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NO. 28

NEW YORK INSURANCE DEPARTMENT A FARCE

State Superintendent Tells How Little He Knows About Companies

Mr. Hendricks Says He Never Heard of or Discovered Any of the Scandals Revealed at Present Inquiry—Took Officials' Words as Gospel, and Only Compared Books With Securities to See if the Concern Was Solvent—Chief Examiner Didn't Find Anything Crooked.

New York Dec. 21.—Francis Hendricks, superintendent of insurance of New York State, was the chief witness before the legislative committee of insurance investigation today, and testified that the examinations of insurance companies by his department was made to ascertain only the solvency of the companies and that no investigation is made into the extravagance of the management of a company, or into the salaries paid to officers, so long as the company is able to pay its obligations. No investigation is made into the commissions paid to agents, the year-end loans of the Equitable to clerks, the witness said.

Isaac Vanderpool, chief examiner of the insurance department, followed Mr. Hendricks and detailed what was done at an examination. He said that practically it was a comparison of the company's sworn report with the book. He had never known of wash sales, nor of the year-end loans, he had never known the salary of the statistician of the department and was examined by him.

Mr. Hendricks said, and he declared further that he possibly knew little or nothing about the various examinations made, as they were entrusted to Isaac Vanderpool, the chief examiner of the department.

While Mr. Hendricks' memory failed him as to any legislation suggested by him to remedy defects in the laws governing insurance companies he stated that no measure that he ever presented had ever been opposed in either house of the legislature. Neither had any bill been passed against his recommendations.

PRIVY COUNCIL RELEASES SEIZED AMERICAN FISHERMAN

Law Lords Reverse Judgment of Supreme Court of Canada, and Hold That "Kitty D." Was in Home Waters When Taken.

Montreal, Dec. 21.—(Special)—The judicial committee of the privy council today at London reversed the decision of the Supreme Court of Canada restoring the judgment of Justice Hodgins of Toronto in the case of the seizure of the United States fishing tug Kitty D. The law-lords hold that the evidence clearly shows that the vessel was fishing within American waters at the time of the seizure by the Canadian cruiser Petrel.

They say that the supreme court appears merely to have assumed that the trial judge made a grave mistake as to the Petrel's course, and that it would have been easy to apply to that judge to know whether he had in fact made a mistake, rather than leave it to the hazardous conjecture that he was misled by a printer's or a shorthand writer's blunder.

The law lords concluded that in the uncertain and unsatisfactory state of the evidence, it is impossible not to observe that if upon the seizure the Petrel had carefully logged the distance to shore no doubt could have remained as to whether the place the seizure was made was within Canadian waters. It may be that the excuse for not doing so was valid ones, but the excuse for not having evidence which would supply the place of evidence.

The fishing tug Kitty D. was seized by the Canadian cruiser Petrel in Lake Erie during the summer of 1904. The result of the privy council's decision will be that the tug will be restored to her owners in Erie (Pa.).

Here's the New Greek Cabinet

Athens, Dec. 21.—The new cabinet has been constructed as follows:—
Premier and minister of war, M. Theotokis.
Minister of foreign affairs, M. Skouzes.
Minister of interior, M. Kalogroupos.
Minister of justice, M. Botopyopos.
Minister of instruction, M. Stephanopoulos.
Minister of marine, M. Triocypis.
Minister of finance, M. Simopoulos.

ST. JOHN DELEGATION PROTESTS AT OTTAWA

Warehousemen and Liquor Dealers Object to Paying Salary of Man in Charge of Bonded Store—Says Increase in Receipts Warrants Government in Shouldering Burden.

Ottawa, Dec. 21.—(Special)—W. E. McIntyre, Richard Sullivan and John F. Morrison, of St. John, arrived this evening and joined a delegation from Montreal and waited on the commissioner and assistant commissioner of customs tonight. They asked that the warehouse bonding regulations remain as at present. New regulations have been passed by the department but not yet put in force, which will increase the cost from an annual charge of \$10 to about \$180. What the

WELL KNOWN RAILWAY CONTRACTOR DEAD

James G. MacDonald, Who Headed Many Large Enterprises, Passed Away at Coverdale, Albert County, Thursday.

Moncton, Dec. 21.—(Special)—Many friends in Moncton and elsewhere throughout the province will learn with deep regret of the death of James G. MacDonald, which occurred at his home in Coverdale, Albert county, about 1 o'clock this afternoon. Mr. MacDonald was widely known as a railway and general contractor. Some years ago he purchased a large farm in Coverdale and settled down to farming. About four years ago he disposed of the farm and went to Nova Scotia taking a contract with MacKenzie & Mann in the construction of the Halifax & South Western Railway.

Two or three months ago he was compelled to retire from railroading and returned to his former home at Coverdale in the hope that the New Brunswick climate would restore his failing health. He continued to grow worse, death ensuing today of tubercular of the throat. Deceased was sixty-four years old and was a native of Pictou. He was highly respected and popular with all who knew him. He is survived by a daughter, Mrs. David Clark and a son, Wesley, a student at Acadia College. His wife predeceased him three years ago.

ONE HUNDRED HELD FOR CONSPIRACY IN PLUMBERS' COMBINE

Toronto, Dec. 21.—(Special)—More than 100 defendants in the plumbers' combine prosecution, master plumbers, supply men and journeymen, were committed for trial by Magistrate Dennison on the charge of conspiracy today, after a preliminary hearing of three days.

ST. JOHN OFFICIAL PROMOTED

Ottawa, Dec. 21.—(Special)—P. E. Ritchie has been promoted to registrar of copyrights in the agricultural department, vice Jackson, deceased.

Allans to Build Two Steamers

Ottawa, Dec. 21.—(Special)—It is understood that the Allan line is arranging to build two steamers for the Atlantic mail service.

BANNERMAN DODGES HOME RULE QUESTION

SCOTT WILL HAVE GOOD MAJORITY U.N.B. PROFESSORS MUCH PLEASED

First Speech of the Campaign British Premier Declared to an Immense London Audience That the Fiscal Question is the Main Issue—Against Coolie Labor in South Africa—Asquith Won't Stand for Irish Autonomy.

Latest Returns Give Government 16 Seats in Saskatchewan Opposition Has Nine

Feels Very Bitter Over the Outcome and Arrests for Illegal Work 'Have Commenced—One Liberal Worker Confessed to Buying Votes and is Heavily Fined.

Regina, Saskatchewan, Dec. 21.—(Special)—Michael Voll, of North Qu'Appelle, who was arrested on election day at Balzar, charged with buying votes, confessed, in a signed statement, and was fined \$100. He declared that the money which he operated had been given to him by John Gillespie, president of the Liberal Association at Balzar in North Qu'Appelle, where the minister of agriculture, Hon. W. R. Motherwell, was a candidate.

Voll stated that Gillespie's instructions to him were to buy votes "as cheap as possible." The bitterness of the campaign shows no sign of relaxing. Yesterday the opposition caused the arrest of a deputy returning officer for failing to seal the lock of his box.

Latest returns confirm the estimate already given of the results of the election in Saskatchewan. The government will have sixteen seats and opposition nine. Thompson (opposition) has lost his deposit to Saltcoats under the final count.

SHIFT OF WIND SAVED MANY VESSELS

Bark and Two Schooners, One from Yarmouth, Dragged Anchors During Southwester.

Boston, Dec. 21.—A brief but very lively squall, it would seem, swept over New England today, being particularly severe on the coast. The coastwise sailing fleet went flying into safe harbors, and all but the staunchest of the steamers were delayed by the storm. At dark tonight it looked as if the disturbance had pursued its usual course, toward the provinces without leaving a wreck-behind track along the coast.

Perhaps the hardest fight against being thrown on a lee shore was made by the bark Onway, anchored off Richmond Island, a few miles west of Portland (Me.), her destination. Arriving on the New England coast from Turku Island last week, the Onway gradually worked along from Vineyard Haven to Gloucester, from which port she left yesterday for Portland in tow of the tug Priscilla. The gale overtook the pair off Biddeford this morning, and after proceeding a few miles farther, the Onway anchored and the tug, being unable to tow her farther, ran into Portland. Fortunately the gale lasted only half a dozen hours, but in that time the Onway was dragged steadily towards the rocks and was but a short distance from the surf when the tug shifted to the westward and subsided to a comparatively light breeze. It is expected that the bark will be taken into port in the morning.

Another vessel which had a narrow escape was a lake steamer, believed to be the Bay View, bound for Newport News, which just missed running onto the sands of Chatham beach during the height of the gale this noon. Fortunately she discovered her predicament in season to turn off-shore.

SEARCHING INQUIRY, UNDER OATH, INTO YORK COUNTY LOAN AFFAIRS

Toronto, Dec. 21.—(Special)—W. H. Cross, the government auditor, has decided with the approval of the attorney-general, to conduct a searching investigation into the affairs of the York County Loan Company. The investigation will be conducted under oath and will begin on Tuesday next.

U.N.B. PROFESSORS MUCH PLEASED

Carnegie's Announcement That His Fund Will Apply to Them the Cause

DR. HARRISON'S VIEWS

New York, Dec. 21.—It was announced that "The Carnegie Foundation" a sum of \$10,000,000 given by Andrew Carnegie to provide relief for needy teachers and professors in universities, colleges and technical schools in the United States, Canada and Newfoundland, is to be further increased by an additional \$3,000,000. At the same time the restrictions which prohibited the use of the fund for sectarian and state aided institutions, are to be removed, the statement declares.

Dr. Harrison, when asked concerning this matter last night, said that he did not wish to discuss the subject. It is further declared that Mr. Carnegie has announced his willingness to add still another large sum to the "Foundation" should the managers deem such a move essential to its success.

U. N. B. Professors Pleased

Fredericton, N. B., Dec. 21.—(Special)—Chancellor Harrison, of the University of New Brunswick, was interviewed by The Telegraph this evening in reference to the announcement in the evening paper that state-aided and sectarian colleges were to receive the benefit of the Carnegie fund. He said the news was very gratifying to him and that he was glad to see that as proposed, it would certainly prove a great stimulus to those engaged in educational work in the country. The only aid institutions which he thought would have derived benefit from Carnegie's original proposition was McGill, which if all our educational institutions needed assistance this matter had right, said word that he did not wish to discuss the subject.

MCCURDY'S TO HOLD ON TO THEIR EASILY MADE MILLIONS

Both Father and Son Have Been Busy Recently Transferring Their Enormous Property to Safe Hands.

Morristown, N. J., Dec. 21.—Deeds by which Richard A. McCurdy, former president of the Mutual Life Insurance Company, and other members of his family have transferred valuable property in this city within the last few days, were made public today. Mr. McCurdy and his wife, on Dec. 16, and again on Dec. 19, transferred parcels of real estate to their son, Robert H. McCurdy. The son, on Dec. 19, transferred to his mother his interest in the new McCurdy home, which has been occupied by Richard A. McCurdy and which is said to have cost about \$400,000. By this transfer the country house and the surrounding estate was put entirely in Mrs. Richard A. McCurdy's name.

INVENTOR HAS BIG CONTRACT TO FILL

Has Promised to Find Husbands for Thousands of Girls Thrown Out of Work by His New Device.

Montreal, Dec. 21.—(Special)—Encouragement is being given in London, says a special cable, to Mr. Neill, inventor of the automatic telephone, who promised the French government to find husbands in Canada for the thousands of girls his invention has thrown out of work. He says there will be no difficulty in keeping his promise.

NEW SCHEME TO PREFER CANADIAN WHEAT

British M. P. Suggests That Home Government Pay the Cost of Transportation of Both Grain and Flour, Using the Empire's Ships Only.

Montreal, Dec. 21.—(Special)—A special London cable says: An alternative for a mutual preference is suggested by Louis Sinclair, M. P. for Romford. He would allow wheat to come in free, as cheap wheat is essential, but appreciating Canadian loyalty, he says:—
"To our premiers in the conference we would suggest that we are prepared to provide in the readjustment of the tariff a sum of money which would enable us, similarly as we now maintain our postal

FREDERICTON SEWERAGE LESS THAN ESTIMATE

J. B. McManus Company, of Memramcook, the Lowest Tenderer at \$42,000

Fredericton, Dec. 21.—(Special)—The city council met at a special meeting this evening and awarded the sewerage contract to J. B. McManus & Co., Ltd., of Memramcook, whose bid was the lowest by \$10,000. Altogether nine bids were received, but one from a local contractor was not accompanied by a certified check and was thrown out. The following is a list of the bidders and places:

J. B. McManus Company, Memramcook	\$42,000.00
George M. Byrne Company, Boston	52,460.00
Bruno Bros. & McKenzie, Boston	53,227.00
Gow Palmer & Co., Boston	53,222.50
Willard Kitchen, Fredericton	58,012.00
Brown Bros., Fredericton	58,708.00
H. Moorey & Sons, St. John	60,265.00
Reid McManus, Memramcook	74,185.00

On the sewerage committee's recommendation the council decided to accept McManus Company's bid and they will be asked to enter into a contract at once.

MARITIME TRAVELERS' BANQUET AT HALIFAX

Many Present from Various Parts of the Provinces—Distinguished Guests.

Halifax, N. S., Dec. 21.—(Special)—The annual dinner of the Maritime Commercial Travelers' Association was held at the Halifax Hotel tonight. About 160 sat down, the dining hall being very handsomely decorated and illuminated and dinner and service of a very high order, and was considered one of the finest ever held in Halifax.

The president for the coming year, E. Y. Rowland, presided with much acceptance and vice-chairs of various tables were occupied by the vice-presidents for Nova Scotia. Among the prominent guests of the association were Judges Longley and Russell, W. T. Phips, Attorney-General Drysdale and Mayor MacNeil, William Roache, M. P., and members of the various railways and other transportation companies. A good representation of the New Brunswick members were present for the first time in the annual reunion of the association.

The New Brunswick delegates were well received by their Nova Scotia colleagues and handsomely entertained, special quarters being reserved in the Halifax Hotel for them.

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The Nearest Figure to Them is About \$11,000 Higher, and One St. John Concern Bid Along With Six More—Council Accepted the Lowest Bid, and Decides to Call for Supplies at Once—Means Saving of \$20,000 if Men Stand by Their Figures.

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WOULD CRUSH STRIKE BY FORCE

Russian Authorities Make Wholesale Arrests of Labor Leaders

OTHERS FILL PLACES

St. Petersburg, Dec. 21, 2.10 p. m.—Since noon today the streets, particularly in the industrial sections, have been filled with troops. The railroad stations are in possession of the military. Wholesale arrests of the leaders of the workmen were made last night. It is reported that the police included in their captures the members of the second workmen's council who were placed in the fortress of St. Peter and St. Paul with the members of the first council who were arrested Saturday night. A third council, however, promptly took the place of the second.

The League of Leagues has issued an appeal to the public asking for liberal support of the proletariat "which is bearing the brunt of the struggle for the emancipation of the nation." The appeal says there is bound to be much privation, starvation and even death from cold and not only asks for material aid but proposes the inauguration of free dining rooms for workmen in all parts of the city.

Moscow is already cut off from St. Petersburg, and there is no communication with the provinces generally this morning. According to the latest information, the Lithuanian insurrection has extended into the province of Vitebsk, across the border of Livonia. At Kokenhusen the chief of police and his assistants were tried by a revolutionary tribunal and executed.

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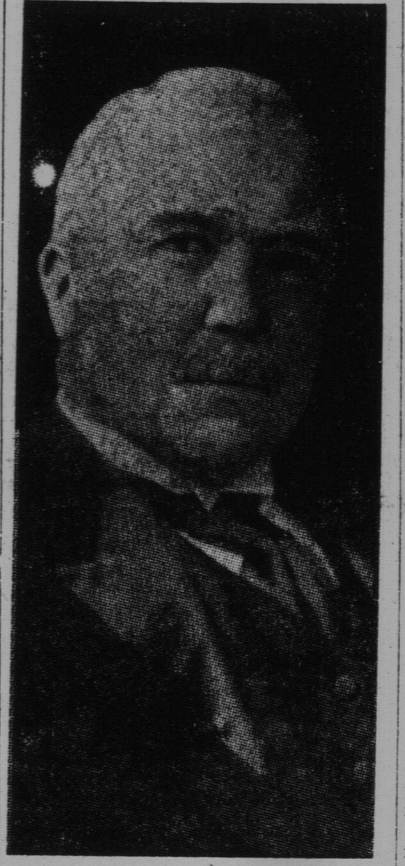
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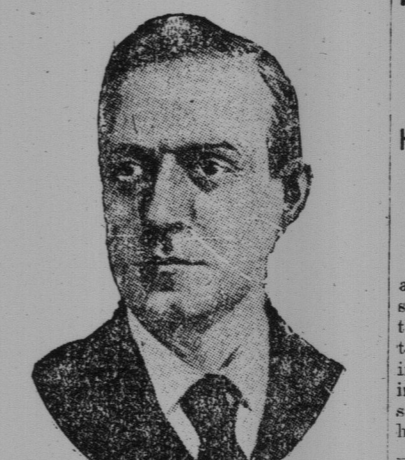
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Sir Henry Campbell-Bannerman.



Chancellor of the Exchequer, Herbert Henry Asquith.