

PUBLICITY THE REMEDY FOR INSURANCE ABUSES.

Second Vice-President of the Equitable Life Suggests Reforms—Takes Commissions on His Own Insurance

NEW YORK, Nov. 22.—After being on the witness stand before the Armstrong legislative committee on insurance investigation for the greater part of three days, George E. Tarbell, second vice-president of the Equitable Life Assurance Society, finished his testimony today and just before adjournment submitted a list of suggestions for the remedy of existing abuses in the management of insurance companies and for legislation designed to give the state proper control over the companies and to insure the confidence of the policy holders. Prominent among these suggestions was absolute publicity.

Mr. Tarbell was on the stand the entire day and was questioned as to the system of agencies and the commissions and other compensation allowed them for getting business.

Just before the recess the fact was brought out that Mr. Tarbell had taken out insurance on his own life and on members of his family and had received the agents' commission on the premiums as well as renewal commissions. He said that since he became an officer he had taken out \$200,000 on his own life in the Equitable. Besides his policies in the Equitable he had taken insurance in the New York Life, the arrangement being made with George W. Perkins, and on this, too, he received the commission on the premiums. He had also a policy in the Aetna and the Travelers, on all of which he collected the commissions. He said he carried \$400,000 on his own life and \$100,000 on members of his family.

MISSION WORK.

Church Societies Celebrated Their Anniversary Last Evening.

A very successful anniversary meeting of the Women's Missionary Auxiliary was held last evening in the Calvary Methodist church. The meeting opened with a hymn, Scripture reading, and a prayer by Rev. Thos. Marshall, the pastor. An interesting report was read by the secretary, Miss Hutchings. She reported a highly successful year in every respect. Mrs. Dr. Curran then gave a solo, after which Mrs. J. D. Chipman delivered a lengthy and very interesting address on mission work in China and Japan, showing present conditions and telling of the work that is being done there. She was listened to with great attention. Sixteen young girls of the sewing circle then engaged in a dialogue, after which Mrs. Pierce sang a solo. An address by the pastor concluded the meeting.

In the Portland street Methodist church the anniversary of the Woman's Missionary Band was also honored by a large meeting of its members. The meeting opened in the usual way, with hymn, Scripture reading and prayer, after which reports of the work of the year were received from the mission band and from the auxiliary. A most interesting report of the meeting held in the Portland street auxiliary had raised \$365.07 during the year. The treasurer reported a large increase in the receipts, both in regard to the mite boxes and the Easter collections. Miss Ada Myles read the recording secretary's report concerning the membership and the work done. Rev. Mr. Howard concluded the meeting with a benediction.

In connection with this subject it might be interesting to state that at the meeting of the society in Portland, Oct. 20, some time ago it was announced that the Woman's Missionary Society of Canada had raised \$10,000 during the past year for mission work. Two members of the local board, Mrs. W. E. Ross and Mrs. Strong, have recently returned from an extensive trip to China and Japan and have brought home some very encouraging reports of the work done.

HAVE SECURED ALL EMINENT LAWYERS

Sensational Revelations Will Follow Examination of James Hardy.

TORONTO, Nov. 22.—Revelations likely to follow the examination of James Hardy's books, now in progress, are sure to be sensational, involving as they may, many of the leading legal and financial interests of the Dominion. Inasmuch as Hardy is said to have been the permanent secretary of at least half a hundred hard and fast combines, chiefly along the line of hardware supply of various kinds, it is not unreasonable to suppose that among the books which Hardy has seized are proceedings at meeting of members of these alleged combines, which, if it is said, at present represent an investment of at least one hundred millions. That many of these big concerns are already seeking to cover is evident from the fact that practically all the eminent counsel in Toronto and many of those in Montreal have been retained to look after their interests in the Hardy prosecution.

The Toronto list includes the acknowledged leaders at the bar, not excluding some who have in past adorned the bench, and so well has the field been covered that in the event of the case against Hardy going to the high court, there would be great difficulty in securing any eminent lawyer capable of undertaking the task of prosecuting counsel.

ADDRESS YOUR LETTERS THIS WAY :

SANTA CLAUS
Care of ST. JOHN STAR
ST. JOHN N.B.

What To Do

Write on One Side of the Paper Only.

Lead Pencil Is Allowed, but Neatness Counts.

Prizes Will Be Awarded Boys and Girls between the Ages of 7 and 10 years, and those under 7

Therefore the Age of Writer Must Be Mentioned in the Letter

Write Santa Claus a Letter--Care of the St. John Star--And If You Are A Smart Little Boy or Girl, You Will Get What You Want on Christmas Day.

Dear Old St. Nick Loves Clever Little Ones,

and to test the ability of the children of St. John he has arranged with the STAR to GIVE AWAY A BAG-FUL OF HIS BEST TOYS ETC. to the several Boys and Girls whose Letters to him are the most worthy from the standpoints of Composition, Handwriting and Good Sense. Remember Children you must write the Letters YOURSELVES--No Help from Mother, Father, Sister, Brother or Anybody Else.

You Can Start Right Away To Get Your Letters Written,

and be sure to have them in before DECEMBER 20th, for upon that date Santa Claus will gather up what we expect will be several bulging mail bags full of your communications, all addressed thus--"SANTA CLAUS, Care of ST. JOHN STAR." No favoritism or partiality will be shown, but each letter will be judged wholly on its merits.

We will guarantee that the writers of the Three Best Letters from children between the ages of 10 and 7, and the Three Best from Children under 7 will get what they ask Santa Claus for.

NEWS OF SPORT.

Cresceus, the Famous Stallion Sold for \$21,000.
Capt. Hurley Will Not Play With Harvard Against Yale.

FOOTBALL.

CAPTAIN HURLEY WILL NOT PLAY WITH HARVARD.

CAMBRIDGE, Mass., Nov. 22.—Capt. Daniel J. Hurley, of the Harvard football team, today announced that he would not play in the game with Yale on Saturday, owing to injuries sustained in a game with the Harvard team on Saturday. Hurley, who is the captain of the Harvard team, was injured in a game with the Harvard team on Saturday. He is expected to be out of the game for several weeks.

Contrary to the announcement of the coaches last night, the team was given another scrimmage today, during which two touchdowns were scored on the second eleven.

FOOTBALL NOTES.

CANTON, Ohio, Nov. 22.—The Canton football team today defeated the Cleveland team by a score of 14 to 0. The game was played at Canton, Ohio, and was a very hard fought game. The Canton team was victorious in all phases of the game.

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ST. DUNSTON WINS FOOTBALL GAME.

CHARLOTTETOWN, P. E. I., Nov. 22.—In excellent weather conditions this afternoon St. Dunstan's football team defeated the Abegweit by a score of 3 to 0. The game was won by Frank McDonald, St. Dunstan's star half-back, in a brilliant run from more than half-back. This is the first time St. Dunstan's have played a match game here this season, as they are not in the local league, where the exists between the Abegweit and Victoria.

PRESIDENT HADLEY NOT CONSULTED.

NEW HAVEN, Conn., Nov. 22.—President Arthur T. Hadley of Yale gave out a brief statement today in reference to the article in the Philadelphia Press declaring that Professor Hadley had taken a stand against a general conference for the purpose of discussing the statement in the form of a denial, as follows: "President Hadley states that no action by any college president or group of presidents likely to lessen the evils of football, had ever been presented for his consideration."

YALE IS NOW READY FOR HARVARD.

NEW HAVEN, Conn., Nov. 22.—Amidst a great display of enthusiasm the Yale football team today wound up its week in preparation for the game with Harvard on Saturday. The team was in excellent condition and was ready for the game. The team was in excellent condition and was ready for the game.

BASKET BALL.

NETHERWOOD DEFEATS ROTHE. BAY TOWN LADIES.

ST. PETER'S Y. M. A. TAKE UP GAME.

The Y. M. A. of St. Peter's have taken up basketball and gone into it with enthusiasm. The first matches were last night and in the presence of a large and interested gathering these contests were fought out. A team captained by Frank Buckley defeated one led by Thos. Phillips, five to three. Leo Howard's team won from Thomas Coleman's six to nothing, and the players captained by Wm. McMahon defeated Edward Mahoney's team, nine to eight.

JUNIOR LEAGUE.

The Mission Church junior league basketball team defeated Trinity church last evening, eight to seven. The line up was: Trinity—G. Church and H. Hamilton, forwards; H. Raymond, centre; C. Leonard, R. Smith, defence. Mission Church—R. Holmes, A. Sturdee, forwards; W. Brown, centre; R. Desbriay, B. Lee, defence. The referee was W. Paterson; scorer, A. G. Boyne, and timekeeper, W. H.

Needham.

BOWLING.

LOCAL COMPETITION.

The second series of match games at Richey's alleys were bowled last evening.

Capt. Archibald's Team.

W. Johnston, 75 99 83 257 83-3
R. Davis, 83 78 68 249 83
R. Henderson, 75 80 87 242 82-3
J. Gubrecht, 79 87 88 254 84-3
Capt. W. Archibald, 82 83 83 248 82-3

Total, 1256

Capt. Wilson's Team.

T. McLean, 83 74 77 234 78
H. O'Brien, 82 72 76 230 78-3
C. Cowling, 80 80 87 247 82-3
R. Bowers, 85 88 80 253 86-3
Capt. Wilson, 83 66 79 228 82-3

Total, 1100

THE TURF.

CRESCEUS SOLD AT AUCTION.

NEW YORK, Nov. 22.—The sale which was regarded as the final parting of Cresceus from the race track, by breathless thousands who crowded every seat in Madison Square Garden to witness this particular auction was made today. When the beautiful creature was led into the space reserved for him he was cheered so heartily that the racket frightened him and the auctioneer requested silence in behalf of the famous trotter. The bidding was brief, P. H. Maguire opened it with \$20,000 and after a short time Mr. Savage said "Twenty-five thousand." Within five minutes more Cresceus was sold at this figure.

BASE BALL.

LEAGUE DISCUSSION CONTINUED.

CHICAGO, Nov. 22.—The American baseball League continued the discussion today. The session was harmonious. Routine business occupied the time. It is understood that tomorrow the proposed amalgamation of the American and National Leagues will come up for discussion. The tentative plan of proposed amalgamation, it is said, is for a combination of the major leagues into a major and minor league. In Boston, Philadelphia and St. Louis the teams of the American and National League are to be consolidated, and in other cities where the two leagues now conflict the present National League clubs are to be taken into the new National League, while the American League clubs in those cities are to be thrown back into the minor leagues, which is to retain the name of American League, but which is to be of class A of the minor leagues. If this plan should be carried out it would leave Comiskey of the Chicago club and Parrel of the New York National League club out of the consolidation. According to the proposed amalgamation plan, it is said the new National League would be made up of the best eight cities in the country with Ben Johnston as president of the new organization.

THE RING.

BOSTON MAN WON.

ROCKLAND, Me., Nov. 22.—At the end of fifteen aggressive and well fought rounds tonight, Kid Pants of Boston, was given a decision over Billy Ryan of South Boston. Ryan put up a sticky fight, but Pants was the fresher man at the end.

A GREAT BOUT.

Two of the best boxers in America,

Jimmy Gardner of Lowell and Mike Nelson of Cambridge, will be opponents in what should be the best bout carded for this week. The contest is to take place in San Francisco Friday night.

Gardner and Sullivan are old rivals. They have already come together in the ring three times, but nothing was done by either in these bouts to give the sports any idea as to who was the better boxer.

Both have greatly improved since their last meeting. The opinion of many, the work done by Gardner makes him look like the probable winner. There are others, however, who figure that the "Twin" will be the one who will get the verdict of the referee.

Since Gardner won so handsily over Rufe Turner he has become a great favorite on the coast, and the sports of that section pick him as the man who can trim Battling Nelson. The will most likely be pitted against either Nelson or Britt.

The "Twin" is also after a match with Nelson and he can come nearer making the weight that the Battler makes than can the Lowell boxer.

This will not be the "Twin's" first appearance in the ring at San Francisco, for on his previous trip to that city he defeated a man named Angel, who was considered a good boxer.

Both Gardner and Sullivan are clever boxers, but the Lowell man is the harder puncher. The bout will probably be one of the most stubbornly contested seen on the coast for a long time, and few believe it will go the limit, which is 20 rounds. The winner will most likely be pitted against either Nelson or Britt.

An unusually large crowd is expected to be present. Just now Gardner is a slight favorite in the betting on the coast.

ONLY A Common Cold

BUT IT BECOMES A SERIOUS MATTER IF NEGLECTED.
PNEUMONIA, BRONCHITIS, ASTHMA, CATARRH OR CONSUMPTION IS THE RESULT.

Get rid of it at once by taking

Dr. Wood's
Norway
Pine Syrup

Obtainable coughs yield to its grateful soothing action, and in the racking, persistent cough, often present in Consumption cases, it gives prompt and sure relief. In Asthma and Bronchitis it is a successful remedy, rendering breathing easy and natural, making the sufferer to enjoy refreshing sleep, and often effecting a permanent cure.

We do not claim that it will cure Consumption in the advanced stages, but if taken in time it will prevent its reaching that stage, and will give the greatest relief to the poor sufferer from this terrible malady.

Be careful when purchasing to see that you get the genuine Dr. Wood's Norway Pine Syrup. Put up in a yellow wrapper, three pine trees the trade mark.

Mr. Wm. O. Jenkins, Spring Lake, Ala., writes: "I had a very bad cold settled on my lungs. I bought two bottles of Dr. Wood's Norway Pine Syrup but it only required one to cure me. I have never met with any other medicine as good." Prices 25c. etc., at all dealers.

MIDSHIPMAN ON TRIAL

FOR MANSLAUGHTER.

ANNAPOLIS, Md., Nov. 22.—The trial of Midshipman Merriweather, who killed Midshipman Branch in a fight begun today. The first and gravest charge is manslaughter in having caused the death of Midshipman Branch, but there are two other charges, the second supported by two specifications and the third by one. This second charge is of violation of the third class of the eighth article of the rules for the government of the navy. The first specification is that Merriweather spolia to Branch the names of "weak" and "coward," and the second that he assaulted him. The third charge is of violation of the eighth article of the eighth article of the rules for the government of the navy. The first specification is that Merriweather spolia to Branch the names of "weak" and "coward," and the second that he assaulted him. The third charge is of violation of the eighth article of the eighth article of the rules for the government of the navy.

The sad incident of the death of Branch, under such circumstances, has attracted the notice of the public, and the trial to the existence at the Naval Academy of an unwritten code governing the conduct of the students. The code is a set of regulations, which are not written down, but which are known to all the students. The code is a set of regulations, which are not written down, but which are known to all the students.

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FEARING HUSBAND

CALLED NO AID.

For Thirteen Hours, Dreading Further Attack, Wife Beaten and Scalded Suffered in Silence.

NEW YORK, Nov. 21.—Severely scalded and suffering from other injuries, Mrs. Della Cleary, thirty-three years old, wife of Patrick Cleary, a laborer, of No. 521 East Forty-eighth street, yesterday told a story of inhuman abuse at Flower Hospital.

She said that because she visited her sister on Saturday night and did not return before midnight her husband beat her. He was intoxicated at the time, she alleges, and, arising from a stupor two hours after the first assault, she says he poured a kettle of boiling water over her. She fainted from the pain, she says, and the next she remembers was her husband beating her again thirteen hours after she had fainted.

When the hospital doctors examined her they said she had lain in her room suffering great agony and had not dared to cry out for fear of arousing her husband.

Policeman Geisler, of the East Fifty-first street station, was passing the Cleary house when Mrs. Hanna Brown, the janitress, screamed that a woman was being murdered in the back room on the ground floor. He reached the rooms just in time, he says, to see Cleary trying to throw his wife out of the window. The policeman overpowered Cleary, and seeing the condition of the woman, sent in a hurry call for an ambulance. Cleary denied having scalded his wife, but admitted beating her.

Cleary, it is said, reached home on Saturday night at supper time and waited for his wife until midnight. He beat her and alarmed the other tenants, but no one dared to interfere, and soon everything was quiet. Cleary went out, and two hours later Mrs. Cleary aroused the house with her screams. Again Cleary left the house, but no one saw him return. It is thought that he came home and went to sleep, but did not awake until thirteen hours later, when he again attacked his wife, who in the meantime had been afraid to call for assistance.

NEWS FROM FREDERICTON

FREDERICTON, Nov. 22.—This evening at the residence of the bride's father, Woodstock road, Miss Jessie, eldest daughter of James Tennant, was united in marriage to Harry B. Atherton, of this city. The ceremony, which was performed by the Rev. Wm. MacDonald, was a very quiet one, only the immediate relatives of the contracting parties being present.

The death occurred today at Victoria Hospital, after a lingering illness, of Mrs. White, wife of William White, for many years employed at the city gas house. The deceased was a daughter of Harry Bradburn, to whom she was married in 1860.

The case of Joseph Elliott, of Bear Island, charged with illegally fishing salmon, was before the police court this morning and further postponement until Tuesday. It is understood that the defendant will endeavor to prove an alibi.

Charles H. Allen, Fredericton; John Haviland, Chatham; P. J. G. Knowlton, Oscar King, Milton Price and Cyrus P. Inches, St. John; Mark C. Gillen and R. Kenneth Connell, Woodstock; T. Herbert Whalen, Newcastle; attorneys of the supreme court, will be sworn in baristers by the chief justice on the opening of the court in the morning.

Word received from Burt's Corner this afternoon is to the effect that the disease prevailing there is undoubtedly smallpox, but of a moderate type. There are seventeen or eighteen cases in all, all of which are being carefully looked after. There have been no new cases since yesterday.

Dr. Barbour, of this city, has been appointed one of the examiners for the Dominion Dental Council, which is comprised of ten dentists from all parts of the Dominion.

OTTAWA NEWS.

OTTAWA, Ont., Nov. 22.—The geological survey department has arranged the Duke of Argyll a beautiful sodalite base for the statue to the late Duke, who died in 1900.

Sir Wilfrid Laurier consented to address the Jewish meeting next Monday.

Schreiber, consulting engineer for the government, has prepared his portion of the route of the Grand Trunk Pacific from Touchwood Mills to Edmonton.

representative of the Blackland Steamship Co. is here to see the government regarding the establishment of a direct freight line between British Columbia, ports and New Zealand.

NEW WAY TO LOWER LAKE LATTIMER.

At the last meeting of the water and sewerage board the method of lowering the lake for the convenience of Messrs. Mooney on section 3 was left to the mayor, superintendent and recorder to decide. It is proposed to lower Lake Lattimer by means of the syphon into Edmunds brook, which drains into the Missisquoi. The brook is situated on the southern side of the lake, and is not in any way connected with the dry lake on section 2. By this means the water can be lowered without interfering with the work of the contractors. It is hoped to lower the water to the required level in about a month.

You Won't

cough long if you use Shilo's Consumption Cure, the Lung Tonic. It cures Coughs, Croup, and all irritations of the air passages almost instantly.

You won't lose anything if it fails to cure you, for then your dealer will give you back what you paid for it. If you use Shilo's

You Will

agree that it is the greatest medicine for Coughs and Colds in the world.

"I had a severe cold and my Shilo's Consumption Cure and I feel better than I have for many months."—John G. O'Brien, Montreal, Que.

"I have used Shilo's Consumption Cure and feel better than I have for many months."—John G. O'Brien, Montreal, Que.

"I had a bad cold and a friend told me to try Shilo's Consumption Cure. I did so and my cold was cured in a few days."—John G. O'Brien, Montreal, Que.

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