

## 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 Success- ful Year.

First Annual Meeting of the "New-  
foundland Marine Insurance Com-  
pany, Limited." Report of the Pres-  
ident, Hon. R. K. Bishop.

It is with much pleasure that your  
Directors present to the Sharehold-  
ers the first report of the Newfound-  
land 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 cus-  
tomers 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 Premi-  
ums, 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 offer-  
ing.

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 Com-  
panies 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 Under-  
writers have not given the attention  
to the Newfoundland business that it  
requires. The only remedy that ap-  
pears 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 fu-  
ture.

We have arranged through Messrs.  
Job Bros. & Co. contract for re-insur-  
ance 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 spe-  
cial rates while those that have be-  
come worn out must be refused.

This year's work should prove to  
all that there is a splendid opportu-  
nity 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 costwise  
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 mat-  
ter—frequently lacking in  
the ordinary diet.

A regular morning dish of  
Grape-Nuts with cream is  
an ideal breakfast for put-  
ting 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.

## Exciting Fire in New York.

Special Evening Telegram.  
The Marble Building, Equitable Life  
Assurance Society, Broadway, the  
home of the Mercantile Trust Com-  
pany, 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 Bank-  
ing 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 fire-  
men 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 building after being impris-  
oned in 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 broker-  
age 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 agree-  
ment for a settlement of the trouble  
in the cotton trade appeared in sight,  
both employers and men suddenly re-  
verted to their original standpoint. A  
settlement of the dispute is as dis-  
tant as ever. Yesterday afternoon the  
joint conference between the cotton  
mill owners and the operators ad-  
journed till January 15th. The spin-  
ning mills continue to close three  
days weekly. The owners are consid-  
ering 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 Reich-  
stag take place throughout the Ger-  
man Empire on Friday next. None of  
the parties, nor the newspapers of  
different shades of opinion have yet  
ventured to give forecasts of the re-  
sults of the elections. A heavy de-  
fection of Conservatives is awaited  
and corresponding gains for the So-  
cialists, with the centre party remain-  
ing 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 14th. A plea to  
the Executive for clemency has been  
made.

## Holds Record.

Special Evening Telegram.  
DAVENPORT, To-day.  
The battleship cruiser, Lion, accom-  
plished a record of speed of over 31  
knots, during eight hours under a full  
power trial. The weather was stormy.  
According to the official announce-  
ment, the German armoured cruiser,  
Moltke, formerly 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 Re-  
presentatives, President Taft an-  
nounced that the States refuse to ad-  
mit 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 na-  
tion 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.—Yester-  
day 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 died profusely and had  
to be helped home by some boys.

Minnard's Liniment Cures Colds, Etc.

## CHOICE BRANDS Havana Cigars Selling at Cost.

ELLIS & CO., LTD.,  
203 Water Street.

OUR STOCK OF

## Havana CIGARS

we are now selling

At Cost and Charges

To make room for

New Stock

to arrive next month from

Havana.

Such Choice Brands

AS

The Original HENRY CLAY,

Bock y Ca,

A De Villar y Villar,

in Bundles of 25 and Boxes

50's and 100's.

Selling at Cost

Express

Derailed

Yesterday.

In the heavy storm that prevail-  
ed on the West Coast yesterday a ter-  
rific squall swept down the mountain  
slopes at Little River, about 4.30 p.m.,  
and blew the express train from the  
track. The train left here last Sun-  
day 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  
to Port aux Basques fearing that the  
train would be blown off the track  
going down towards Cape Ray. The  
train was stopped there waiting for  
the storm to go down. When the  
cars blew 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 passen-  
gers and train hands worked hard and  
saved the property, nothing being  
damaged severely except the windows  
which had to be broken out. Con-  
ductor Noseworthy wired the R. N. Co.  
of the accident. Order was sent  
back to give the best possible atten-  
tion to the passengers. The two en-  
gines and snow plows were not blown  
off. To-day a gang of men is en-  
gaged 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.

## Curliana.

COWAN MEDAL—Continued.

White vs. Blue.

(Inter-Division.)

Thursday Morning.

Blue. White.

Capt. Gale. A. W. Kennedy

S. O. Steele. Dr. MacLaughlin

C. F. Taylor. T. J. Edens

F. C. Berteau (s) H. W. LeMesurier (s)

Thursday Afternoon.

Hon. W. C. Job. R. J. Coleman

J. Murphy. R. G. Ash

R. H. Anderson. F. Bradshaw

J. R. Bennett (s) W. H. Duder (s)

W. Edgar. H. Brooks

Cyril Carter. Tasker Cook

Dr. Donnelly. Hon. J. Harvey

H. J. Duder (s) F. W. Hayward (s)

D. Baird. J. McIntire

W. J. Higgins. W. H. Peters

R. B. Watson. Thos. Godden

F. V. Chesman (s) R. Von Stein (s)

Thursday Night.

A. E. Hickman. A. Munn

A. Wilson. A. Cunningham

J. R. Stick. E. M. Macnam

A. Robertson (s) F. H. Brehm (s)

H. J. Taylor. John Lindberg

H. Foster. James Branscombe

O. Emerson. R. C. Smith

D. P. Duff (s) A. Donnelly (s)

W. Campbell. H. Crawford

W. G. Montgomerie. W. E. Bearns

F. Alderidge. E. A. Taylor

J. H. Jardine (s) S. Ryall (s)

Friday, 8 p.m.—Gower St. Methodist

Church. Speaker, Rev. W. H. Web-

ber.

Friday, 8 p.m.—Gower St. Methodist

Church. Speaker, Rev. W. H. Web-

ber.

Friday, 8 p.m.—Gower St. Methodist

Church. Speaker, Rev. W. H. Web-

ber.

Friday, 8 p.m.—Gower St. Methodist

Church. Speaker, Rev. W. H. Web-

ber.

Friday, 8 p.m.—Gower St. Methodist

Church. Speaker, Rev. W. H. Web-

ber.

Friday, 8 p.m.—Gower St. Methodist

Church. Speaker, Rev. W. H. Web-

ber.

Friday, 8 p.m.—Gower St. Methodist

Church. Speaker, Rev. W. H. Web-

ber.

Friday, 8 p.m.—Gower St. Methodist

Church. Speaker, Rev. W. H. Web-

ber.

Friday, 8 p.m.—Gower St. Methodist

Church. Speaker, Rev. W. H. Web-

ber.

Friday, 8 p.m.—Gower St. Methodist

Church. Speaker, Rev. W. H. Web-

ber.

Friday, 8 p.m.—Gower St. Methodist

Church. Speaker, Rev. W. H. Web-

ber.

Friday, 8 p.m.—Gower St. Methodist

Church. Speaker, Rev. W. H. Web-

ber.

Friday, 8 p.m.—Gower St. Methodist

Church. Speaker, Rev. W. H. Web-

ber.

Friday, 8 p.m.—Gower St. Methodist

Church. Speaker, Rev. W. H. Web-

ber.

Friday, 8 p.m.—Gower St. Methodist

Church. Speaker, Rev. W. H. Web-

ber.

Friday, 8 p.m.—Gower St. Methodist

Church. Speaker, Rev. W. H. Web-

## SCOTT'S EMULSION

is the near-nature treatment  
for Consumption.

The power it creates,  
its purity and whole-  
someness are Nature's  
greatest aid in over-  
coming disease.

ALL DRUGGISTS

## Week of Prayer.

This week will be observed through-  
out the world as the Week of Prayer.  
United services will be held each even-  
ing, except Saturday, under the aus-  
pices 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. Mat-  
thews, B.A.  
Thursday, 8 p.m.—George St. Meth-  
odist Church. Speaker, Rev. J. S.  
Sutherland, M.A.  
Friday, 8 p.m.—Gower St. Methodist  
Church. Speaker, Rev. W. H. Web-  
ber.

## The Tinsmiths Hold Meeting.

The Tinsmiths' Union held its quar-  
terly 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 Col-  
lege. Rev. Bro. Culhane presiding.  
The election of officers resulted as  
follows:—Capt. P. F. Halley, Sub-Cap.  
F. H. Knight, Secy.-Treas. E. H. Craw-  
ford. 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 New-  
foundland 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 recommen-  
dation of all but two of its advisory  
committee of a reduction of 30 cents  
per quintal, the Spanish Government  
has decided not to make any change  
in the tariff at present.

## Special to Evening Telegram.

CAPE RACE, To-day.  
Wind N.W., strong gale, with a ter-  
rific sea on shore. A south gale with  
snow and rain raged all night. A  
steamer whose signals could not be  
distinguished passed west at 1 p.m.  
yesterday. Nothing to-day. Bar.  
28.80, ther. 28.

# POSTUM Drinkers

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

Ten days on Postum shows

"There's a Reason."

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

## 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  
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  
taking one small strand at a time. The effect  
immediate and amazing—your hair will be  
fluffy and wavy and have an appearance of  
dance; 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  
or falling hair and your scalp will not ite  
what will please you most will be a few  
downy at first—yes—but really new hair—fine  
all over the scalp.

Danderine is to the hair what fresh showers  
and sunshine are to vegetation. It goes right to  
roots, invigorates and strengthens them. It  
producing properties cause the hair to grow  
dantly long, strong and beautiful.  
"Get a 25 cent bottle of Knowlton's Danderine  
from any drug store or toilet counter, and pro-  
yourself tonight—now—that your hair is as  
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

Editor Evening Telegram.

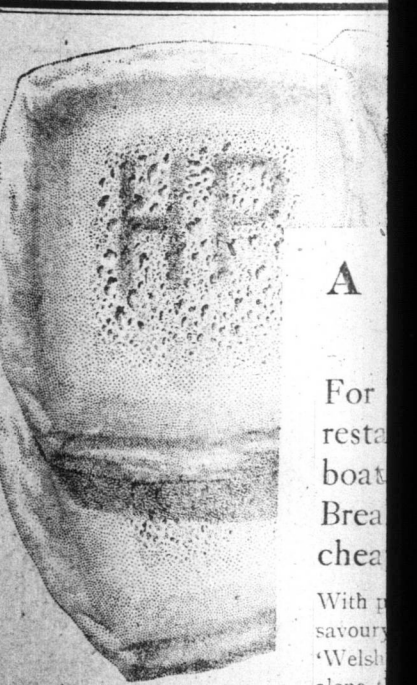
Dear Sir.—Please permit me space  
to give expression to my views as  
regards what may be aptly termed  
the burning question of coals.

I have no desire to interfere with  
Mr. Hawley's work, or to pose as a  
greater authority on the subject than  
that gentleman, but as I have very  
decided opinions on the matter, I do  
not think it at all impertinent on my  
part to speak them out.

Time and again I have been asked  
what I think in the matter, and my  
reply has ever been that I do not be-  
lieve in the existence of commercially  
important beds of coal in this coun-  
try. I will try to state my reasons  
for this belief in as few words as  
possible.

Barren Measures.

The carboniferous rocks of this  
country are considered to be an ex-  
tension 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 para-  
doxical, but let us look more closely  
into it. The carboniferous rocks of  
Cape Breton attain a thickness of  
about 3,500 feet. The seams being  
worked are 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 divid-  
ed into Upper Productive Measures,



## HUNTLEY & BREAKFAST

For  
resta  
boat  
Brea  
chea  
With  
savou  
Welsh  
alone

Ask your  
Breakfast  
HUNTLEY