value of her policy. There being no appearance for defendants, judgment was given for the amount claimed, with costs. Another company, which appears to be reaping a somewhat attenuated harvest of threepeness, and sixpeness under its industrial tables, makes a bold bid for public favour by declaring: "We pay all claims in gold" personally I should have no objection to notes, and should have no objection to notes, and trust the offices will not object to mine. How true is the wise saying of Roche-foucauld: "We promise according to our hopes, we perform according to our fears." Another Frenchman is said to fears." Another Frenchman is said to have painted a picture of the Children of Israel crossing the Red Sea, attired in chimney-pot hats (amongst other things) and carrying muskets. Were I not afraid of committing an almost as glaring, nuackronism, I should dearly like to inquire in what office Rochefoucauld held

inquire in what office Rochefoucauld held a terminating policy.

By the way, the Dunedin company referred to has in its policy a clause which reads: "If any fraud has (sle) been practised upon the said company, either by or on behalf of and either with or without the consent or privity of the said Proposer or Assured in effecting the Assurance hereby made, this Policy shall be void, and all moneys paid thereunder shall be forfeited to the said Company." I have read of the Employers' Linbility Act, but never have I encountered any law under which an employer can penlaw under which an employer can pen-alise a customer for the default or dishonesty of the employee, and while dis-cussing these matters I would like to suggest that something be done to bring the unfortunate caucassers under the shops and factories legislation. It is disgraceful that men of education are allowed to be engaged upon most trying work, meeting firee competition from opponents and very unflattering receptions from many to whom they enderstour to introduce assurance, at a wage of nothing a week, while a restaurant proprietor, is compelled to pay a statutory salary for strictly defined hours of work to his most menial employee. unfortunate canvassers under the

PROFIT AND LOSS.

The canvasser crept through the marble

halls
And into the sancton sourteeum,
Where his manager sat with a clouded brow,
For this was Fiday, and up till now
Kot one case in, and it meant a row;
So this was the matter before them.

"Now, Mr Pusher, this cannot go on;
You'll have to get out and hustle.
The end of the week, save just one day,
And how in the world can we make pay
For directors and managers? What do you

say? : Expenses? Oh. nonscuse, man! Hustle!"

When Saturday came, our poor friend P.—
A pattern of tact and dorillty—
Was shown with remarkable firmness the
door;
And—"No, Mr Pusher; you've nothing to
draw—
And Asset and as I have told you hereon

No Assets, and, as I have told you before, . You also have no Llo-ability."

+ + +

Invariably when I have been subjected to a trial in the balances and have emerged from the ordeal decidedy and excessively "light weight," instead of conforting myself with flagous, I runinate over the particular disaster, and inate over the particular disaster, and then endeavour to put into verse the good advice to which I have refused to give heed myself. "Experience is like the stern-light of a ship—which serves only to illumine her wake," still it is possible that some may derive profit from the experience of others. In that hope:

My son! If a woman assall thee, And tearfully bid three to lend, Heed not, and if sense do not fall thee, Pass her on to a wealther triend.

The circumstances responsible for the above would never have occurred but for a failing of mine which, upon the principle that no news is good news, consists in the neglect to open private letters until the last possible moment. Home these fores. Hence these tears:

My son! Never open a letter Unfit thou hast broken thy fast; For good nows with keeping grows better, While bad news is best left till last.

OLD SALT.

P * B B R. \mathbf{D} Having given up General Work Will new devote blankelf specially and ex-clusively to his FIG PRACTICE,

And may be consulted

At may be considered At EDSON'S, QUEEN-ST. Hours: 10 to 1, 2 to 4. Or at Private Residence, "Barnawood," St. Stephen's Road, Parnell, Tel. 1883.



TURF FIXTURES.

Nov. 23 and 24—South Canterbury J.C. Spring. Nov. 25 and 29—Takspung Spring.

TURF NOTES.

Comfort was withdrawn from the Auckland Steeplechase at 1.30 o'clock on Monday.

Weights for the Auckland Cup and Railway Hundrap are due on Friday next, the 17th last.

Tuskitun, the half brother to Kingswood, by Leolantis, is now an immate of W. Mobberley's stable.

The Walocka Jockey Club will race on March 9th, and will have a programme similar to their last,

Inspiration has changed hands, being pur-chased by a putron of N. Cumingham's salile, and she is now in that trainer's charge.

J. Gainsford has tired of Lady Roac, and she has been returned to her owner, Mr W. Walters, who will probably put her to the stud.

The Australian-bred stallion Patron was sold for 60 guiness to go to France at the bloodstock sales at Newmarket recent-

The tenders received by the Takapuna Jockey Club fo rtheir privileges during the forthcoming season were practically the rame as last year.

The death is reported of the brood mare Victoria, by Feve — Memeuto. Victoria had reached the good old age of 24 years at the time of her death.

A private letter, received from Fiji, states that Landlet, who was taken down to the Islands to win the Governor's Cup, a feat he day accomplished, died there recently.

. Mr Chadwick has been appointed handicapper to the Takupuna Jockey Chib during Mr Evet's illness. Mr Chadwick win siso act for the Auckland Racing Cinb at their Summer Meeting.

The trotter Red Leaf was sold at auction on Friday by the N.Z. Loan and Merantile Co., for 20gs., Mr Rao being the mirchaser. Red Wilken was passed in at

At a recent meeting of the Auckland Trotting Club, W. May, the owner of Mac-quarrie, was fixed \$210, and disqualified for twelve mouths for misconduct during the last A.T.C. spring meeting.

Mr S. Bradley's colt Publpubi, by Soult-Lidy Musket, seems to have gone of cou-pictely, and his displays at the A.R.C. Spring Meeting must have been sadly dis-sppointing to his owner.

The Takapuna Jockey Chib considered the Beending of bookunkers to bet on their cearse Juring the forthcoming season at a meeting held on Monday afternoon, and after discussion decited to license them as forecastly.

Returned visitors from Christeburch state that Ghoorka was bodly kleked prior to the start for the New Zesland Cup. This would probably account for his bod showing in the race, in which he ran a bad last.

Before the start of the Onebunga Steeple-chase last Saturday, a wager of 2 to 1 wa-taken that at least two of the starters would either run off or fall. The contrary was however, the case, as the whote of the starters got round in safety.

The Penrose Hurdle Race, run at El-lersile last Saturday, was a regular fi-nace, of the four that went to the post, Loch Fyne and Vexation felt, and Imagina-tion broke down, paying Hakarda to cau-ter home nearly a couple of furlongs ahead.

The Takapuna Jorkey Club has decided to open the double totalisator at their spring meeting, and the machine will be worked on the following events: First day, St. Andrew's Handlean and Cheltenham Hundlean; and second day, Stanley Handlecep and Spring Handlequ.

The Jubilee Cup, run at the C.J.C. spring meeting, has been competed for ton six occasions, and on each it has been won by either a representative of the Bailburst or Porirus statlers. No other trainer outside Mason and Proserr bus succeeded in yet turning out the winner of the event.

Section Delayed and Soult were the most successful sires at the A.R.C. spring meet-

ing, each horse chaming five witners; tyrentan and Leolantie had two each; and Memchikoff, Limtrock, Reynard, Grafton, Son'-weeter, St. Paul, Muskapeer, Saracen, Filinthock, and Tasman one each.

ritatiock, and Tasman one each.

In winning the Musket Stakes on the second day of the A.R.! Shring Meeting, Cambrian fully bore out the good opinions formed of him after his showing in the Welcome Stakes on the opening day. Provided he goes on the right way between now and Christmas, he should prove a hard and for the best of them to crack.

After paying a visit to Glenora Park and Inspecting the yearlings there, T. Quintian, i.r., private trainer to Mr E. J. Watt, the Blawke's Hay sportsman, made an offer of 500gms for the yearling cold by Soult—Rose and White, full brother to Wairiki. The offer, however, was not entertained.

C. Planner, who has had the charge of Pattence, the most successful filly in Hun-gary, has broken the record costablished by Pyer, the American trainer, when he won £21,240 in bis year. Planner has already won ever £34,600, and has a chance of adding a couple more valuable races to the stable account.

The displays given by Mr E. J. Watt's two coits, King Billy & Boomerang, on the first days of the A.R.C. Spring Meeting were so disappointing that they were withdrawn from their engagements, on the concluding day of the gathering, and the pair were taken back to Napler last week by the Manuka, in charge of their trainer, T. Quinlivan, Jr.

The V.R.C. starter has a very off-hand way of treating horses that do not promptly stand up to the barrier. Sometimes he leaves them wherever they are, and, of course, the owners concerned do not like it. R is, of course, a nice point how long a bad actor at the start should be waited for, and curiety a subject for the exercise of well-balanced discretion.

The Japanese Government has sent two stud officials from Tekle to visit Europe for the purpose of selecting a certain humber of broad mares for the formation of a Government and on European lines. These gentlemen hare visited Austria and Hungary, and appear to have a preference for small and compact mares. They hope in time, to import their bloodstock exclusively from Europe.

Many of the jockeys riding in France have already disposed of their service for text year, theorie Stern will continue a. leading jockey for M. Edmond Rianc's stable, Ransch has renewed his contract with Mr. W. K. Vanderbilt, and J. Reiff has given first claim to M. Calibant, white theorie Rarthotemey, who has come quicking the front, gels a good engagement with Count de Fels, for whom his father traits. Belibouse, who has completely recovered from the arcident which spotled a usually good average, remains with M. J. Prat.

The list of winning trainers at the recent A.R.C. meeting is headed by F. Mac-Mancenin with three surcesses. C. Coleman, G. Absolom, and R. Hall bad two aplece, and K. Henton, J. B. Williamson, F. Moran, D. Moraghan, H. French, T. Clark, J. Chasfe, jon., W. Smith, J. Twolath, C. Weel, R. Hannen, Mr Schly, Mr Brown, and Mr Moran, one each, R. Deeley was the hosts mecessful horseman, with five winning rides; H. Spurkes, M.

Bynn, J. Sosats, and B. Towers had two each; and Brown, W. Wilson, Kemp, F. Davis, Julian, Derbie, Cress, Marchand, Me Selby, Mr Tonks, and Mr Wells our each.

Selby, Mr Tonks, and Mr Weth our each.

A petition is in circulation by members of the Ayckhold Racing Chib to be presented to the Committee, by the carriage padock. When the Committee the decided to remove the paddock from its former position, and so enlarge the saidling paddock, it was generally thought it was a wise move, but evidently inembers do not think so, and hold they should be entitled to have being carriages alongside the course proper, so as if desired they could view the races without going on the stand. Were this practicable no doubt the Committee would not hesitate about the matter, but under the circumstances it is hard to see what the Committee can do further than what they have already done.

they have already done.

Mr Weinberg, the German sportsman, was present at the last day of the international gathering at Maisons-Laffite on Friday. It is possesses the best three year old in Germany with Festino, a son of Ayrabire, and with Fest, by Intantisal, admittedly the best two year old, he will see his colours carried well in the Austrian and German Derbles. Unfortunately, Mr Weinberg has not entered Fest in the International Crievina, to see decided all the control of the Price of the Company of the Price of O'Connor, the American Jockey, for next season.

At a meeting of the Derby Town Counter

At a meeting of the Derby Town Coun-cil recently, Councillor Blount complained that people interested in betting news crowded round the avergapers at the Free Library, to the exclusion of general read-ers.

ers.

He suggested that betting news should be obliterated.

be obliterated.

Adderman Ann, the chairman of the Free Jabrary, committee, said the committee were unanthously of the opinion that it would be a very narrow minded proceeding to take the course suggested. He was not a betting man himself, but he should certainly oppose the proposal. If they could not leave the papers interest, they had better dispense with them allogether.

The Thames Jockey Club has no reason to be dissatisfied with the response made by owners for their summer meeting on December 26th and 27th, and the total received are probably the largest the club have pet had. Since last existen the club have greatly improved their course, having secured a piece of ground at the northern end. This piece, which was formerly held by the natives, the club have been endeavouring to secure for some time, and at last their efforts have been successful. Its addition does away with the sharp bend going out of the straight, and makes a fall mile course. Several other improvements are also being effected, and altogether the forthcoming meeting promises to be one of the most successful, in the history of the

club.

The following is a list of winning payments over the recent A.R.C. spring meeting:—Mr F. W. Arnold, £595; Mr D. O'Brien, £395; Mr A. Lennard, £300; Mr B. Th. E. St. Mulr. £200; Mr B. Armitage, £180; Mr G. Mr Waiter Davies, £180; Mr W. B. W. Davies, £110; Mr R. Handon, £140; Messrs Williamson, and Currie, £90; Mr F. Selby, £130; Mr C. W. Coleman, £190; Mr J. Johnston, £90; Mr W. A. Secti, £80; Mr W. Foss, £100; Mr I. Coleman, £20; Mr W. Foss, £100; Mr II. Coleman, £20; Mr W. M. Secti, £80; Mr W. M. Foss, £100; Mr J. Johnston, £90; Mr W. A. Teifre, £20; Mr W. L. Thomson, £35; Mr George Marshall, £50; Mr P. Jones, £85; Mr Jinsey, £15; Mr J. J. McYlekers, £10; Mr H. George Marshall, £50; Mr P. Jones, £85; Mr Jinsey, £15; Mr J. J. McYlekers, £10; Mr H. T. Hawking, £10; Mr C. Weal, £10; Mr Ravold Cotter, £10; Mr S. Tohnian, £25; Mr J. McYlekers, £20; Mr H. Barr, £40; Total, £3520.

Percy Weodland, who has been for se

220; Mr. H. Barr, E.D. Total, 25320.

Perry Woodland, who has been for so long the flot of the French sporting public, has experienced the French sporting public has experienced to the flower of the racing countries of the flower of the flo





Self-Loading Model 1905

This rifle is a six shot, hammerless take-down, made in .32 and .35 calibers, the cartridges being of the modern smokeless powder type. The recoil of the exploded cartridge ejects the empty shell, cocks the hammer and feeds a fresh cartridge from the magazine juto the chamber, leaving the rifle ready to shoot upon the operator's pulling the trigger. The self-loading system adds much to the pleasure of rifle shooting, either at target or game. The list price of this model is \$28.00.

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