

PERFECTION OIL HEATERS. N w Perfection Wick, Blue Flame OIL COOKERS.

FRESH arrival of these comforts.

HEATERS, \$4.10 to \$8.70.
COOKERS, \$8.00 to \$16.95.
Satisfaction guaranteed.

Wicks always in stock.

SEE THE NEW PERFEC-
TION BROILERS and
TOASTERS.

GEO. KNOWLING
Jan 8, 31, eod



Horse Race.

The revival of horse-racing here will be hailed with delight, and on next Monday week, the 25th inst., the first general holiday for the winter season, a series of horse-races will be held on Quidi Vidi Lake, ice and weather permitting. The competitors to date are Messrs. M. Kelly and W. Wiley, cabmen, though it is likely that more than twice that number will enter the contest. Several of the fast trotters get a tryout on the lake daily and, no doubt, the event will be looked forward to with much interest.

Vessels Left Coast.

When the Portia was at Bay of Islands a week ago, all the American and Canadian vessels left there for the home ports, as they would not take chances of being frozen in. Some vessels got part cargoes of herring while others got none at all. The herring fishery at Bay of Islands has not been as good as expected while at Donna Bay the fishery was a complete failure.

Met at North Sydney.

On her last trip when the S. S. Portia was at North Sydney bunkering, the Norwegian steamer Njord was there getting her supply of fuel for the seal fishery in the Gulf where she will prosecute this spring. Capt. Joe Kean tells us that the Njord is a sister ship of Bowring's sealing steamer Viking. The owners of the Njord will, no doubt, feel satisfied if she proves as successful a seal hunter as the Viking.

Police Investigating

Two detectives are engaged investigating the case of some scamp following one night last week a nurse belonging to the General Hospital. The police have a substantial clue and an arrest will be made ere long.

Lloyd's Volunteers.

WITH HIS MAJESTY'S FORCES. Lloyd's, the long established and world-renowned firm of shipping surveyors and underwriters, are being well represented in this war and already sixty-five of the staff, including surveyors, compilers, etc., have re-sponded nobly to the call to arms and are now with His Majesty's forces. Mr. Black, local representative for Lloyd's, has been apprised of the above from Head Office coupled with the volunteers names, which were neatly printed and enclosed in picture form. Mr. Black has also been advised officially, that he will get revised lists of the volunteers from time to time.

THE GENEROUS STRANGER.

(Letter to Answers from Mr. H. R. Coudray, of Newport-on-Tay, Fife.) This is a true story, and I send it thinking it may interest Answers' readers.

There was a certain old woman in Dundee whose son was fighting at the front. He was wounded and brought to a hospital in the South of England. She greatly wanted to see her son, so some friends clubbed together and got enough money to pay her fare.

While she was in the ward talking to her son she noticed a tall, military-looking stranger talking to the men. Presently he came over to her and asked where she came from. "Dundee," she said. "But you aren't Scotch?" he asked. "No," she replied, "I'm Irish." Whereupon he slipped half a sovereign in her hand and went to the next bed.

The old woman was so excited over this that she said to her son: "I wonder if he's Irish?" The tall man looked round and replied, "Yes, I'm Irish, and my name is Kitchener."

JUDGE KNIGHT ILL.—J u d g e Knight is indisposed to-day suffering from a sore throat.

Bright colored straw and fabrics will be used in the spring millinery.

Newfoundland Marine Insurance Company, Ltd.

ANNUAL MEETING.

The annual meeting of the above Company was held yesterday, when the report was presented, and officers were elected. The President, W. A. Munn, Esq., spoke as follows:—

PRESIDENT'S SPEECH.

We have pleasure in presenting the Fourth Annual Report of this Company, and it is indeed pleasing to have really satisfactory returns for this year.

We have been fortunate, as it was exceedingly stormy during October and November, and many losses occurred amongst the local craft.

The rates of the Local Mutual Clubs show higher figures than for many years.

After paying all outstanding claims, and making allowances for every claim of which we have any notification, also putting aside amount for insurances not yet run off, we can show a surplus of fourteen thousand five hundred and sixty-three dollars (\$14,563.00), which gives available assets of forty thousand dollars (\$40,000), and, after payment of claims actual cash value of over \$30,000.00.

When the War broke out we decided to take limited lines of War Risk Insurance on Foreign business, which has assisted our profits materially.

You will also notice that we have invested nearly fifteen thousand dollars (\$15,000) of our funds in Debentures of the Nova Scotia Steel Co., at a price below par, and that bring us in six per cent. per annum. These accumulated profits all assist to build up our capital.

We have made improved connections for Re-insurance with one of the oldest and most substantial Companies in England. We are now in a position to expand our steamship business to any amount, and meet any legitimate competition. The terms arranged show a profit to our Company on all this re-insurance, and should be backed up in every possible way by our shareholders. This point has not been sufficiently considered by our shareholders, or they would see that larger lines of insurance are placed with us. If we are to expand this business as we should, it means that our shareholders have to give us more business.

The Directors recommend that a dividend of ten per cent. (10) be declared for the shareholders on the paid up capital, and the balance of profits placed to reserve with the intention of presenting the shareholders with paid-up script as soon as the amount of reserve is sufficiently well established & warrant this.

The counting of ballot papers showed the same Directors elected as last year.

The shareholders were all very pleased with the result of last year's business, and hope that the coming year will also be satisfactory. The promise of support was emphatic that this business should be transacted here in every way possible in our local Company and keep the money in the country.

The shareholders were all very pleased with the result of last year's business, and hope that the coming year will also be satisfactory. The promise of support was emphatic that this business should be transacted here in every way possible in our local Company and keep the money in the country.

The shareholders were all very pleased with the result of last year's business, and hope that the coming year will also be satisfactory. The promise of support was emphatic that this business should be transacted here in every way possible in our local Company and keep the money in the country.

The shareholders were all very pleased with the result of last year's business, and hope that the coming year will also be satisfactory. The promise of support was emphatic that this business should be transacted here in every way possible in our local Company and keep the money in the country.

The shareholders were all very pleased with the result of last year's business, and hope that the coming year will also be satisfactory. The promise of support was emphatic that this business should be transacted here in every way possible in our local Company and keep the money in the country.

The shareholders were all very pleased with the result of last year's business, and hope that the coming year will also be satisfactory. The promise of support was emphatic that this business should be transacted here in every way possible in our local Company and keep the money in the country.

The shareholders were all very pleased with the result of last year's business, and hope that the coming year will also be satisfactory. The promise of support was emphatic that this business should be transacted here in every way possible in our local Company and keep the money in the country.

The shareholders were all very pleased with the result of last year's business, and hope that the coming year will also be satisfactory. The promise of support was emphatic that this business should be transacted here in every way possible in our local Company and keep the money in the country.

The shareholders were all very pleased with the result of last year's business, and hope that the coming year will also be satisfactory. The promise of support was emphatic that this business should be transacted here in every way possible in our local Company and keep the money in the country.

The shareholders were all very pleased with the result of last year's business, and hope that the coming year will also be satisfactory. The promise of support was emphatic that this business should be transacted here in every way possible in our local Company and keep the money in the country.

The shareholders were all very pleased with the result of last year's business, and hope that the coming year will also be satisfactory. The promise of support was emphatic that this business should be transacted here in every way possible in our local Company and keep the money in the country.

The shareholders were all very pleased with the result of last year's business, and hope that the coming year will also be satisfactory. The promise of support was emphatic that this business should be transacted here in every way possible in our local Company and keep the money in the country.

The shareholders were all very pleased with the result of last year's business, and hope that the coming year will also be satisfactory. The promise of support was emphatic that this business should be transacted here in every way possible in our local Company and keep the money in the country.

The shareholders were all very pleased with the result of last year's business, and hope that the coming year will also be satisfactory. The promise of support was emphatic that this business should be transacted here in every way possible in our local Company and keep the money in the country.

The shareholders were all very pleased with the result of last year's business, and hope that the coming year will also be satisfactory. The promise of support was emphatic that this business should be transacted here in every way possible in our local Company and keep the money in the country.

The shareholders were all very pleased with the result of last year's business, and hope that the coming year will also be satisfactory. The promise of support was emphatic that this business should be transacted here in every way possible in our local Company and keep the money in the country.

The shareholders were all very pleased with the result of last year's business, and hope that the coming year will also be satisfactory. The promise of support was emphatic that this business should be transacted here in every way possible in our local Company and keep the money in the country.

The shareholders were all very pleased with the result of last year's business, and hope that the coming year will also be satisfactory. The promise of support was emphatic that this business should be transacted here in every way possible in our local Company and keep the money in the country.

The shareholders were all very pleased with the result of last year's business, and hope that the coming year will also be satisfactory. The promise of support was emphatic that this business should be transacted here in every way possible in our local Company and keep the money in the country.

Evening Telegram Fashion Plates.

The Home Dressmaker should keep a Catalogue Scrap Book of our Pattern Cuts. These will be found very useful to refer to from time to time.

1136-1086-A SPLENDID COAT SUIT.



Green serge with braid and bands of fur for trimming, is here shown. The suit is composed of Ladies' Coat Pattern, 1136, and Ladies' Skirt Pattern, 1086. The coat has the fronts cut in vest effect, and is dart fitted. It has added skirt sections over the hips. The low neck opening is finished with revers that meet a coat collar in notches. The skirt shows one of the now so popular tunic styles, with panel front and yoke top. The cut is cut in 6 sizes: 34, 36, 38, 40, 42, and 44 inches bust measure. The Skirt in 6 sizes: 22, 24, 26, 28, 30 and 32 inches waist measure. It requires 8 yards of 44 inch material for a 36 inch size. The Skirt measures 2 yards at its lower edge.

This illustration calls for TWO separate patterns which will be mailed to any address on receipt of 10c. FOR EACH pattern in silver or stamps.

1139-A SIMPLE FROCK FOR MOTHER'S GIRL.



Girl's Dress with Long or Short Sleeve and Collar or in Round Neck Outline.

Blue cashmere with trimming of soutache braid is here shown. Brown or red serge with facings of striped or plaid woolen would also be effective. The waist portions are cut in one with the sleeves, and these may be in short or wrist length. The skirt is a three piece model with a lap tuck at the centre back. The Pattern is splendid for all wash materials, such as galates, kindergarten, cloth, poplin, percale, gingham, seersucker and chambray. Also for velvet, silk, cloth or novelty woolsens. It is cut in 4 sizes: 6, 8, 10 and 12 years. It requires 2 3/4 yards of 36 inch material for an 8 year size.

A pattern of this illustration mailed to any address on receipt of 10c. in silver or stamps.

Size No.
Address in full—
Name

N.B.—Be sure to cut out the illustration and send with the coupon carefully filled out. The pattern can not reach you in less than 15 days. Price 10c. each, in cash, postal note, or stamps. Address: Telegram Pattern Department.

Higher Freight Rates.

It would take a sixteen-inch shell in the thorax to arouse the average American citizen to an interest in national defense, but most of us would cheerfully get out of bed at 3 a.m. to discuss higher freight rates.

Higher freight rates have only become a question since the Interstate Commerce Commission took over the power of suspending them. Before they were not a question at all. They were a certainty.

The genial railroad president looked over the books of his customers once a year and if it appeared that there was a margin between cost and production he raised the freight rates. This kept the ordinary business man from becoming haughty and indifferent because it put his money in a safe place where he could not get at it in moments of great recklessness and spend it for peanuts.

Under this system everybody was happy. The shipper was happy because the kind railroad president has left him enough to live on when he might have doubled the rates; the kind railroad president was happy because pretty soon he would be able to sell \$100,000,000 worth of bonds and furnish his palatial new residence with a duke.

Unfortunately the big shippers who wanted some dues themselves conspired with the railroad presidents to raise the rates on the little fellows and lower them on the large, portly boys. This produced bankruptcies, monopolies and other diseases and presently it became necessary for the railroad owners to get permission from Washington before they published any new editions of the 11 pound book of tariffs, which is America's nearest approach to German philosophy in intricacy.

This has led to a sad situation. Owing to the larger number of dukes, country residents, steam yachts and other bric-a-brac used in the construction of American railroads they have been very costly, and when hard times set in they cannot make ends meet—except, of course, those ends represented by a locomotive and a caboose. It will therefore be necessary to raise the freight rates or call in the sheriff.

But if the freight rates are raised the next era of extravagance will see the railroads so prosperous that vast bond issues can once more be floated for the improvement of roadbeds, family trees, etc.

This will once more increase the obligations of the railroad to such an extent that the next hard times will require another horizontal raise with trimmings.

Nobody desires to see the railroad president when reduced to the necessity of collecting money for his business in a hat, but it does seem as if when he is allowed to raise rates he should be compelled to issue bonds with at least the same cautious conservatism exhibited by a sailor who is trying to spend four years' wages in three days.

Best of all Pantomimes—Robin Hood.

Last night the Rossley Theatre was crowded to its utmost capacity to see the new pantomime "Robin Hood," and there's no doubt about it, it is by far the best of any of the big productions yet presented. It is the most spectacular, novel and beautifully costumed show of all. Running smoothly now after the first night, everything gets nicely settled down.

The performance by Robin Hood brings greater credit than ever to Mrs. Rossley. The children have some splendid numbers in this show. Jack Rossley, at the finish, as the Scotch mariner and his ships on dry land is one of the most original and beautiful sights ever witnessed here. Big matinee to-day. Send the children to see Little Red Riding Hood.

AN EXTREME TEST.

"Reckon I look a reg'lar Bluebeard!" quoth Tommy to himself, as he caught a khaki reflection of himself in a passing glass.

On going nearer he gazed at the rough stubble on his chin ruefully, and took a thoughtful look at his watch.

"Just time," he muttered, as he pushed open the door of an unknown barber's shop.

That worthy, wit his patriotic fervour, placed himself at the disposal of Tommy absolutely, and, between various tricky questions on points of war, nicked and gashed our poor soldier's face with consummate skill.

The job finished, the barber surveyed Tommy with pride and admiration, as he flicked him down with a towel. Our hero, however, again went and surveyed his face in the glass.

"Give me a drink of water," he gasped.

"You ain't goin' to faint?" exclaimed the alarmed hairdresser.

"No—oh, no!" calmly replied Tommy, staunching the wounds on his face. "I just want to see if my mouth'll hold water!"

MINARD'S LINIMENT CURE S DISTEMPER.

Some Good Advice.

Here is some advice given to merchants who think they are cutting down expenses when they stop advertising.

The speaker is a very eminent authority. He says:

"Your advertising—if it is advertising worthy of the name—is your best salesman, and you don't hesitate to lay it off indefinitely because business was bad yesterday.

"Your advertising is a bigger factor in your business than your location—and you'll move it down a back street or wipe your advertising location off the city map because you're not feeling right to-day.

"Your advertising is the big sign over your door and you'll take it down and store it in your cellar; your advertising is the most profitable and most economical tax for insurance against loss, and yet you'll lightly 'SAVE'—save the mark!—that expense for a few days if your dinner or business conditions don't exactly suit you.

"Advertising is a great force in business and many great and many foolish claims are made for it, but it is not greater nor more powerful than any other factor of your business. It can't do the impossible. If you expect to get any good from it you must keep it on the job; make it work while you sleep."—Montreal Star.

The Evening Telegram

Is at Your Service.

Our Sealing Fleet.

As far as it is known at present, seventeen local steamers will prosecute this year's seal fishery, while three ships from Halifax will engage in the hunt in the Gulf. They are the Seal and two Norwegians. We understand that Baine Johnston & Co's. new steamer, now under construction, will not be ready in time to go. Two of last year's wooden fleet, the Newfoundland and Ranger, it is said, will not take part in the fishery this spring. The local fleet, owners and masters are:—

Bowring Bros., Ltd.
Stephano—Capt. A. Kean.
Florizel—Capt. Joe Kean.
Eagle—Capt. E. Bishop.
Terra Nova—Capt. W. Bartlett, jr.
Viking—Capt. W. Bartlett, jr.

Job Bros. & Co.
Nascope—Capt. G. Barbour.
Boethic—Capt. W. C. Winsor.
Neptune—Capt. Bax. Barbour.

A. J. Harvey & Co.
Adventure—Capt. Jacob Kean.
Bellaventure—Capt. C. Cross.
Bonaventure—Capt. Bob Bartlett.

Crosbie & Co.
Sagona—Capt. S. R. Winsor.
Fogota—Capt. S. Barbour.

James Baird, Ltd.
Erik—Capt. Dan. Martin.
Diana—Capt. John Clarke.

Baine Johnston & Co.
New Steamer—Capt. J. Randall.
Bloodhound—Capt. Alpheus Barbour.

Job Roberts.
Kite—Capt. Burgess.

Letters From Troops.

We direct attention to a notice of the Postmaster General in reference to the transmission of letters and postcards to and from troops on active service. Letters and postcards from our soldiers on the other side which are not stamped or insufficiently stamped are ordered to be delivered to those to whom they are addressed free, and postmasters are directed to forward all letters and postcards unstamped to their destination. The effect of this will be the free transmission of letters and postcards to and from our troops on active service. They are all worthy of this concession from the Government.

St. Pierre Volunteers.

On her way east the S. S. Portia called at St. Pierre and took on board three young men, who came here to join our volunteers. They are strapping fellows and should make splendid soldiers. On arrival last night they were met by the French Consul.

Parade Rink open to-night; ice in splendid condition; Terra Nova Band in attendance.—li

THE LINTROSE.—We hear that negotiations are now going on for the purchase of the Reid Nfld. Co's steamer Lintrose, which is a fine ice-breaker, and would likely be used to keep open the passage of the Archangel.

The large Napoleonic cuff, with frills showing below it, is in evidence.

CLEARING BALANCE OF

Ladies' Hats

At Half Price,

50 cents, 90 cents, \$1.20 and \$2.00.

LATEST FALL STYLES.

Liberal Reduction in Ladies' FURS.

Robert Templeton.

Long Rubbers and Leggings.



This is the season for Long Rubbers and Leggings. We carry

MEN'S and BOYS' LONG RUBBERS.

WOMEN'S and CHILDREN'S LONG RUBBERS.
Also

BOYS' and MEN'S LEATHER LEGGINGS.

WOMEN'S SPATTS, assorted shades. . . . 60c. to \$1.20

CHILDREN'S SPATTS, all shades. . . . 45c., 50c., 60c., 70c. to \$1.20

The largest stock in the city to choose from.

LOWEST PRICES.

Parker & Monroe, Limited.

THE SHOE MEN.