### LOCAL AND PROVINCIAL.

The new branch of the Bank of New Brunswick will soon be opened at East

Cosman & Wetmore, country market,

at present. It will be some time before

these fish will be a staple on the market. J. A. Gregory's new mill at Lepreaux was put into operation Wednesday after-noon, and everything was found to work

It is not likely that any mackerel trap will be set at Clarke's Harbor this season. There were three of them last year, none of which paid expenses. Crews are not readily obtainable.—Coastguard.

The Addino Paddock is advertised for late John McMurty's grocery business sale at Chubb's Corner on the 25th inst. Capt. Pitts' property at Kingston, Kings county, is also advertised for sale on Sat-salt and commission merchants, city, has urday, the 29th inst-

Sixty head of fine cattle have been purchased in upper Canada for the St. John Easter market. Several of these cattle are shown in a fat stock show at

F. M. Gorham, of Indiantown, is cutting into a large rock formation at the rear of premises, in order to secure quarters from the conducting of a meat packing.

Will Be Here in Summer—Mayor Danie ed around the wards, after performing an operation, with his white coat bestieves premises, in order to secure quarters to Ottawa. into a large rock formation at the rear of his premises, in order to secure quarters for the conducting of a meat packing

prices will be paid for this service.

of Nurses have chosen Judge Forbes president; J. Gardiner Taylor, vice-president; H. D. McLeod, secretary-treasurer; Mrs. David McLellan, convener of the ladies' committee and representative of the Women's Council.

Isaac J. Olive, government inspector of hulls, returned yesterday after inspecting the steamer Cumberland in dry dock at the steamer Cumberland in dry dock at Hoboken, N. J. She has been fitted with Blair and Tarte and again improvement facilities was the theme. They asked the additional brand new boilers and generally repaired throughout. Everything was found entirely satisfactory. The steamer came out of the dry dock after her inspection.

customers for their generous patronage. He has arranged with Mr. Pederson, the florist, to supply 300 potted plants, one of which will be given to each customer today, whose purchase amounts to \$1 or

and this is his first visit to his native
land. He expects to return to Nova
Scotia the first week in April. During his
absence William Fraser assumes the
duties of general manager.

son the prelimer asset in writing
but his request in writing
While in Ottawa the mayor also asked
Mr. Tarte for the use of the government
dredge on the east side of the harbor. It
would be required at once and as it could

S. J. Shanklin, of St. Martins, sends The Telegraph a small sample of wheat flour ground from wheat grown by him in St. Martins, the miller being Aubrey Vaughan, who last fall purchased in Ontario a complete roller grist mill, and has been giving entire satisfaction to his numerous customers in the parish. Mr. Vaughan proposes importing corn and grinding it to poses importing corn and grinding it to another the local demand. It is horsed the tomers in the parish. Mr. Vaughan proposes importing corn and grinding it to supply the local demand. It is hoped the venture will prove a financial success.

ing the next few months will greatly exceed those of any previous year, says the Leader. The barquentine Glenrosa is chartered for the season to carry to Portchartered for the season to earry to Portland and other ports; tern schooner Falmouth four trips to Portland. The C. R. & C. Co. will also keep in employment for American ports all five barges, S. S. Springhill and S. S. Flushing. For St. John trade all available small sail tonnage will be used and these craft are already hauled off preparing for the trade.

\*\*Transport of the season to earry to Portland and other season to earry to Portland and other ports; tern school and the C. R. & C. Co. will also keep in employment for American ports all five barges, S. S. Springhill and S. S. Flushing. For St. John trade all available small sail tonnage will be used and these craft are already hauled off preparing for the trade.

The funeral of Edward Williams was held Thursday afternoon from his late home, Erin street. Rev. W. O. Raymond was the officiating clergyman and burial took place in the Church of England burying ground.

The direct cause of Mr. William's death was most unusual. Several weeks ago while at dinner he accidentally swallowed a small fragment of chicken bone which, finding a lodgment in the bowels, brought on inflammation. Mr. Williams had been connected with Peter's tannery, as a car-penter, for about 25 years. The employes attended his funeral in a body.

Chas. L. Simons, E. J. Townshend, A. nerves. It feeds them with fat. Chatham World. Stevens and I. C. Townshend, of London, Eng., arrived in the city on the Numidian Wednesday morning and left in the afternoon for the Northwest Territories, where they will engage in agriculture. All are

wealthy young Englishmen and their mentor on the business trip is P. B. Gregoir, of Waghorn, N. W. T., who has been in the Canadian west for several years and has made a success of it. Mr. Gregoir has been several months in the old country. He was instrumental in organizi party and has secured large tracts of land for them on which agriculturae will be practised on the most up-to-date plans.

W. E. Skillen returned Wednesday from Ottawa, where he had been on business connected with the fishery census. He said the figures could not yet be published, as they were not all completed. The returns would, however, be something of a surprise, as they would be found to differ largely from the reports sent in by the officers of the fisheries department. In no case did they correspond with the blue no case did they correspond with the blue book returns, which are made up from the reports of the officers. This, Mr. Skillen said, was one of the reasons of the delay in the completion of the returns, but another is that all the commissioners have At Fredericton Monday, Rev. George
B. Payson married William Gregory, of
that city, and Miss Jane McCready,
St. John.

In the completion of rectangular statements are not yet handed in their statements. As far as he knew, the only New Brunswick counties behind are Gloucester and Charlotte.

J. Walter Soper, meat store, Moncton has sold out to A. W. Garland. Jas. A. Robertson has succeeded to the

HON. MR. TARTE COM-ING TO ST. JOHN.

ment in this issue of drift logs, which the for the civic delegation which visited the farmers along the river are asked to pick up and hold until called for. The usual provement matters. His report which Capt. Longmire has taken out of winter ing character and was closely listened to Capt. Longmire has taken out of winter quarters his schooner Packeti, and is loading her with freight at Tupperville, preparatory to starting in on his regular trips to St. John.—Bridgetown Monitor.

Bridgetown Monitor. board of trade and the Imperial Dry The governors of the Victorian Order Nurses have chosen Judge Forbes Rourses have chosen Judge Forbes Had an interview with Hon. Mr. Blair and talked dry dock matters. They arranged talked dry dock matters. They arranged to the control of talks for parents and teachers on the control of talks for parents and teachers on the control of talks for parents and teachers on the control of talks for parents and teachers on the control of talks for parents and teachers on the control of talks for parents and teachers on the control of talks for parents and teachers on the control of talks for parents and teachers on the control of talks for parents and teachers on the control of talks for parents and teachers on the control of talks for parents and teachers on the control of talks for parents and teachers on the control of talks for parents and teachers on the control of talks for parents and teachers on the control of talks for parents and talked dry dock matters. on Mr. Blair's advice, to amend the request of the Imperial Dry Dock Company, and ask for a grant of 3 per cent for 20 years on a dock to cost from \$800,000 to Mayor Daniel is in receipt of a letter from C. A. Duff-Miller, agent general in London, stating that he is sending 250 copies of the speech delivered by the Prince of Wales in Guildhall on his return from the colonies. The copies are for circulation among those who would desire from creased facilities at the west side of the harbor were laid before Mr. Blair and

government to build the additional wharves and warehouses which the growing trade of the port makes necessary.

Mr. Tarte said he would be in St. John

The collection of county taxes is being vigorously prosecuted and the arrears are coming in well. The committee appointed to deal with the matter will meet Monday next when it is expected warrants for distress and for the sale of real estate will be issued. About 100 of these will go out in each parish as a starter and more than the collection of country taxes is being with the arrears are would go over the ground with Mr. Blair and see what required to be done. Mr. Tarte asked what the improvements would cost and was informed by the delegates he was interested in the pational transportation. out in each parish as a starter and more will follow when necessary.

terested in the national transportation question and realized St. John's position J. N. Harvey, the Union street clothier, finishes his first year's business in St. John today, and desires to thank his many

ment would make any expenditures. P. Gifkins, general manager of the Dominion Atlantic Railway, has gone to London to attend the annual meeting of his company, Friday, the 21st inst. Mr. Gifkins has been in Nova Scotia since 1871, coming from England in that year, and this is his first visit to his native

not be used on the St. John river for sometime it could be very well employed in harbor dredging. He also spoke to Mr. Sutherland, minister of marine and fishies, as to a lightship for the Lurcher Shoels and was informed that the money Shoals and was informed that the money

report be received and that the members be thanked for the zealous manner in which they had prosecuted their duty. The motion carried unanimously.

It is not he that searches for praise that

nerves act".

Healthy nerves are fat nerves. It is fat in the core of a nerve that by hardening and softening creates nerve action.

Maybe this explains why Scott's Emulsion has always been such a remarkable

Scott's Emulsion makes fat

Province Stirred Over the Public Hospital Revelations.

A CHANGE NECESSARY.

Opinions Expressed by the Newspapers of Various Sections of New Brunswick After Reviewing the Stories the Patients Tell.

If one half of which is told of the in ternal economy of the General Public Hospital at St. John is true, the manage

tion now proceeding under the chairman Former patients at the institution swear that the hospital is, or has been infested with mice and bed bugs, that the food is diabolical, sour bread, bad potatoes, communications of the bills communication of th rancid butter, etc., that a doctor made his appearance on duty in a state of in-

If these things are true and they are a large sum annually from the provinci

treasury, and other public sources, and its management and general administra-tion should be above reproach. On the committee of management are some of the leading citizens of St. John, several shame and a disgrace if the vestigation. We trust the matter will be probed to the very bottom and the responsibility of the apparent bad manage-ment placed on the proper shoulders.

The people of St. John and of the whole province are reading with considerable interest the evidence which is being published in regard to the St. John Public Hospital. This evidence is being taken by a commission, consisting of Chief Justice Tuck and two other commissioners, both of whom are laymen, and some of the testimony already given is highly interesting. As the St. John Public Hospital is open to all comers, as our our Victoria Hospital is, being in part supported by the province, and as resistent of the province resort hold. The Telegraph up to ridicule and

The hospital is managed by a board of commissioners, and the hospital work is done by a body of visiting physicians. There is also a resident physician, who is usually a young man just beginning the practice of medicine, and who has no real authority. Many people think that this arrangement is faulty, because it removes the power from the person who is moves the power from the person who is anything goes wrong, and gives it to a number of professional gentlemen who have their own business to attend to, and whose visits to the hospital are only occasional. It would not be proper to anticipate the verdict of the commissioners, which may indeed be a long way off, for there will probably be a great deal of testimony given before the inquiry is concluded, but we have no doubt it will be found that in envery renticulars the

be found that in several particulars the management of the St. John hospital requires amendment. The building is now about 40 years old, and the appliances for ventilation are not of the most mod-ern type. No doubt the commissioners have been restrained from making improvements by lack of money, but no such excuse should prevail where the public health is involved. Some testimony which has been given goes to show that the hos pital is not kept in as clean condition as it ought to be in, and there have been many complaints in regard to the cooking. We believe the commissioners themselves are prepared to admit that the arrangements in this respect are faulty, and yet we all know that good cooking and properly prepared food are very essential restore confidence in a necessary public inproperly prepared food are very essential in connection with the care of sick persons. When people are ill and the stomach is weak is the time when dainty food is needed to tempt the appetite, but from the evidence given it would seem as if this kind of food was lamentably lacking in the St. John Public Hospital. The government are entitled to credit for hypography this mostless fewered earliers. ringing this matter forward and orde

ing a thorough investigation, so that the interests of the public may be protected. These interests, it is needless to say, are the only ones for which the Gleaner is Moncton Transcript.

Judging from St. John newspaper re ports of the evidence taken at the investigation into the affairs of the general nospital there the institution is not well managed. Bugs and mice sported among the patients; the butter was declared to be rotten, whatever that may mean, and the inattention to patients unless the cylindence be disproved in rebuttal, is somewhat startling. One of the witnesses said be rotten, whatever that may mean, and the inattention to patients unless the evidence be disproved in rebuttal, is somewhat startling. One of the witnesses said that a crying boy, who was suffering from bed-sores, was told by a doctor "that if he did not stop crying he would take him by the heels and dash his brains out." It is incredible that any medical attendant would make with the said should near would make the said that said the said the said the said the said the said the said that said the said the said the said the said the said the said that said the sa ant would make such a statement and the evidence in reply will be watched with in-

An inquiry into charges against the management of the St. John Public Hospital is eliciting some pretty strong evidence against that institution. Bed bugs, according to witnesses, swarm over pati-

## an equally uninviting character are complained of, not to mention inattention of

plained of, not to mention inattention of the part of nurses. There should be a thorough shaking up of the concern, and a root-and-branch reformation effected. We have often heard St. John men say to persons who spoke of going to the general hospital to be treated: "Don't go there; go to the private hospital," and now we know what they had in mind when they gave such advice.

Fredericton Herald, March 1. The evidence submitted at the St. John

hospital enquiry continues to reveal a most disgusting condition of affairs at that institution. None of the hospital staff, says the Star, deny the statements that mice and rats can be found in the that mice and rats can be found in the building. There are lots of them. And in regard to bed bugs, it is said to be impossible to keep them out.

It might be a good idea to condemn the hospital commissioners to sleep a few was found guilty and some mada.

The only criminal case was The King vs. Solomon Beabauling. He was accused of arson. The prisoner confessed his crime, on which the crown relied. The defense called three witnesses to show that the prisoner was an imbecile, but he was found guilty and some found guilty guilty and guilty guilt nights in the institution, that they might experience contact with the mice, rats and

## COUNTY FINANCES.

An Appeal for Reduction of Taxes--Bills to Be Sent to Legislature.

The finance committee of the municipal pality met yesterday afternoon in the county secretary's office, and considered an appeal of Charles Fawcett for a reducter. A. C. Fairweather was heard in sup port of the appeal, and an agreement was reached by which the matter will lay over for three months, pending the settler of legal difficulties in reference to Mr

sidered bills to issue debentures for \$7,000 to pay the indebtedness on the isolation hospital; to issue debenutres for \$14,000 ion and improvement of the county jail; to re-establish the correct line be-tween the city of St. John and the parish of Simonds. All the bills were agreed to and Councillors Millidge, Lee, Long and County Secretary Vincent were named as If these things are true and they told in a most direct and convincing way, the hospital needs a general shaking up from the commissioners down to the provincial legislature. They will go to the capital the last of next week or the capital the last of next week or the first of the week following.

### LETTERS TO THE EDITOR.

Evils of Home Study System.

the Editor of The Telegraph: of talks for parents and teachers on the evils of the home study system as at present practiced in our public schools.

Miss Bray would like an expression of opinion on this subject, either through

dents of every part of the province resort to it, its conditions becomes a matter of provincial concern. There have been for several years past many complaints of the St. John hospital, but until the present time no serious attempt has been made to investigate its real conditions. The hospital is managed by a board of computisioners and the hospital world.

> these hotels so that future travellers could avoid them. By a letter in Saturday's Telegraph it is shown that some patients get the best of treatment. It is to be hoped all will receive the same treatment in the future. In some quarters lack of funds is claimed as a reason for sour bread and bad butter being used. During the years named the hospital had the following amounts at its disposal:

> 1895.....\$42,319.85 1898.....\$41,399.26 1896. 33,807.06 1899. 42,656.44 1897. 40,595.06 1900. 44,069.53 Another matter might be interesting to

> the public as bearing upon the sour bread allegations. This is the former sale of swill from the hospital. In the years stated, the amounts received by the hospital as revenue for the sale of swill were: 1895......\$85.00 1898.....\$70.00 1896..... 50.05 1899..... none

> 1897...... 50.00 1900..... none I presume that in the two latter years,

Yours, etc., A RATEPAYER.

March 10th, 1902. Lack of Postal Notes Complained.

To the Editor of The Telegraph:

Sir,-I have tried several times to proone dollar to pay up as above. I think postal notes are really good things for use impossible, and I think you will be doing a good thing by seeking to have the gov

ernment arrange for all post offices in places where there are no money orders amount. I like your paper very much-cannot seem to get along without it; pre-fer the Daily, but not having a daily mail, have to be content with the Semi-Weekly, which suits me well.

You would be doing a good turn for this island if you advocated the Summerside Cape Tormentine route for winter communication. We contend that this winter it has not been given a fair and honest test, yet enough has been accomplished to prove it better than the Pictou-George-town route—from 24 to 48 hours quicker.

## THREE YEARS' SENTENCE.

prominent man in the affairs of Mada-

Prior to the closing of the court, the grand jury made a presentation on the death of Milton Dayton.

They told of the deep sorrow which was theirs at the demise of Mr. Dayton. He was a man whose integrity commande the fullest confidence. He took an activ to insure the success of the party he espoused. Heartfelt sympathy was extended to the widow and children.

Some Bright Comments on the Condition by a Contemporary.

The hospital inquiry at St. John, while has brought out a great deal of evidence that is not evidence has also brought ou much that is evidence, and which show beyond the shadow of a doubt that the affairs of the institution have not been managed with that regard for the comfort and health of the inmates which should govern all such institutions. While should govern all such institutions. While the matron and the nurses may have made mistakes and acted improperly in some instances, the chief fault (if the royal commission would permit us to say) seems to lie with the hospital methods and managers. If the institution does not contain modern comforts and necessities; if it is not kept in proper sanitary condition; if contractors are allowed to palm off sour bread, rancid butter and tough beef upon the hospital, it is the fault of beef upon the hospital, it is the fault of the commissioners. If they had been at tending to their duties as they should, they ought to know the existing condi-tions, and if, knowing them, they failed to provide a remedy, they are censurable wonder that they should lose their ter pers once in a while and say "things" when they found themselves handicapped when they found themselves handleapped—as they undoubtedly were—by their surroundings! The inquiry having disclosed such unwholesome conditions, a rigid reform should be instituted; the hospital should be modernized, and a better system of management and inspection provided. The present system of management—one conventionary assuming the responsibility. commissioner assuming the responsibility for one month and one for another-wrong. The evidence shows that some the commissioners were alive to their duties, while others were not. In an important matter of this kind there should be no divided responsibility. There be no divided responsibility. Ther should be one head—that head an experi enced medical man with some business i issioners for the institution the commissioners for the institution in all its departments. A reduction in the number of commissioners would also be an advantage. The body is too cumbersome at present. If there were fewer men they would do better work. It would also be wise, if sailors are to be treated that a separate ward should be provided for them, so that they would not be brought in contact with the other in

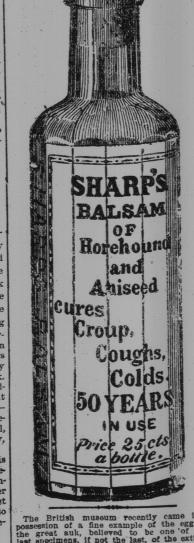
Supreme Court of Canada.

Ottawa, March 11—(Special)—In the Supreme court today judgments were

for breach of contract in the Soulanges canal and expropriation of his quarry at Rockland.

In Elizabethtown vs. Township of

Augusta the appeal was allowed



Solomon Beabauling in Madawaska Circuit Court-Reference to the Late Milton Dayton.

The sitting of the Madawaska circuit Riley, Queen street, Wednesday, announced Judge Tuck, addressing the grand jury, made feeling reference to the death of Milton Dayton, who for years had been a

interest in all public matters and did much

THE HOSPITAL EVIDENCE.

any of his own men found dressing them selves in captured clothes, even to cover their partial nakedness. An interviewer tried to draw a condemnation from Mr. Charles Dilke, who replied tersely that on the ground that probably otherwise the Boers would be naked.

Lady Methuen, who left for Cape Town March 5, arrived at Maderia Tuesday on her way home from South Africa. She received the news of the wounding and received the news of the wounding and that the following are reported dangerthe capture of her husband in a government despatch. She disembarked and James Geo. Stevenson, S. A. C., "C." division, father, W. S. Stevenson, More-

The following despatch, dated Pretoria, him."

The war secretary, Mr. Brodrick, announced in the house of commons today that he understood that Gen. Methuen

RSS., N. W. I., an oth March, also Jesse Frederick Roberts, S. A. C., Val Station, 9th March, mother, Mrs. Roberts, 6 Berthlett street, Montreal, (Sgd.) CHAMBERLAIN. AN OLD SALT. Cumberland County, N. S., Captain, Who Has Seen Much of the World.

wider range of interesting experiences than Captain James George, the well-known Parrsboro pilot, says the Leader. Capt. George has had an experience not in monstrous iron ships of sail or steam mates. By carrying out some such arrangement as suggested above the usefulness and good name of the hospital might easily be restored.—St. Andrews Beacon. but in the staunchest and speediest little schooners ever built in Nova Scotia. He has taken several such vessels to the West Indies and South America and sold them for their local trade. About 16 years ago he crossed the Atlantic in a schooner built in Parrsboro, the Daniel Yorke. While at Queenstown in the south of Ire-

supreme court today judgments were given in the following cases:

King vs. Stewart, appeal dismissed with costs; Taschereau dissenting. This is in connection with Archie Stewart's claim Christ at Sea will recall the details of a Christ at Sea will recall the details of a voyage from Parrsboro to the West Indies in a 24 ton schooner leaving Parrsboro in December over 26 years ago. Capt. George was master of the schooner and the now world-famed author was mate. At present Capt. George is having built at Pereau a clipper schooner of about 30 tons register. This vessel he intends taking south next autumn in the expectation of making a profitable sale.

# First Anniversary.

SATURDAY, March 15, 1902.

Today finishes our first year in the Clothing business in St John. One year ago we asked you to share our trade with us and promised by buying in the best markets, and marking goods at the smallest margin of profit, to give you the best values in the city. You have taken us at our word and our year's volume of business taken as a whole, has much surpassed our expectations, for which we wish to thank our many patrons and hope for their continued favors. We have secured three hundred beautiful Potted Plants and will give one Eday with each sale of one dollar and over.

Respectfully yours,

J. N. HARVEY, Opera House Block, 199 Union Street, St. John, N. B.

## METHUEN AT KLIERKSDORP, DOING WELL

Announced in Commons, and Timothy Healy Wanted Kritzinger, Boer Leader, Released--Lady Methuen Hears of Husband's Mishap.

London, March 12—There is a great deal | had been released.

of irritation here over the outburst of triumphant ridicible over General Method of General Method for Commandtriumphant ridicule over General Methuen's disaster in a section of the Continental press. Such a tone, however, is nowise universal, and there are prominent organs in Berlin, Vienna, and Paris which, considering the sympathies of their readers, comment upon the affair with remarkable restraint. The soreness of Englishmen over the fact that General Delarey's men wore khaki is not salved by those who find satisfaction in precedents. Among other data on the subject is "Stonewall" Jackson's threat to shoot any of his own men found dressing them Timothy M. Healy (Irish Nationalist) amid Nationalist cheers, invited the government to show equal magnanimity and release Commandant Kritzinger Mr. Brodrick, later, said the telegram received did not specifically say that General Methuen had been released. But from the fact that he was in the hands of a British medical officer, it was presumed that the

medical officer, it was presumed that the general had been releas Khaki is a vague term.

Continental critics who admit that the and were sent to the quarantine station at Lemon Valley. A boat containing eight of the men capsized, but they were all saved. wearing of English uniforms by the Boers is contrary to the laws of war excuse it

March 13, has been received from Lord General Methuen was brought to ion, Hoofstad, mother, Mrs. Galbraith, Klierksdorp today. He is doing well. Everything possible is being done for Assa., N. W. T., all 8th March; also Jesse

Against Compulsory Vaccination. New York, March 13—Today the board of health adopted a resolution declaring against compulsory vaccination in any

There is probably no master mariner on the Nova Scotia coast who has had a is the school for women who wish to be-

St. Helena, March 11—Thirty-nine Boer prisoners, including General Ben Viljoen, have arrived here on board the Britannic,

wood, P. O. Ont., and William Dawson, S. A. C., "C." division, father, Mr. Daw-

son, Toronto; also, Quartermaster Sergt. Archibald Galbraith, S. A. C., "E." divis-

Intercolonial Railway.

trains will run daily (Sunday excepted), follows:

TRAINS LEAVE ST. JOHN.

Express for Halifax and Campbellton... 7
Suburban Train for Hampton... 11
Express for Foint du Chene, Halifax and Pictou... 12
Express for Sussex 16
Express for Quebec and Montreal... 17
Express for Halifax and Sydney... 22

TRAINS ARRIVE AT ST. JOHN.

Express from Halifax and Sydney... 6
Express from Montreal and Sydney... 6
Express from Mustreal and Quebec... 12
Suburban train from Hampton... 13
Express from Montreal and Quebec... 12
Suburban train from Hampton... 13
Express from Halifax and Pictou... 16
Express from Halifax and Pictou... 16
Express from Monton (Saturday only). 23
All trains run by Eastern Standard Tim
24.00 o'clock is midnight... POTTINGER,

City Ticket Office: 7 King Street, St. John, N. B.

# Horse Shoes.



Light, Medium and Heavy Summer Pattern. Winter or Snowball Pattern. I. X. L. Steel.

Horse Nails.

: St. John, N. B. T. McAVITY & SONS,

Featherweight Steel,

Toeweight Steel.

Strachan's Gilt Edge Soap won't wash away as readily as other soaps, and does the work more thoroughly with less labor.

Use Strachan's Gilt Edge Soap and you'll have the best Soap.

Save the wrappers and you can get the best premiums.