means peace on earth. Are you becoming reconciled to those from whom you have been estranged? Christmas means joy to the world. Are you planning to deepen this coming week the fountains of real happiness for the unprivileged and unblessed children of men? Christmas means simplicity, childlikeness, humility. When the Christmas bells shall ring across the snow will these qualities be more marked in you? Christmas means room in the heart for the Child from Heaven. Is your heart prepared for such a guest?

MR. COPP'S VIEW

A. J. S. Copp, M.P., of Digby, speaking of the G. T. Pacific, said yesterday the latest surveys showed that the proposed line through New Brunswick would not be any shorter than the I. C. R. Concerning the popular belief that the G. T. P. would find it more profitable to haul wheat to Portland (Me.), Mr. Copp said that if anyone would take the trouble to examine the map of the proposed line he could see that from the only point on the G.T.P. route from which it would be possible to build a branch, the distance would be greater to Portland than to St. John.

Mr. Copp felt that Montreal, Halifax, Quebec and St. John harbors would eventually be nationalized, and a million dollars should be spent on the winter port alone.

Mr. Copp has great faith in the future of Canada. He thinks, though, that the United States has reached the zenith of its commerical importance, and that country is taking the place of a consumer now rather than a producer. He is of the opinion that before many years the United States will be begging Canada to grant reciprocity, and that it will then be the turn of this country to impose conditions suitable for herself.

A MISSING YOUTH

Chief Clark received word from Edinburgh yesterday that Frederick William P. Craig, aged 18 years, is missing from his home in that city since Nov. 21st. The information stated that Craig is about 5 feet 10 inches tall, is of slight build, has fair hair and a fresh complexion, and a prominent dimple in each cheek. There is a chicken pock mark on the bridge of his nose, and he stoops when walking. When he left his home he was dressed in a dark grey tweed suit.

J. R. Woodburn, 101 Orange street, received a letter from his father yesterday for the missing youth, and Mr. Woodburn would like to know his whereabouts. Having relations in Dundas (Ont.) Craig may have gone there.

WUN LUNG LAID OFF

The ferry steamer Western Extension was taken off the route yesterday, as her yearly certificate had expired. The Quangondy was put on in her place last night, and will continue until the Ludlow is able to be out again.

Supt, Glasgow said this morning that the certificates for the boats were issued for one year, after which time they had to be examined by the steamboat inspector to see if any changes or repairs were necessary. This will be done in the case of the Western Extension as usual.

Inspector McMulkin is still going the rounds of the factories in and about the city; and says that taken on an average conditions may be regarded as fairly satisfactory. Some important changes are necessary, however, as some of the places are away behind the times. This week he has visited Randolph & Baker's, Mispec Pulp Mill, the Dunn Pork Factory and Ready's brewery.

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