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Education the World Underwriter.

At the annual meeting of the Association of Life Insurance Presidents, which was held in New York on December 6th last, one of the speakers was E. H. Lindsay, Ph.D., the Chancellor of the University of Kansas. The subject of his discourse was "Education, a World Underwriter," and by the brilliant manner in which he dealt with the question, he brought home to his audience how vital it was to progress in every walk of life. He covered a wide field, his doctrine was sound, and while he dwelt at some length upon the effect education would have in shaping the destiny of mankind in the distant future, he emphasized its importance as the factor which determines the welfare and standing of every community to-day.

We are unfortunately unable to produce the article in full, but quote those portions which apply to our case with as great force as they apply to other parts of the world. Taking as his text—"Human history becomes more and more a race between education and catastrophe," Dr. Lindsay said:

"I refer to catastrophes due to human causation. One of these is the decline in birth rate of the best stocks and the ultimate inundation of the world by morons, of which we have heard a good deal lately.

"The declining food supply, the spread of pestilence, and worse, group and racial conflicts—the growth of antagonisms which may culminate in a universal world war, resulting in the extinction of all human life. These are human forms of catastrophe which may be remediable.

"Now, some of the human agencies at work in promoting such catastrophes are ignorance, sloth, prejudice and fear. Over against these factors and constantly at work is the creative spirit of man released by education, equipped with knowledge, directed by right dispositions and inclusive moral aims. If catastrophe impends—and there are many voices that declare it, as they look out on this broken world to-day—then I submit that the strongest offense is the best defense, and that offense, the only one we know, is education.

"Now, I refuse here or anywhere to mean by education, merely formal education. I mean the proper shaping of the human mind by experience. For the only people who are self-educated or who become truly educated in the university, are the ones who profit by experience. The university is simply an organization of opportunity that comes at the right time, so that the human spirit may be unfolded in the most advantageous way. But no man is ever educated except by his experience.

"Education, then, exists to maintain the values of civilization, which are these values? Just three—(1) security, (2) wealth, and (3) variety of experience. Security and wealth hold the gains of the past; wealth and variety of experience make progress possible. All weakness of civilization, perhaps, are resolvable into lack of knowledge and lack of practical application of knowledge to human behavior.

"The greatest discovery of our time or any time is not in the field of electricity or of aviation, but it is this: that man is in sight of the solid laws whereby they may hope to win complete control of their minds. Control, not only of the intellect, but of that rebel which is known as the heart. Within a measurable number of generations we have education will make it possible for everybody to think—if they will—only a few of a inspiring, constructive thought. Finally, as to the world order, the living together in

peace and co-operation of millions is a distinctively modern phenomenon. The cities of the ancient world were relatively small. Athens numbered only 125,000 free citizens, as compared with the millions of London and New York. The possibilities of team work of the vast masses of men we have hardly glimpsed.

"Public education can awaken in the children of pioneers this creative spirit. To-day in our system of education you find the stimulation of initiative as the deliberate object only in the two extreme ends of the system in the kindergarten at its best, and in the department of graduate research of universities at their best. Yet I wish to assure you that the men interested in public education are striving to shape the methods of education so that the creative spirit of children is to be stimulated all the way up the grades and through high school and college.

"Taxes for the support of education are very great, and they are mounting. The attendance in public high schools has increased ten-fold since 1890. You ask how can we pay the cost? Only about one and one-half per cent. of the national income goes for public education. About nine per cent. is spent for government. We spent this year in America more for jewelry than we spent for the maintenance of all forms of higher education supported by taxation. We spent more for chewing gum than for text books, and more for cosmetics than for the training of teachers. So we have the wealth. I doubt not that the people, when they understand, will furnish resources that will be adequate."

Firemen Called Out

HOSE WAGON UPSETS — DRIVER CHAFMAN INJURED.

The Central and Western fire companies were called out at 9.47 last night to the residence of Mrs. Ringman, 402 Water Street West, where a chimney was on fire. No damage was done, the all-out signal sounding shortly afterwards. Whilst the firemen of the Central Fire Department were proceeding to the scene by way of Garrison Hill, the hose wagon capsized near the B.S. Hall, throwing the occupants to the ground. Fire Const. Chapman suffered a broken collar bone, whilst Supt. Kane and Fire Const. James Boggan also suffered slight injuries. The wagon was badly damaged, and its entire contents with some 200 feet of hose was hurled a considerable distance. The escape was a most miraculous one.

Schooner Ashore at St. Mary's

The following message was received yesterday from Magistrate Hogan, St. Mary's by the Deputy Minister of Customs: "Schr. Robert J. Dale, Bugden, Master, drove ashore this morning at Riverhead, St. Mary's. The crew abandoned the ship, which is striking heavily."

Star Ladies' Hold Enjoyable Dance

Although it was very stormy last night the dance held in the Star Hall under the auspices of the Star Ladies' Auxiliary was largely attended. The affair proved one of the most enjoyable yet held by these energetic ladies. The C.C.C. Band furnished excellent music throughout the evening. Towards the close of the affair supper was served. The card party advertised to precede last night's dance has been postponed until Thursday.

Knights of Columbus

HELD ENJOYABLE DANCE.

Upwards of sixty couples attended the K. of C. dance at Columbus Hall last night. The affair was most successful and thoroughly enjoyed by all. The programme was interspersed with delightful novelty dances, which proved highly popular. Two elimination dances were also included. The prizes were won by Miss Margaret Bears and Mr. Faddy Dobbin, and Miss Millin and Mr. Crawford, The Prince's Orchestra under the direction of Mr. Wm. Darcy, furnished a delightful selection of dance music.

McMurdo's Store News.

GET THE KRUSCHEN FEELING.

Each tiny pinch is a perfect blend of the six salts that are essential to the well-being of your body. The daily dose gently reminds your elimination organs of their daily duty. All the waste matter that has been permitted to clog and poison your inside is surely expelled. Now, refreshed blood is sent gloriously coursing through your every vein. You feel fit to the finger tips with a tingling vitality that you've never known before.

Start life anew to-morrow, in the Kruschen way. You can get a three months supply of "that Kruschen feeling" from our Store for 80c. Buy a Bottle to-day.

KRUSCHEN SALTS—80c. BOTTLE.

Have you a Suit or Overcoat to make? We make a speciality of making up customers' own goods at prices that are absolutely the lowest for first class work. FARRELL THE TAILOR, 310 Water St.—nov17

Anthony Hawco Stands Trial on Capital Charge.

YESTERDAY AFTERNOON.

The trial of Anthony Hawco of Chapel's Cove, charged with murder, was resumed at 2.30 p.m. yesterday following the morning session which concluded with the examination of Wm. Murphy by Crown prosecutor Winter. After the prisoner was placed in the dock and the jurymen answered their names, Murphy was called to the witness stand and cross-examined by Mr. C. E. Hunt.

The witness in his examination in chief, said he saw Hawco swing the lantern round and then put it on the floor.

Questioned on this point by Mr. Hunt the witness said he did not know if Hawco put it down or swung it down. Asked how the men left the room, the witness stated that Hawco went out first and when Fewer followed he went after him. He had no particular reason for going out. There were other boys outside but he was not in their company. He stood about 15 feet from the corner of Whelan's house. He thought that Fewer and Hawco were on the furthest away side of a stump of a tree.

Mr. Hunt—You say you saw Fewer fall, did you see anyone hit him.

Witness—No.

Q.—Was Fewer near the fence?

A.—I don't know.

Q.—Do you know which way Fewer fell.

A.—I can't say whether it was on his back or his face.

To further questions the witness said that Hawco lifted Fewer about the height of his (Hawco's) knees, he could not say if his feet left the ground. Hawco then slammed him down.

John Duggan called and examined by Mr. Winter, said he was a resident of Chapel's Cove and was 52 years of age. He knew Hawco since he was a child, he also knew Michael Fewer, the latter he said was one of the committee. Witness himself was the head of the affair. The date of the hall he said started about 8 o'clock. It was about 11 p.m. when he first saw Hawco and about that time he was in the dance. He saw Hawco later tear down a map from the wall but nobody troubled about the matter. Later in the night he saw Hawco and his father dancing a double. At about the time the last dance was finished the witness said he saw Hawco take a lighted lantern, throw it on the floor and then walk out of the hall. As he was in conversation with some visitors, witness said he did not trouble much about the matter and never saw the lantern after. The next thing the witness knew, was that Fewer was brought in the hall by four or five men and laid on the floor.

He was unconscious and a man named Whelan and himself worked on his hands and arms for ten minutes trying to bring him to. Whelan said he would go for a doctor. The witness said he would put down the windows and nail them, so that nobody could raise them from the outside. The witness next related that he procured his hammer and then went to the door to see if any men were around to assist him.

Mr. Hunt here raised objection to evidence not pertinent to the charge being submitted unless the Crown was prepared to call as witness Christopher Dwyer.

Mr. Winter submitted that the evidence was material, and agreed to call Dwyer as a witness.

The Court ruled that the evidence was permissible and the witness continuing his statement said he had got his hammer and went to the door to look out, when suddenly out of the darkness Hawco sprang at him like a lion. There was a tussle and Hawco obtained possession of the hammer, exclaiming he had once done him in, and was going to get him (Duggan). He then hit the witness twice on the head with the hammer, rendering him unconscious. The next thing the witness remembered was coming to the house of Walter Whelan. The people there were washing blood off his head and putting plasters on. The witness then went home. On arrival there, he saw Anthony Hawco lying on a couch, but he said nothing to him. Duggan then went to bed and remained there the whole month of September. Asked if he still left the effects of the blows, the witness replied yes.

Cross-examined by Mr. Hunt, witness said Hawco did not appear to be vexed or in a bad temper when the map came down from the wall. Regarding the lamp incident, the witness said he saw Hawco take the lantern and proceed with it towards the door at the other end of the hall and then he saw him drop it. Owing to the noise of the people going from the hall he was not sure if he broke the globe of the lantern. Asked if Fewer was in the hall after Hawco brought the lantern out, the witness replied he was sure he was not there or else he would have seen him. Asked if (Fewer) followed Hawco out as some of the other witnesses said he

did, Duggan replied no he could not, because he was not in.

MR. HUNT named Barron and Murphy as giving evidence that Fewer followed Hawco out to which the witness replied that their evidence was not correct. Questioned about the assault on himself, the witness said it was dark when he looked out the door. Hawco jumped from the road right on to him without warning. The witness denied that he had threatened to hammer Hawco with the hammer. Asked if Hawco was quiet, the witness replied, yes he was always an all right sort of a fellow. Re-examined by Mr. Winter, the witness maintained that Fewer was not in the hall during the lamp incident. Asked who first told him the particulars of the trouble between Hawco and Fewer, the witness said that he was told by the men who had brought Fewer in that Hawco was after killing him.

MARY HAWCO sworn and examined, said she was only a far off relation of the prisoner. She was at the garden party and dance and was one of the committee of women, and Maud Myers was one of her assistants at a table. She saw Hawco come in about 3 o'clock and set roughly. He struck against the wall and the map fell down. She went home about a quarter of an hour after. It was moonlight, she arrived home about a quarter to four, went to bed and after a while Walter Whelan came and asked for a horse and carriage in order to convey a doctor. Asked if she saw Fewer and Hawco at the dance the witness replied, yes, they were there pretty well all night.

Cross-examined by Mr. Hunt, the witness said she knew Anthony Hawco, he was a real quiet man when in a sober condition. The dance was not quiet, as every now and then there were a few spats between the boys, but it all ended in nothing. MR. THOMAS ANDERSON who held a post mortem on the body of Fewer at the General Hospital, called to the stand, described a number of bruise marks on the face and a fracture of the inner plate of the skull on the left side. He found distinct marks of hemorrhage of the brain, and he gave a certificate that death was caused by concussion of the brain, which fracture, he said, was caused by some instrument that did not penetrate the bone. Asked if it would take a hard blow to produce the fracture, the witness said, yes, a considerable one, even a hard one with a hammer.

MR. WINTER—Would it be possible done with a blow of a fist?

WITNESS—if I don't think so.

Questioned by Mr. Hunt, the witness explained that it was the left parietal bone that was fractured. This he said, would not be fractured by shock such as might happen to anyone by falling on his feet. In the instance referred to he considered the fracture was caused by some blunt instrument. In his opinion it was a very severe blow. In reply to the Chief Justice, the witness said the fracture could be caused by contact with the ground, or by falling on a stone. A blow on another point would not cause the fracture. It would be possible for a person to fall naturally and hit the spot. An unconscious man's head would wobble and if he were thrown it would be possible that the spot would be hit.

WM. A. JONES (Sworn and Examined)—I am a medical practitioner, have been in the profession for the past thirty years. Witness was at Avonville on 31. September and received a call about 5.30 a.m. to proceed to Chapel's Cove to attend a man named Fewer. When witness arrived Fewer was found bleeding from the nose. He immediately gave his some-thing to stop it. He again attended him at 10.30 that morning. Fewer was then at his own house in an unconscious condition, his face was very much swollen, eyes black, and still bleeding from the nose. Witness made an examination and found out on the left side of head, nose slightly marked, while there was also a gash on the chin. Examination showed that there were no external injuries. He appeared to be suffering mostly from shock. Witness bandaged up the head and ordered him to bed, and left instructions to let him (witness) know next day how the patient was. A visit was made to Fewer on second day. He was still unconscious, although his condition appeared somewhat better. Witness diagnosed his case and suspected a fractured skull. That afternoon I immediately ordered his removal to Hospital.

Cross-examined by MR. HUNT, the witness said that when he visited Fewer in the morning of the 2nd September, he noticed an odor of some sort from him. He thought his condition was such that he would not be able to get the door open by himself, and succeeded with the help of Duggan. Witness carried out the lad's request and meanwhile made a few visits to the bear table, to have a drink. After the dance had finished I went outside and met a fellow who had a bottle of "shins." Questioned by Mr.

LOOK-LOOK--at the CRESCENT THEATRE TO-NIGHT

5--Big Acts--5 Newfoundland Vaudeville

DAN MCCARTHY Playing New Selections on the Piano-Accordeon.	WEST & KING In Burnt Cork Comedy and Mandolin Solos.	DAINTY DOLLY and DAN DELMAR Impersonating Jackie Coogan.
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C. WISEMAN, assisted by DAN DELMAR, in JERRY HOULIHAN-TAKING THE CENSUS

THE AVALON COMEDY TRIO in a Medley of Melodious Melodies.

USUAL BIG AMATEUR CONTEST FRIDAY NIGHT.

Drink Royal Standard

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PACKED EXPRESSLY FOR THE ROYAL STORES.

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Blue Packet	Reg. 80c. per pound for 75c.
White Packet	Reg. 90c. per pound for 85c.

PURE FRESH GROUND COFFEE Reg. 60c. for 50c.

NEW CROP DRIED FRUITS.

Seedless Raisins	Price per pound 18c.
3 Crown Raisins	Price per pound 18c.
Del-Monte Seedless Raisins	Price per pound 18c.
Choice Seedless Raisins	Price per pound 18c.
Fancy Apricots	Price per pound 25c.
Choice Apricots	Price per pound 25c.
Fancy Peaches	Price per pound 18c.
Prunes (very good)	Price per pound 20c.
Prunes (very good)	Price per pound 14c.

HILLSDALE PEARS Reg. 40c. tin for 35c.

TINNED FRUITS.

Hex Grapes	Reg. 28c. per tin for 25c.
Hex Egg Plums	Reg. 28c. per tin for 25c.
Hex Sliced Peaches	Reg. 30c. per tin for 28c.
Hex Peaches	Reg. 30c. per tin for 28c.
Hex Apricots	Reg. 30c. per tin for 27c.

DEL MONTE BAKED BEANS Reg. 40c. tin for 35c.

No. 1 Salmon	Price per tin 20c.
No. 1 Lobster	Price per tin 55c.
Campbell's Tomato Soup	Price per tin 17c.
Libby's Irish Stew	Reg. 40c. per tin for 37c.
Libby's Sausage	Reg. 40c. per tin for 37c.

SHERRIFF'S MARMALADE—10-oz. Glass 30c.

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GLITTO—Cleans everything from attic to cellar.

Special per Package 5c.

3 Large Cakes Toilet Soap for 40c.

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Hunt, witness said it was strong moonshine. The contents of the bottle was drunk between us. This was about 1 a.m. Soon after three or four of my friends collected enough money to get a quart of moonshine.

Q.—What were their names.

A.—Ted Kent, a man named Kennedy, John Howe and myself.

Upon returning towards the school house we decided to go into Philip Whelan's house, and finished up about 1.30 a.m.

Witness stated he was returning to the school house when he met John Duggan and Nicholas Connors standing by the corner. Connors told witness that he had a drink when he immediately produced a bottle from his pocket. Hawco took a drink, it was moonshine. Witness did not remember doing anything in school house. He remembered leaving the building with a lantern in his hand, but did not know who owned it. Witness upon leaving the hall was accosted by Duggan, who said to him "Now, get your man!" which Michael Fewer followed by saying, "Swing down your lantern and get out!" The lantern fell from my hand but I failed to stoop to pick it up. After I had left the hall and had been leaning over a paling fence about thirty yards distant, Michael Fewer came along and asked me why I had done, (or meaning thrown) the lantern across the door. Witness replied that it made no reference to him, and had he (witness) never been pushed it would probably never have happened. Fewer then asked me if I would pay for it, and I made the prompt reply by stating that I would do so in the morning. During the argument Fewer had the

lantern in his left hand. Witness stated that he was leaning on the fence when Fewer made a sudden step back and swung the lantern at him.

Witness checked the blow with his left hand and hit Fewer with his right which stumbled him to the fence. He apparently looked to be hooked on in some way, and after he had recovered he (Fewer) made a second swing with the lantern. Witness hit him again, and he fell to the ground. Witness stepped back about eight feet. Fewer arose and threw the lantern at him at the same time he made a run towards me, to which witness retaliated with open hands, at full arms length, and hit him a blow in the side of the head which told him to the ground.

In his fall to the ground he fell partly on his left side. Witness was then standing about two feet away. Witness then asked him if he wanted help. He replied by stating something which witness could not understand. I then stooped to lift him up but he made no offer to get up, he fell down again partly on his left shoulder, and while witness was in the act of helping him up again someone caught me around the waist from behind and dragged me across the road. I soon recognized the man as my father, and he told me to go home. Witness said, "Yes, he would." While I was standing on the road in direction of Philip Whelan's house someone made the remark that Fewer was dead. I then went over and went into the school house, while I was about to enter the porch John Duggan came through the inside door and ordered me not to go in. Witness asked, "Why?" Duggan then opened his coat and pulled a hammer from his pants

pocket, and held it in his left hand. He waived it and said I could come in." Witness then said, "What?" John would not hurt me with a hammer." Duggan acknowledged by saying, yes. Witness then caught Duggan by coat with left hand and threw it on the floor. Witness declared that Duggan hit him a few hard blows in the neck. After they had separated Duggan left the building, while witness went over and sat down alongside Michael Fewer. He stated Fewer was breathing like a man that was sleeping. My life hand at the time was bleeding pretty bad and I proceeded down to the river to wash it. Duggan interferred while I was on my way, and said, if he could not get even with me, someone else would. Blows were immediately exchanged. During the fight Duggan separated and made a running butt at witness, witness managed to step to the side, while his aggressor's foot had long up against Whelan's fence, when he commenced to cry.

Witness then remembered speaking to Mrs. John Duggan at her home. He left Duggan's house 7 o'clock that morning. Upon the witness being further questioned he stated it was not dawn when he went out of the school house and leaped over the fence. He did not know of any stump near the surroundings where the fight occurred. He swore positively that he had nothing in his hand. He admitted to using fist only while in the fight. He never hid the lantern in his hand during the fight, neither did he hold any kind of an instrument. I was not swinging the lantern in the hall any more than to my walk. He never hid

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