

THE SEMI-WEEKLY TELEGRAPH is published every Wednesday and Saturday at \$1.00 a year, PAYABLE IN ADVANCE.

ADVERTISING RATES. Ordinary commercial advertisements taking the run of the paper, each insertion, \$1.00 per inch.

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WANTED—Six copies Semi-Weekly Telegraph of June 28, 1905. Please send same to the Telegraph Publishing Co., St. John, N. B.

Semi-Weekly Telegraph

ST. JOHN, N. B., SEPTEMBER 16, 1905

A STRANGE HAPPENING

The Japanese censor does not permit many details concerning the loss of the Mikasa, Togo's flagship, to reach the outside world, but that she caught fire and sank, involving the loss of nearly 600 lives seems established.

QUEER TRANSACTIONS

Mr. Hughes, who is conducting the life insurance investigation, is a very ardent manipulator of the ineffectual corkscrew. Applying this useful weapon with skill and vigor yesterday he drew from a reluctant official of the New York Life Insurance Company an admission concerning something like a gigantic "wash sale" involving \$800,000.

GREAT DIPLOMACY

But a few years ago, during the darkest days of the South African war, the British lion was enjoying—or enduring—a period of "splendid isolation."

normal requirements, while not overstepping the punitive provisions? "The surprise of the week is the revelation that all of the greater companies are frequent participants in underwriting schemes to float bonds and other securities. Success in the way of profit, following such ventures, does not obscure the fact that such practices are excursions into the speculative side of finance.

A time is coming, evidently, when "mutual" companies must be mutual in fact as well as in name. The policy holders, considering the immense individual profits of directors and manipulators, will be apt to insist that these gentlemen work for the good of the insured.

FRIENDLY CRITICS

If Mr. Charles H. McIntyre, The Telegraph's Boston correspondent, were not a native of New Brunswick and were not known to be intensely interested in the progress and prosperity of the land of his birth, his outspoken letter on New Brunswick's needs and conditions might be misunderstood or resented as gratuitous and hypercritical.

INSURANCE, AND SAVINGS BANKS

A rather striking comparison between the return to investors in insurance and to depositors in savings banks is made by the New York World. Recent testimony by prominent insurance men shows why the percentage of dividends to policyholders compares so unfavorably with the interest paid by the conservative banking institutions.

THE EQUITABLE MUTUAL AND NEW YORK COMPANIES

"The Equitable Mutual and New York companies have almost the same amount of assets as the savings banks of New York State. Yet their dividends are only a third the interest the savings bank depositors receive. Their dividends last year were only 1.18 per cent as compared with the savings banks 3.4 per cent.

SENATOR WALK LEFT \$25,500

Resigns Husband to Wife No. 2. Denver Col., Sept. 13.—Dr. Henry Dalton and his wife, Mrs. Helen Dalton, have separated.

GAGETOWN NEWS

Gagetown, Sept. 14.—Notwithstanding the unfavorable weather of yesterday, when it rained all day and most of the evening, there was a large audience to listen to the concert given under the auspices of the ladies of the Women's Aid Society.

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W. H. THORNE & CO., Ltd., Market Square, St. John, N. B.

HUNTING FOR PEARLS AT GRAND FALLS

Several Valuable Ones Said to Have Been Found—Other Matters of Interest.

Grand Falls, Sept. 15.—Richard Sullivan, St. John, is in town today. Geo. Ritchie, Andover, was in town yesterday attending the races.

W. J. Nade, Jr., St. John, was a recent visitor in town. Rev. Father Joyner returned yesterday from St. Basil, Malawaska county, where he attended the celebration in honor of St. Ignace, patron saint of the diocese.

The races held yesterday in the Grand Falls trotting park were poorly attended, not more than fifty persons being present. The races were not exciting and poor time was made.

Mr. J. A. Martin went to Edmundston today on a trip. A number of young men have been engaged for several days in searching for pearls below the lower basin, and some valuable finds have been made. There is a lot of mud and several thousands of them have been found and examined. The pearls are of various colors and shapes and several perfectly round ones of good color have been found and are considered precious. The operation of opening and examining the interior of the clam is tedious. The pearl, if present, is generally found in the stomach or mouth of the clam, and hence the whole interior must be carefully examined. Most of the pearls found are the small seed pearls, although many large and handsome ones were discovered. A few days ago a number of ladies found over a dozen large, perfectly formed pearls. A number have been forwarded to Tiffany & Co., the well known New York jewellers, in order to ascertain their value.

The river has been so low this fall that a person can wade almost across, and hence the number of clambers in sight is unexampled. Below the lower basin has always been a natural bed for the mussel. The shells are also valuable, being used for the manufacture of expensive buttons, and a communication has been sent to New York to learn their value. Over a ton of opened shells now lie along the shore.

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