

**WARNER'S**  
**Rust-Proof**  
**CORSETS**

Guaranteed to outwear any other Corset. The bones cannot break or rust nor can the fabric tear.

Every Pair Guaranteed

**MARSHALL BROTHERS,**  
Newfoundland Agency.

**A Very Successful Year.**

First Annual Meeting of the "Newfoundland Marine Insurance Company, Limited." Report of the President, Hon. R. K. Bishop.

It is with much pleasure that your Directors present to the Shareholders the first report of the Newfoundland Marine Insurance Company.

We have been only eight months at work and have been handicapped in many ways by want of contracts with other Companies for re-insurance to enable us to take full limits required.

Then, again, many of our best customers had made their contracts for the year before we started work on the 1st May, and we could not get their business during the year.

In spite of manifold difficulties we have taken in over \$23,000 in Premiums, of which over \$20,000 has been earned by our Company on the limits which your Directors thought prudent to establish.

You will note by the statement we now present that all the preliminary expenses for the formation of this Company have been wiped off.

That after paying losses incurred and placing a reserve for all the claims that we have any information

of we can still show a surplus of about \$8,000.

This will show a good profit on our paid up Capital.

Your Directors have thought it wise to place all the earnings to reserve account to create a larger capital so that we will be in a position to take a larger share of the business offering.

We could have given you script for 5 p.c. on the total capital, but here again your Directors thought it wise to create a good reserve first as in case of excessive claims, we do not want to be compelled to use the paid up capital.

You will notice we have in the Bank of Nova Scotia to-day nearly \$30,000, and earned interest thereon last year \$376.00.

Your Directors would like to be declaring a good dividend, and you can readily see that we could do so, but it is the procedure with all Companies of this kind that for the first two or perhaps three years all the profits are placed to reserve to build up a substantial rest to provide against disasters.

Your Directors have projects now being worked out that we have great hopes will prove very advantageous to our customers as well as to our Company.

In recent years the English Underwriters have not given the attention to the Newfoundland business that it requires. The only remedy they appear to have when business does not pay is to advance the rates, until in some instances the rates to-day are simply prohibitive. When it comes to that the Underwriters are sure to get the doubtful risks but the Owners will take their chance on the good risks themselves.

It has been the intention of your Directors to take up insurance on our imports to a much larger extent, but in this we have been handicapped for want of reinsurance.

We have good prospects that this will be accomplished in the near future.

We have arranged through Messrs. Job Bros. & Co. contract for reinsurance with the Union Marine Insurance Company of Liverpool, for whom they are agents in Newfoundland; so that part of our requirements are already completed.

Your Directors have been trying to arrange classification of schooners so that the best schooners may get special rates while those that have become worn out must be refused.

This year's work should prove to all that there is a splendid opportunity for our Company to do business in Newfoundland. We feel confident that the premium receipts will be doubled next season.

No Company can expect to go through the season without some claims, and your Directors consider that our Company has started with excellent good luck, as we have not had a single loss in the coastwise business, and had only one loss on a fishing voyage to Labrador.

Many a Mother has seen her delicate child grow strong and sturdy on

**Grape-Nuts**  
FOOD

It is rich in the natural food elements of wheat and barley, including Phosphate of Potash—the vital tissue salt of brain and nerve matter—frequently lacking in the ordinary diet.

A regular morning dish of Grape-Nuts with cream is an ideal breakfast for putting rosy color and strength into little folks.

Children like the natural, sweet taste of Grape-Nuts food and thrive upon it.

"There's a Reason"

Canadian Postum Cereal Co., Ltd., Windsor, Ontario, Canada.

**Ladies of Culture and Refinement Use Salvia Hair Tonic. It Makes the Hair Beautiful.**

At last a remedy has been discovered that will positively destroy this pest.

That Dandruff is caused by germs is accepted by every sensible person. Dandruff is the root of all hair evils.

SALVIA will kill the Dandruff germs and remove Dandruff in ten days, or money back.

McMurdo & Co. guarantees it. It will grow hair, stop itching scalp, falling hair, and make the hair thick and abundant. It prevents hair from turning gray, and adds life and lustre.

SALVIA is a hair dressing that has become the favorite with women of taste and culture, who know the social value of beautiful hair. A large, generous bottle costs only 50c., at leading druggists everywhere, and in St. John's by McMurdo & Co. The word "SALVIA" (Latin for sage) is on every bottle, and sold at all first-class Drug Stores.

**Published by Authority**

His Excellency the Governor in Council has been pleased to appoint Messrs. Joseph Gorman (Emeraldvale) and Isaac Hall (Hallistown) to be members of the Roman Catholic Board of Education for the District of North River, in place of Messrs. Francis Kelly and Patrick Morrissey, retired; Messrs. John Turner, of Abraham (Hayward's Cove) and Thomas Kane, Jr. (Shalloway Cove) to be members of the Roman Catholic Board of Education for the District of St. Brendan's, in place of Messrs. Thomas Turner, retired; Mr. Ethelred Carter to be a member of the Church of England Board of Education for the District of Greenspond, in place of Mr. Ebenezer Young, retired; Mr. John Marks to be a member of the Church of England Board of Education for the District of Carbonar, in place of Mr. Wm. Hawker, deceased.

Department of the Colonial Sec'y., January 9th, 1912.

**The Sale of Newspapers and Magazines in connection with E. I. S. Reading Room, for 1912, will be held at the Rooms Thursday evening, Jan. 11th, at 8.30. W. S. HUNPHY, Secy. R. B. C.—Jan 10, 2in**

**Exciting Fire in New York.**

Special Evening Telegram.

The Marble Building, Equitable Life Assurance Society, Broadway, the home of the Mercantile Trust Company, the Banking House of Kountze Bros., the Mercantile Safe Deposit Co. and Harriman Lines were destroyed by fire. Three men lost their lives, leaping from the roof. The property loss is about six million dollars. Cash securities are locked in the vaults of the Assurance Society and the Banking and Trust, but are not believed to be affected by the flames. William Gibbons, President of the Mercantile Safe Deposit Company, was imprisoned with three other employees in the vaults, but was rescued after the firemen had sawed through several two inch steel bars. One man is believed to have lost his life in the vaults. Deputy Fire Chief Walsh was rescued from the burning structure for nearly two hours. The fire was in the heart of the financial district, and the flames were fought mainly from the tops of towering skyscrapers. The business was brought to a standstill among the banking and the brokerage houses, where the employees could not reach the scene of their daily activities.

**No Settlement in Sight.**

Special to Evening Telegram.

MANCHESTER, To-day.

At the last moment, when an agreement for a settlement of the trouble in the cotton trade appeared in sight, both employers and men suddenly reverted to their original standpoint. A settlement of the dispute is as distant as ever. Yesterday afternoon the joint conference between the cotton mill owners and the operators adjourned till January 15th. The spinning mills continue to close three days weekly. The owners are considering the possible necessity of further curtailment. If the weavers' lockout is prolonged.

**The German Elections.**

Special Evening Telegram.

BERLIN, To-day.

The general elections for the Reichstag take place throughout the German Empire on Friday next. None of the parties, nor the newspapers of different shades of opinion have yet ventured to give forecasts of the results of the elections. A heavy defeat of Conservatives is awaited and corresponding gains for the Socialists, with the centre party remaining unchanged.

**Sentenced to Death.**

Special to Evening Telegram.

BOSTON, To-day.

Rev. Mr. Richeson, after declaring his guilt of the premeditated murder of Avis Linnell, was sentenced to death in the electric chair on the week beginning May 19th. A plea to the Executive for clemency has been made.

**Express Derailed Yesterday.**

In the heavy storm that prevailed on the West Coast yesterday a terrific squall swept down the mountain gorge at Little River, about 4.30 p.m., and blew the express train from the track. The train left here last Sunday evening, being made up of four passenger cars: sleeper, dining car, first and second class day coaches, mail and baggage car. The express had got as far west as Little River, and as the storm had increased it was deemed too risky to continue on the track. The train would be blown off the track going down towards Cape Ray. The train was stopped there waiting for the cars to be blown over the fire in the dining car and in the second class coach got control for a while and threatened to burn the whole outfit. The passengers and train hands worked hard and saved the property, nothing being damaged severely except the windows which had to be broken out. Conductor Noseworthy wired the R. N. Co. of the accident. Order was sent back to give the best possible attention to the passengers. The two engines and snow plows were not blown off. To-day a gang of men is engaged in getting the derailed cars on the track. The ground is level where the cars were derailed, falling on their sides a few feet from the rail.

**Holds Record.**

Special Evening Telegram.

DAVENPORT, To-day.

The battleship cruiser, Lion, accomplished a record of speed of over 31 knots, during eight hours under a full power trial. The weather was stormy. According to the official announcement, the German armoured cruiser, Mohke, adheres to the holder of the speed record accomplished 29 knots during her trials.

**The Courts Must Decide.**

Special Evening Telegram.

WASHINGTON, To-day.

In a message to the House of Representatives, President Taft announced that the States refuse to admit wood-pulp and paper, free from any nation, other than Canada, until the proper courts have decided the question raised by many European Governments, under the favoured nation clause.

**Eight Men Killed.**

Special to Evening Telegram.

PARIS To-day.

Eight men were killed and eleven were injured by the bursting of a gun mould in the naval arsenal.

**CHILD SEVERELY HURT.**—Yesterday afternoon a little girl residing on Cabot Street was severely hurt by a man who ran out of his house on Flower Hill in an excited manner and collided with her knocking her down. The little one bled profusely and had to be helped home by some boys.

Minard's Lintment Cures Colds, Etc.

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**POSTUM**  
Drinkers

Usually Enjoy  
Better Digestion  
Sounder Sleep  
Steadier Nerves  
and Clearer Brains  
than those who drink  
Tea or Coffee.

SLEEP DESTROYERS.  
Tea and Coffee.

She suffered from nervousness by day and sleeplessness by night.

"Up to three years ago," writes a young woman, "I was in the habit of drinking coffee freely and did not realize that it was injuring my health." (tea contains caffeine—the same drug found in coffee) "I was suddenly made the victim of nervous headaches so violent that I was compelled to give up household activities and stay in bed much of the time. Then insomnia came upon me and the wretchedness of sleepless nights was added to the agony of painful days."

"This lasted till a year ago, when I was persuaded by a friend to give up coffee entirely and use Postum. The result was, in less than a week I began to feel the change for the better, my nerves grew stronger and I began to sleep nights. Day by day the improvement continued and in a short time I was restored to health. My headaches left me, the nervousness passed away entirely, and I enjoy good, sound sleep at night."

"This is what I owe to Postum, and I feel it but right to tell you of it." Name given by Canadian Postum Co., Windsor, Ont. Read the little book, "The Road to Wellville," in pligs.

Ten days on Postum shows  
"There's a Reason."

Canadian Postum Cereal Company, Limited, Windsor, Ontario, Canada.

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**SCOTT'S EMULSION**

is the near-nature treatment for Consumption.

The power it creates, its purity and wholesomeness are Nature's greatest aid in overcoming disease.

ALL DRUGGISTS

**Week of Prayer.**

This week will be observed throughout the world as the Week of Prayer. United services will be held each evening, except Saturday, under the auspices of the Methodist, Presbyterian and Congregational Churches of the city. The programme is as follows:—

Wednesday, 8 p.m.—Congregational Church: Speaker, Rev. F. R. Matthews, B.A.

Thursday, 8 p.m.—George St. Methodist Church: Speaker, Rev. J. S. Sutherland, M.A.

Friday, 8 p.m.—Gower St. Methodist Church: Speaker, Rev. W. H. Webber.

**The Tinsmiths Hold Meeting.**

The Tinsmiths' Union held its quarterly meeting on Monday night, when the reports submitted were proven to be of a satisfactory nature. Another convention will shortly be held when matters of special importance will come up for discussion, and when it is likely action will be taken which will greatly increase the membership.

**St. Bon's Hockey Team.**

Yesterday St. Bon's Hockey Team met in the Aula Maxima of the College. Rev. Bro. Culhane presiding. The election of officers resulted as follows:—Capt. P.F. Halley, Sub-Capt. F. H. Knight, Secy.-Treas. E. H. Crawford. The team is a strong one and should make a good showing this year.

**No Reduction in Spanish Tariff.**

In spite of the efforts of the Newfoundland Trade Commissioner in Spain to induce the authorities there to make a substantial reduction on the \$2.50 per quintal import tax on codfish, and in face of the recommendation of all but two of its advisory committee of a reduction of 50 cents per quintal, the Spanish Government has decided not to make any change in the tariff at present.

**Barren Measures.**

The carboniferous rocks of this country are considered to be an extension of those of the same system in Cape Breton. A stronger argument in support of my belief it would be hard to find. This may at first seem paradoxical, but let us look more closely into it. The carboniferous rocks of Cape Breton attain a thickness of about 3,500 feet, the same being worked area at the top of this series. They dip at a very slight angle, and in some instances their outcrops may be seen on the surface. These are known as the Upper Productive Measures. The whole system is divided into Upper Productive Measures.

**Danderine**

Grows hair and can prove it

Hair Becomes Soft, Fluffy, Lustrous and Beautiful Immediately After a Danderine Hair Clean

Get a 25 Cent Bottle Now and Forever Stop Falling Hair, Itching Scalp and Dandruff

A little Danderine now will immediately do the beauty of your hair—No difference how faded, brittle and scraggy, just moisten a cloth Danderine and carefully draw it through your hair, taking one small strand at a time. The effect is immediate and amazing—your hair will be soft, fluffy and wavy and have an appearance of youth; an incomparable lustre, softness and riance; the beauty and shimmer of true hair.

Try as you will after an application of Danderine you cannot find a single trace of dandruff or falling hair and your scalp will not itch, what will please you most will be a few weeks down at first—yes—but really new hair—grows all over the scalp.

Danderine is to the hair what fresh showers and sunshine are to vegetation. It goes right to the roots, invigorates and strengthens them. It produces properties cause the hair to grow so dandy long, strong and beautiful.

Get a 25 cent bottle of Knowlton's Danderine from any drug store or toilet counter, and prove yourself tonight—now—that your hair is as soft and soft as any—that it has been neglected or by careless treatment—that's all—you surely have beautiful hair and lots of it, if you will try a little Danderine. Real surprise awaits.

**Mr. English's Coal and Sour**

**HUNTLEY & BREAKFAST**

For breakfast

With savoury Welsh alone,

Ask your Breakfast HUNTLEY

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With savoury Welsh alone,

Ask your Breakfast HUNTLEY