

THE EVENING TIMES.

ST. JOHN, N. B., DECEMBER 20, 1905.

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 warring industry 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 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 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 inmate 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 dime and quarter 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 \$30,000, 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 the industrial insurance are made high enough so that men who would be excluded from ordinary life insurance because of the hazard of their occupations can be taken into the scheme. For these rates the policyholder 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 policyholders 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 policyholders 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 policyholders \$287,000,000; it has received from reserve investments \$115,500,000—making a total receipt of \$399,500,000. It has in the same time returned to policyholders 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 \$399,500,000 represents necessarily the permanent proportion to exist between what the policyholders 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 policyholders will be considerably larger. But we can conclude that an insurance business which year after year returns less to policyholders 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 little 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. The revelation of his 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. Blackwell 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 more 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 generating in St. John. The game is worth the candle.

Apparently local 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 guarantee.

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 employees 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.

THE EVENING TIMES, ST. JOHN, N. B., WEDNESDAY, DECEMBER 20, 1905.

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.

J. N. HARVEY, Men's and Boys' Clothier, 199 and 201 Union Street.

FOR MOTHER OR SISTER

- FELT SLIPPERS \$1.00
- KID HOUSE SLIPPERS \$1.00
- DRESS SLIPPERS \$2.00
- PATENT LEATHER PUMPS \$2.50
- OVERSHOES \$3.00
- IDEALS (elk rubbers) \$1.20
- WOOL-LINED RUBBERS \$2.00
- RUBBER BOOTS \$3.50
- GAITERS \$2.50
- WOOL SOCKS \$2.50
- MOUSE MUCKERS \$1.25
- ICE CREEPERS \$2.50
- SILK SHOE LACES \$2.50
- "QUEEN QUALITY" BOOTS \$3.75
- ELK SOLE OXFORDS \$1.60

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LACE CURTAINS cleaned and done up EQUAL TO NEW. Carpets cleaned and beaten. Dyeing and scouring.

MACAULAY BROS. & CO., City Agents

Children's Box Calf, nice Dressy Shoes low heels, \$1.30. Children's Dongola Kid, spring heels, patent tips, \$1.15. Misses' Box Calf, low heels, \$1.60. J. W. SMITH, 37 Waterloo Street.

CHRISTMAS DISPLAY.

"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, Lard, Chopped Suet, Sausages.

O'NEIL BROS., City Market.

Hawker's Balsam

WILL CURE YOUR COLD.

All Druggists Sell It.

YOUR AD. HERE

Would be read by thousands every evening

Xmas Gifts.

Travelling Cases, Toilet Sets, Manicure Sets, Work Boxes, Glove and Handkerchief Boxes, Collar and Cuff Boxes, Portfolios, Music Racks, Shaving Sets.

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 Rochelle (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 Railroad. 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 horror of the scene. 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 CHARM

A railroad train roaring through a wilderness where a pine tree, two natives and a dog are a "wonder" to the eyes of the one or two thousand feet high; green around the base and dark blue at the top, in season, caribou that cross the track by thousands when migrating; tens of thousands of antelope lakes (over 3000 known ones and 600 with names) with nobody to look for them; hills and valleys with basins of water; the whole country is a vast and beautiful scene. The narrow-gauge road is the most perfect of its kind in the world. It is a masterpiece of engineering and a masterpiece of scenic beauty. When we return it will seem commonplace.

A PRE-CHRISTMAS THOUGHT

(Boston Transcript.) A few days more and the rush of preparation will be over. The bewildering and bewildering display in the shop windows will have been seen. The children will be on their way to their respective destinations, the delivery of the gifts of getting ready for Christmas will have been completed. The religious festival of Christmas effort to give as valuable presents as you will get, this festive day, let you remember someone who could use it to remember. This absorption in the outward and visible tokens of Christmas and the obviousness to its inner and spiritual significance. There are something more than mistletoe and holly, plum pudding and a bowl of punch. Christmas means a word to men. Are you laying in a stock of that valuable commodity? Christmas means peace on earth. Are you planning to be estranged? Christmas means to be kind to those who are planning to be kind to you. Christmas means to be generous to those who are planning to be generous to you. Christmas means to be merciful to those who are planning to be merciful to you. Christmas means to be loving to those who are planning to be loving to you. Christmas means to be kind to those who are planning to be kind to you. Christmas means to be generous to those who are planning to be generous to you. Christmas means to be merciful to those who are planning to be merciful to you. Christmas means to be loving to those who are planning to be loving to you.

MR. COPP'S VIEW

A. J. S. Copp, M.P., of Digby, speaking of the G. T. Pacific, said yesterday the latest survey 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 have 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 commercial 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 yearn to have a branch of the distance would be greater to Portland than to St. John.

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 peck 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 Osagequid 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 difficulties for the boats were being 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 he had been the case of the Western Extension as usual.

Inspector McMulkin is still going the rounds of the factories in and about the city, to see that when on an average conditions may be regarded as fairly satisfactory. Some important changes are necessary, however, as the year goes on away behind the times. This week he has visited Radolph & Baker's, Mispick Pulp Mill, the Dunn Park Factory and Ready's Laundry.

Curling Coats

—FOR—
Xmas Gifts.

Last year we were headquarters for Curling Coats. This year we have many new and handsome patterns. Curling Coats make very acceptable Xmas Gifts. Please call and inspect. Orders should be given early.

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We make a specialty of repairing load, platform and counter scales, also weigh beams, to conform with inspectors' requirements.

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Are appreciated by Young and Old.

FOR MOTHER—Felt Shoes, Jaeger Wool Slippers.

FOR FATHER—Over shoes, Rubber Boots, Jaeger Wool Slippers, Fancy Slippers.

FOR GRANDPARENTS—Cosy Slippers, Easy Fitting Boots.

FOR BROTHER—Hockey Boots, Moccasins, "Foot Rite" Shoes.

FOR SISTER—Dressy Slippers, Patent Leather Shoes, Skating Boots.

Francis & Vaughan, 19 King Street

Our Holiday Stock

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New Jewellery in all the latest novelties. New Watches in complete variety. New Chains in all the popular patterns. New Sterling Silverware, Silver Plated Ware, Cut Glass, and a host of attractive goods too numerous to mention.

FERGUSON & PAGE, Jewellers, 41 King Street.

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The Best Factories in Canada are represented in the New Stock of Boots and Shoes for Fall and Winter, which I have just received. You will find what you want at right prices. Call today.

Mistletoe and Holly, CHRISTMAS BELLS, CUT FLOWERS and Potted Plants.

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Santa Claus is at Parson's West End,

With lots of toys for his little friends. Automobiles, Trolley Cars, Iron Toys, Steam Engines, Magic Lanterns, Toy Picture Books, Dolls and hundreds of pretty things to make every one of his friends happy. E. O. PARSONS, West End.

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Your hair should be cut in the style most becoming to your features. If you call here you will be exactly suited. Try your next shave and hair cut at "The basement barber shop."

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Cauliflower, Oyster Plant, Brussels Sprouts, Lettuce, Radishes, Celery, Parsley, Water Cress, Sweet Potatoes, Artichokes

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Fresh Pies.

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FRESH FISH DAILY.

You can get fresh fish here every day. Salt and smoked fish too; all kinds. Fresh vegetables in abundance. COLLINS BROS., 17 Winslow St. ST. JOHN WEST.

PHOTOS PHOTOS PHOTOS!

Photos of the Scholars of Victoria and Alexandria Schools can be seen at my studio. Also views of the Launching of the Ludlow. Amateur finishing a specialty. GEO. C. M. FARREN, 74 Germain Street.

... XMAS FURS...

MINK TIES AND STOLEES. GREY SQUIRREL STOLEES. WHITE and BLUE THIBET STOLEES. WHITE FOX TIES. MARTEN TIES AND STOLEES. SPECIAL PRICES FOR THIS WEEK.

F. S. THOMAS, - 539 Main Street, North End. Store open till 10 p. m.