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OUT IN FRONT

"That man appears to be a leader of public opinion."

"Yes," answered Senator Sorghum. "He appears to be. But in my opinion he's like a man going through a tunnel ahead of a train of cars. He is simply hurrying to avoid being run over from behind."—Washington Star.

CROMWELL SAYS HE CAN EFFECT A LARGE SAVING

Acting President of Mutual Life Says He Can Save $1,500,000 For the Company Next Year.

New York, Dec. 28—Louis F. Payn and J. Rider Cady, who was employed at times as counsel by Mr. Payn while the latter was state superintendent of insurance, were the principal witnesses today before the insurance investigating committee.

Mr. Payn, in reply to one of the first questions asked him, emphatically denied the report that he had received $40,000 from the Mutual Reserve Life Insurance Company, and had allowed that company to write its own report of an investigation which Mr. Payn had caused to be made in 1889. He characterized the report as absolutely false in every particular, and it grew out of a fight between James D. Wells, former vice-president of the Mutual Reserve, and President Burnham, of the same company.

Judge Cady was brought into the investigation by reason of his having appeared before Mr. Payn in the interests of Prussian insurance companies applying for admission to the state. This application was denied by Mr. Payn at the time, but some two years later the Prussian companies were admitted. President McCurdy, of the Mutual, asked that permission be held up until he could see Mr. Payn. This request was refused, but Mr. Payn had Judge Cady call upon Mr. McCurdy.

Mr. Hughes asked if Mr. McCurdy said the Mutual Life would pay any money for a contrary decision. Judge Cady said he did not, but that Mr. McCurdy offered him a retainer in behalf of the Mutual Life, which he refused.

The New York office of the insurance department was inquired into when Robert Hunter, deputy superintendent of insurance, was called. Mr. Hunter could add nothing as to the conduct of the insurance department to what already had been supplied. It was brought out that through his influence he had had a medical examiner of the Equitable Life Assurance Society in Poughkeepsie discharged.

Accumulative evidence on the allotment of the 1,000 shares of stock of the Lawyers' Mortgage Insurance Company which, while held for the Mutual Life Insurance Company, were accredited to members of the finance committee, was taken up in the examinations of Adrian Iselin and G. G. Haven, of the finance committee, and of Frederick H. Cromwell, the present acting president of the Mutual Life.

Henry Morganthau, of the Lawyers' Mortgage Company, told how Mr. McCurdy had become indignant because he had not been allotted shares in the Lawyers' Title Insurance & Trust Company, and to appease him a block of Lawyers' Mortgage Insurance Company stock was offered him, but he could not take it, and further gave Mr. Morganthau to understand that no application for loans from either company would receive consideration from the Mutual Life.

When Mr. Cromwell was on the stand he was asked what consideration he had given to economies in the Mutual Life. He said he could not give exact figures for the record, but that there would be a saving of perhaps $1,500,000 next year. He added that the most unpleasant duty he had had to perform was that of headsman in discharging employes during the last few weeks.

Late in the day the U. S. Life Insurance Company's affairs were taken up by Mr. Hughes. The president of the company, John P. Munn, was called to the stand. He submitted a number of statements of syndicate participations, which were read for the record, also statements of the cost of insurance to his company. He will resume tomorrow.

LIQUIDATOR APPOINTED

Walter E. Foster, of Vassie & Co., Will Wind Up Robertson, Trites & Co., Ltd.

In the admiralty court room Thursday Judge McLeod made an order for the winding-up of Robertson, Trites & Co., Ltd. Walter E. Foster, of Vassie & Co., was appointed liquidator.

The application was made by J. King Kelley, on behalf of Frederick G. Trites, a shareholder and creditor of the company. H. H. McLean, K. C., appeared for Greenshields, Limited, of Montreal, and other creditors, and H. H. Pickett for Perrin Freres et Cie, of Quebec, and others. Judge McLeod, after hearing the representatives of the parties interested, granted a winding up order and appointed Mr. Foster permanent liquidator in bonds of $4,000. The keys have been handed over to Mr. Foster, who will have stock taken, and the goods will be disposed of either by tender or at public auction without delay.

The assets approximately amount to $10 000 including stock, $8,200; fixtures, $500, and book debts, $800. The liabilities are about $15 000, principally owed to Montreal houses, but a few English concerns are also interested.

The business was started in 1902 by C. B. Robertson and F. G. Trites, with Robertson Gass, of Hampton, as a silent partner. In 1903 it was converted into a limited liability company, and Mr. Robertson retired. The shareholders were F. G. Trites, R. Gass, Percy B. Lyon, Leland F. Huestis, and James McKillip. Mr. Lyon, who was secretary to the company, severed his connection last year.

NO INFORMATION

"Have you seen Prof. Gabbleton, the scientist, lately?"

"Yes. I listened to him for more then an hour at the club last night."

"Indeed! What was he talking about?"

"He didn't say."—Puck.

Barnum & Bailey's circus is coming to Maine and New Brunswick next summer.

PLEASANT FUNCTION

Christmas Tree and Treat at the Boys' Industrial Home Last Night.

The Christmas tree and treat at the Boys' Industrial Home, Crouchville, which took place Thursday was an unqualified success. The boys acquitted themselves handsomely and came in for a great deal of well deserved praise. The superintendent, William Pearce, his good wife and the teacher, Miss Murray, also were given a great deal of commendation.

About 7.30 o'clock N. T. Worden's large sleigh Starlight left the north side of King Square with nearly forty passengers aboard for the institution. It was a lovely night and the party were very merry on the drive to Crouchville. Arrived at the home all received a warm welcome from Mr. Pearce. It was not long before an adjournment was made to the large dining room which had been gaily decorated with festoons of evergreens on the walls and pillars and a little to one side about midway of the room was a fine Christmas tree.

At the further end of the room was a stage and in front of this the boys, 18 in number were ranged. All the visitors from the city shook hands with them. It was easy to see, however, that the lads were preoccupied. Every once in a while you could see their gaze directed towards the tree. And it was well worthy of inspection. It reached from the floor to the ceiling and had many stout branches laden to the point of breaking.

Each of the boys received a while armful of presents. First each member of the board of governors had contributed in the most generous manner. Then grown up friends of the boys had sent gifts. To crown all these the junior mission band of St. Andrew's church, 18 little girls, with Miss Muriel Thomson as president, had each sent a generous bag of candies, bon-bons and nuts, with the name of a boy on each bag.

The boys, who were all clean and bright looking, delighted the visitors with choruses and recitations. The carols were While Shepherds Watched Their Flocks by night, Good King Christian, Softly the Night is Sleeping and List Our Merry Carol. The little fellows did well as elocutionists and showed good training.

At the conclusion of the programme Mr. Pearce called on Mayor White, who as chairman of the board of governors congratulated Mr. and Mrs. Pearce and the teacher, Miss Murray, on the excellent manner in which the boys had acquitted themselves. He told the boys they must not be discouraged if they tried to do good and failed. They must keep on trying and after they left the home they would be excellent citizens of St. John.

J. E. Irvine spoke along the same lines.

Hon. R. J. Ritchie said he had sent all the boys except four to the home. They had not, he said, done anything very bad. They had been stopped in time and sent to an excellent institution where good habits could be taught them. He went on to compliment the management of Mr. and Mrs. Pearce and of Miss Murray than whom, he said, there was no better teacher in St. John. He concluded by mentioning that some who had come through the institution now occupied positions under the government.

Others who spoke briefly were Rev. G. M. Campbell, Rev. David Lang, Hon. H. A. McKeown, James Myles, L. P. D. Tilley, and T. S. Simms.

Mr. Pearce in returning thanks for the kind words and attendance of the visitors said there was not at the present time a bad boy in the institution. They all did as well as they knew how, and these in charge used them as well as they could.

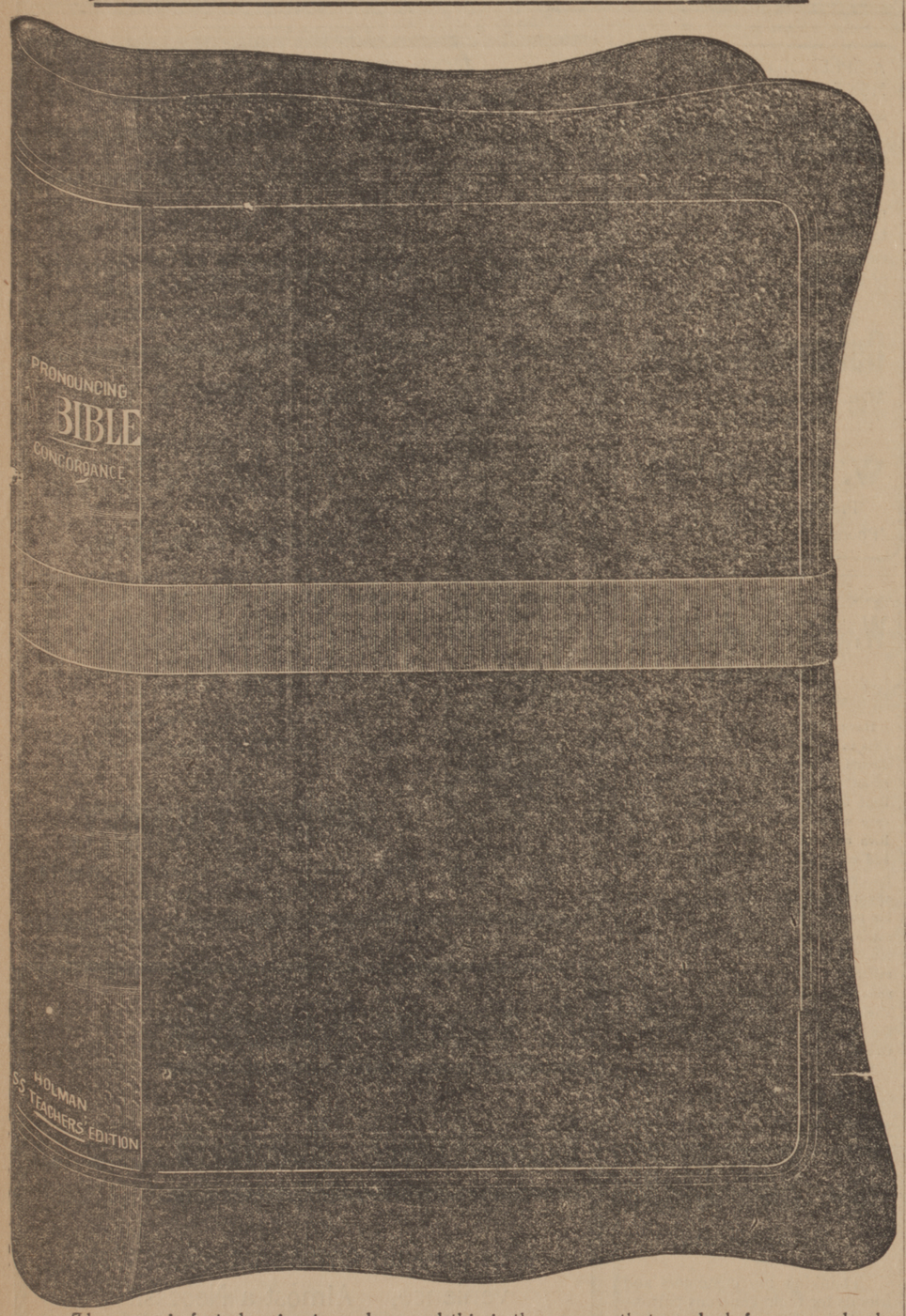
The presents were then distributed from the tree and every boy was made happy with the gifts provided.

Among those present were Mayor White and Mrs. White, Lady Tilley, Hon. R. J. Ritchie and Mrs. Ritchie, Rev. George M. Campbell, Rev. David Lang, Dr. W. S. and Mrs. Morrison, Hon. H. A. McKeown, James Myles, Mrs. Myles and Miss Myles, Mrs. E. A. Smith, J. E. Irvine and Mrs. Irvine, L. P. D. Tilley, Ald. and Mrs. Pickett, Miss Catherine Wisdom, of the Trafalgar Institute, Montreal; Miss Hazel Selby, F. W. Daniel, J. U. Thomas, H. J. Smith, C. F. Carpenter, Mrs. Cornwall, Miss Duval, Miss Turnbull, Mrs. John DeSoyres, and Miss Berryman. The city was reached on return, about 11 o'clock.

Her Ladyship (who has been away from home for Christmas).—"Well, Blundell, I hope you had an enjoyable Christmas dinner?"

Blundell (the steward)—"Yes, thank you, my lady, ahem! I—er—took the liberty of obtaining—in the absence of your ladyship—the biggest goose procurable!"—The Sketch.

Notice to Subscribers



The year is fast drawing to a close and this is the season that we look for renewal subscriptions and new ones as well.

We now have the finest premium ever offered by a provincial newspaper, viz. a handsome **"Holman Teachers' Bible"** worth $6.00 in the book stores. We offer it to both new and old subscribers, for only **$2.00** in addition to regular yearly subscription to the **Semi-Weekly.**

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Other premiums that we have are:

Pictorial Review 1 year 45cts., in addition to subscription; **Wall Chart 35cts.,** in addition to subscription; **Ingersoll Watch 75cts.,** in addition to subscription: **Ansonia Watch** stem winding and stem setting **$1.25** in addition to subscription.

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The Telegraph Publishing Company
St. John, N. B.

PRINCE EDWARD ISLAND WILL CLOSE THIS YEAR WITH SPLENDID RECORD

(Continued from page 1.)

never so high, but the catch, especially in Malpeque Bay, was below the average, and unless measures are taken to preserve the beds, this once valuable provincial asset will be wiped away altogether. The dog fish made its appearance during the summer and autumn, and an agitation was started in the eastern part of the island to establish a reduction plant similar to that at Canso.

Shortly after the opening of the year, the storms of the worst winter in the memory of the oldest inhabitant, began to get in their damaging work, seriously interfering with railway traffic, and intensifying the unfavorable condition of being an island in the winter season. It cost the railway over $60,000 for snow fighting, and as an example of the blockade, it may be cited that the train was a fortnight going from Charlottetown to Summerside, a distance of fifty miles, that the opening of the provincial legislature had to be postponed three times on account of the continued storms, and on one occasion the governor made his way to the house on snowshoes. For nearly two months communication with the mainland was restricted to the small boats at the Capes, that brought over mails and passengers. One of the winter steamers was tied up in Pictou, for across the entrance to the harbor a barrier of ice that no steamer could penetrate had formed. The other steamer was on the Island side, but was forced to remain inactive almost as long as the other. These conditions led to more energetic agitation than ever for an improvement in the winter communication with the mainland. A strong resolution calling upon the Dominion Government to fulfill the terms of Confederation, whereby the island was guaranteed continuous communication winter and summer was passed by both sides of the provincial legislature, and a delegation from the provincial government interviewed Sir Wilfred Laurier and other members of his cabinet. The island was gratified to find that the amount of $175,000 was placed in the estimates for a new winter steamer, the most powerful that can be built for such a service. An expert from England came to the Island, carefully studied the conditions, and submitted an exhaustive report to the Late Honorable R. Prefontaine. The recommendations will no doubt be acted upon, and next year the new steamer will be forthcoming.

Among the acts of the provincial legislature during the year was a bill providing for the consolidation of the provincial debt, and amendments to the Prohibition Act, whereby that law was made stringent enough to suit almost the most ardent prohibitionist.

This province was the meeting place during the summer and autumn of a number of important bodies, including the Methodist conference, the Maritime Baptist Convention, the National Council of the Women of Canada, the Y. M. C. A. maritime convention, the Maritime Rifle Association and the Council of the Royal Arcanum.

Earl Grey, the Governor-General of Canada, the minister of marine and fisheries, the minister of railways, Prince Louis of Battenberg (with his cruiser squadron), and the Transcontinental Railway Commissioners were among the distinguished visitors during the year. The Royal Transportation Commission sat for half a day and took evidence respecting railway rates, and some of the conditions peculiar to our winter service.

This year saw the completion of the bridge across the Hillsborough river, and the opening for traffic of this structure and of the Belfast and Murray Harbor Railway. This bridge connects this railway with the city. It is a combined railway and general traffic bridge, costing $1,500,000, built by M. J. Haney of Toronto. The opening of this railway and the bridge, which forms a part of the system, has brought thousands of people to the city, materially increasing the trade of the merchants. The bridge is about two-thirds of a mile long, and the railway forty-eight miles, tapping a section of rich farming country.

The opening of the Hillsborough school—the first McDonald consolidated school in the province—the completion of improved terminal facilities at Georgetown, —the Island's winter port.—the completion of a branch railway to Montague, the erection of a Marconi station at Cape Bear—the first station of its kind on the Island—the unveiling of a monument to Francis Bain—the Island's naturalist—the erection of a monument to the pioneers of the Scottish settlements of Belfast, Caledonia, Uigg, and other places on the south of the Island, the opening of a splendid new railway station at Kensington, the re-election of the Commissioner of Public Works, who had been unseated in the election trial, the Home Comers' celebration during one week in the summer, the successful Provinvial exhibition, during which the race track record was broken, the organization of a Provincial Society for the Prevention and cure of tuberculosis, were among other events during the year 1905.

Among the prominent men who died, were Hon. R. C. McLeod, formerly a prominent member of the provincial government, Hon. J. A. McDonald of Indian River, and an ex-speaker, Rev. John Goodwill, one of the pioneer Presbyterian clergymen of the Island, Capt. William Welsh, ex M. P., L. L. Beer, formerly president of the Merchant's Bank of P. E. Island, and one of the wealthiest men of the Island. In commercial circles there is no failure of any importance to record. In every branch of trade there was no lack of employment and good wages were paid. There were few criminal cases to mar the good name of the Island, and Charlottetown, thanks to the stringent enforcement of the Prohibition Law, had fewer drunks than ever on the black books of her police court.

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We have a nice line of new

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If you require a piece of Furniture you will be sure to move at least one of these pieces to your home, when you see it—and the price.

No trouble to show goods. Call and examine.

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FOR SALE

FOR SALE—THE YACHT HUDSON. FOR particulars address R. C. ELKINS, 124 Prince Wm. Street. 12-22—tf.

FOR SALE — TWO YOUNG WORKING horses. Apply 99 Main street.

FOR SALE—1 SET DRIVING HARNESS, 1 musk ox robe, large size; 1 single sleigh. Apply M. COWAN, 18 Cedar street. 12-5—1m

BOARDING.

WANTED—BOARD FOR HUSBAND, WIFE and two children. Apply to F. M. W., care Times Office. 12-19—tf.

BOARDING — TWO LARGE FRONT rooms, furnished. With or without board. Also table boarders and lodgers. Rates reasonable. Apply M. W. C., Times office; or M. W. C., 200 St. James street.

WANTED — BOARDING ACCOMMODATION for young lady, must be central. Address E. M., Times office.

LOST

LOST—BETWEEN SYDNEY AND WENTworth streets, by way of Leinster, Carmarthen and King street east, a gold seal ring, bearing initials "H. McI." By calling at 145 King street east the finder will be rewarded. 28-12

FEMALE HELP WANTED

WANTED — A MAID FOR GENERAL work. MRS. J. H. NORTHRUP, 197 Charlotte street. 12-28—tf

WANTED — A CAPABLE GIRL FOR general housework. Apply to MRS. F. G. SPENCER, 151 King street east.

GIRLS WANTED TO SEW BY HAND. Apply at once, 141 Mill street. 27-12—6t

WANTED — KITCHEN GIRL. WAGES $10 month. Apply BOSTON RESTAURANT, 20 Charlotte street.

WANTED — COATMAKERS. MUST BE first class hands. Apply to A. R. CAMPBELL & SONS, 26 Germain street.

WANTED—A TRUE CHRISTIAN LADY for housekeeper. Must be practical, kind and capable to care for and direct two small children. A good home and proper wages to the right person. Apply by letter to HOUSEKEEPER, care of Times office.

WANTED—EXPERIENCED DININGROOM Girl. Apply at once. CARVILL HALL. 12-23—tf.

WANTED—TWO GIRLS AT AMERICAN LAUNDRY. 19-12—tf.

WANTED—ONE KITCHEN GIRL, CHAMbermaid and dining-room girl at CLIFTON HOUSE. 12-12-1 f.

WANTED — A GOOD GENERAL GIRL. Must be good plain cook. MRS. W. J. McKEAN, 29 Wellington Row. 8-12—tf

WANTED—A GOOD GENERAL SERVANT at No. 3 Elliott Row. References required. 12-8—tf

WANTED—EXPERIENCED PANT MAKers. EMPIRE CLOAK CO., 63 Mill street. 8-12—tf

MALE HELP WANTED

WANTED—TWO EXPERIENCED SALESmen to travel and represent us throughout the provinces. Apply P. O. box 65, St. John, N. B. 12-28—3t

WANTED — COLLECTOR OF EXPERIence at once. Apply P. F. COLLIER & SON, 181 Prince William street, city. 12-28—3t.

WANTED—SOLICITOR OF EXPERIENCE to travel. Good commission to right party. Apply 181 Prince William street, city. 12-28—3t

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LEARNING TO WRITE ADVERTISEments, you can earn $25 to $100 per week. Send for prospectus. PAGE-DAVIS CO., 96 Wabash Ave., Chicago.

WANTED—TO BUY A FEW SECOND hand wigs and any general theatrical stuff. Address "WIG," Times Office. 12-23—tf.

W. J. HARRINGTON, 618 MAIN STREET, stoves and tinware. Stove repairing, prices reasonable. Prompt attention given to orders. 12-7—1yr

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SHIRTS MADE TO ORDER AT TENNANT'S, 56 Sydney street. 4-1-1yr.

ST. JOHN NAVIGATION SCHOOL Reed's Building, Water Street—Candidates prepared for examination for all grades Foreign or Coastwise. CAPTAIN LAVIN, Principal. 11-24-1 yr.

SITUATIONS WANTED

WANTED — SITUATION AS COACHMAN by experienced, middle aged man. Has had care of flower gardens and grounds and is sure to give satisfaction. Best references. COACHMAN, Times office. 28-12—tf

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H. T. BRESEE, Principal.

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After this date all classified advertising will be charged at the regular rate of one cent per word per day, six days at the price of four.

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