

LIVELY SESSION OF INSURANCE INQUIRY

PRESIDENT OF MUTUAL LIFE GIVES EVIDENCE

Refused to Answer Questions - Protested Against Manner in Which Investigation is Conducted

New York, Oct. 17.—Testimony in the insurance investigation was resumed today after a week's adjournment of the legislative committee, taken because of the death last week of S. Fred Nixon, speaker of the assembly. The testimony was most exciting throughout the entire day, and only the repeated threats of Senator Armstrong, chairman of the committee, to clear the room prevented violent demonstrations of disapprobation of the witness, who was Richard A. McCurdy, president of the Mutual Life Insurance Company.

Temporarily Interrupted The testimony, these came when Mr. Hughes, the counsel for the committee, asked questions that Mr. McCurdy was reluctant to answer and tried to evade. In Mr. McCurdy's testimony to-day it was disclosed that the Mutual Life Insurance Company employed a literary bureau to send out to the press of the country notices that were of benefit to the company. This information was elicited during the probing of the "legal expenses" account. It came out when a voucher for the payment of \$2,500 to Joseph Howard in 1904 was discussed. Another voucher for the same amount paid in May, 1905, was marked "repayable on demand" and "for professional services." Mr. McCurdy had revised the vouchers and explained that Mr. Howard was a newspaper correspondent, and these professional services consisted in syndicalizing news stories.

Pressed further, Mr. McCurdy said Mr. Howard was correspondent for the Boston Globe and for several papers. Mr. McCurdy further said that he paid Howard about \$2,500 for these services, and that the voucher for May, 1905, was "truly a loan or an advance."

During the morning session an attempt was made to obtain from Mr. McCurdy the reason for

Reducing the Dividends on policies as the business increased and the assets piled up. This question was brought by the many letters received from policyholders by the committee and cited facts and examples.

The letters came from all over the country. Mr. Hughes explained, but he read several. Some were highly complimentary. The examples cited were principally on the policies of the "ten payment life plan." One in particular for \$5,000 that in 1876 had a dividend of \$35,70 had been gradually cut until in 1904 it received but \$3. The writer enclosed tables and statements from the company's representatives and said this was "in the face of the reserve increasing year after year."

To all the questions on this matter the witness said he was not fortified with the information required; that these were technical matters, and when pressed, in his opinion replied that he refused to discuss the question or enter into any discussion. He proffered as a witness his attorney, whose business it was to answer these things, but as for himself, he "would not discuss the question."

Mr. McCurdy's demeanor was so insistent and at times so dominant that the spectators resented forward to catch every word and stood on tiptoe.

When Mr. McCurdy would not offer the information himself, Mr. Hughes started on another line of inquiry.

During the day Chairman Armstrong explained that since the information desired by the committee

Could Be Obtained by another source, it was agreeable to let McCurdy remain in the position he had assumed. Had he, however, been directed to answer, and knowing the information desired and then refused, Mr. Armstrong said steps would have been taken to indict him for a misdemeanor, which is the offence committed by a witness who refuses to answer questions in an enquiry before an executive committee while the legislature is not in session.

If the legislature were in session, refusal to answer would have constituted contempt.

McCurdy also, during the effort to induce him to answer the questions as to the reduction of dividends, launched forth into a protest as to the manner in which the investigation was being conducted. He said the committee was going beyond the scope intended when it was appointed by the legislature, and that the investigation had assumed the proportions of an inquisition.

He was asked by Senator Armstrong how he would conduct the investigation and was told that if he had any method the committee would be glad to know of it.

RECEIVED AN ANNUAL RETAINER TO THE MUTUAL LIFE INSURANCE COMPANY

A voucher in 1902 for \$10,000 payable to T. H. Bowles was exhibited by Mr. McCurdy as partial settlement of a suit Mr. Bowles, formerly the general agent in Milwaukee, had brought against the company.

Mr. McCurdy said to-day that when it came to Mr. Bowles' turn to have his business taken over by the company under the policy of the company to assume all general agencies, Mr. Bowles wrote a letter to the president, which act the letter termed "insubordination" and dismissed the writer. Later, Mr. Bowles agitated a policy holders' crusade against the company, and Mr. McCurdy said the suit was settled to

End the Agitation, adding that the agitation went with Mr. Bowles.

Mr. Bowles had not been in business since he severed his connection with the Mutual Life Insurance Company in Milwaukee.

Mr. Bowles to-night gave out a statement in which he said: "The aspersions cast upon me by the speculations and denunciations in regard to the capture of the insurance investigation are false and I stand ready at the pleasure of the commission to go before that honorable body and to give the facts."

When adjournment was taken for the day Mr. Hughes had not finished with Mr. McCurdy. The latter will be recalled tomorrow.

THE CAPTURED OFFICERS

Are Still Held by Moroccan Tribesmen - An Unfounded Report.

Tangier, Oct. 18.—The report that the two British marine officers captured by Moroccan tribesmen had been released is untrue, but favorable developments are hoped for in the course of the day.

Will Act at Once.

London, Oct. 17.—The British foreign office has sent instructions to its minister at Morocco to take the most energetic measures in regard to the capture of two officers of the Royal Marines, by Algerian tribesmen. As several British warships are already off the Moroccan coast in connection with the capture of the pirate ship Assistance in Tetuan Bay, there is plenty of force available to impress the authorities with the necessity for prompt redress.

IRVING'S GRAVE

Actor Will Be Buried Alongside Spot Where Garrick Lies.

London, Oct. 17.—A spot alongside Garrick's grave in the Poet's Corner, Westminster, has been selected for the burial place of Sir Henry Irving, whose body will therefore lie directly beneath the statue of Shakespeare.

The bodies of Dr. Johnson and Charles Dickens are nearby. Garrick's grave will be represented by a general. Twelve hundred cards of admission to the Abbey will be issued.

ROOSEVELT'S TRIP TO SOUTHERN CITIES

THE PRESIDENT STARTED FROM WASHINGTON TO-DAY

When Journey is Completed He Will Have Visited Every State in the Union.

Washington, D. C., Oct. 18.—In redemption of a promise given more than a year ago, President Roosevelt started to-day on an extended trip through the states of the south. He will visit, in the course of his tour, all of the south Atlantic coast states, Alabama, Arkansas and Louisiana. On the completion of his trip he will have visited during his administration as president every state in the union.

After tentative arrangements for the trip had been made the epidemic of yellow fever broke out in one of his principal points of the President's itinerary. He was urged by many of his friends that he ought not to visit New Orleans at the time scheduled lest he be exposed to the disease. To the president's friends the President suggested that if he preferred, he would postpone his visit to that city until a later date. Assurances were given him, however, by Mayor Behrman and by officials of the marine hospital service that at the time of his proposed visit to New Orleans danger from fever infection practically would be out of the question. The quarantine of other southern states against Louisiana and New Orleans is still in effect, however, and in order not to violate the quarantine regulations the President changed his itinerary so as to make New Orleans the last place he would visit.

HUNGARY'S PREMIER

Ferjervary Has Been Reappointed by the Emperor-King.

Budapest, Hungary, Oct. 18.—In an autograph letter to Gen. Baron Von Ferjervary, gazetted to-day, the Emperor-King says that he has been found possible to form a new Hungarian cabinet from the ranks of the coalition party. Baron Von Ferjervary has been reappointed premier so as to provide for the continuity of the administration on a responsible and constitutional basis.

Referring to his declarations to the others of the coalition party His Majesty says that if they are properly interpreted they will show a complete understanding between the crown and the nation regarding the independence guaranteed by the constitution.

PETROLEUM AND COAL LICENSES

INTERESTING LEGAL FIGHT PROMISED

Litigation Arising Regarding Claims in the Flathead District—Many Questions to Be Settled.

Fernie, Oct. 18.—The Fernie Ledger to-day says:

"The late litigation over conflicting and overlapping claims in the Flathead district has been settling. The parties to the contest are two well-known syndicates, one of which is from Spokane, and the other a provincial concern. 'The details of what promises to be a most interesting fight are not given out, but it is stated that they will bring into issue many of the heated questions which have arisen in regard to the whole-sale and indiscriminate method of leasing coal and petroleum licenses in the now famous district, and not the least question is that affecting the surveys. We expect in a short time to say more about the case.

"The parties initiating the fight have retained Mr. L. P. Eckstein, of this city, but it is safe to say that by the time that case reaches beyond the preliminary stage a great deal of money in litigation will be concerned on either side."

KUN DOWN BY TRAIN

Man and His Wife Dead—Their Son Is Not Expected to Live.

Halifax, Oct. 16.—Another fatal accident occurred yesterday morning on the Halifax & Southwestern railway, making three disasters, two of which were fatal, within a few weeks on this line.

This accident took place at Black-bone Crossing, six miles from Mahone. An engine running light on Sunday morning struck a riding wagon containing three persons, Henry Ernst, his wife and son. The engine struck the wagon for the crossing, but the occupants of the vehicle apparently did not hear it.

Mr. Ernst was instantly killed; his wife had a double fracture of the jaw as well as many internal injuries, and died last night; the boy still lingers, he having a fractured collar-bone, an arm dislocated and a fracture of the skull, and is not expected to live.

PREPARING FOR ACTION

French Warships Will Be Ready to Bring President Castro to Trial.

Paris, Oct. 17.—The departure of the armored cruiser Desaix from Cherbourg yesterday for the island of Martinique, French West Indies, inaugurates the preparations for detaining the Venezuelan question with a strong hand if President Castro persists in his present course.

The Desaix will stop at Brest, where she will be joined by the armored cruiser Chasse-Loup-Labatt. The three warships will proceed together to the French West Indies, joining the cruisers Juron de La Cavalerie and Tromp, now at Martinique. This will give the division five ships under Admiral Bevoys de la Payre.

PROFESSIONALS BARRED

Only Amateurs Will Be Allowed to Take Part in Boxing Contests in Chicago.

Chicago, Ill., Oct. 18.—Chief of Police Collins last night announced that professional prize fighters and boxers will not hereafter be allowed to take part in contests in Chicago. Matches will be allowed only when the participants are actual members of reputable clubs, and none but members will be allowed to contest before any club.

This decision will stop the boxing contests scheduled for the winter at the Chicago A. C. and at all other clubs whose members are preparing to follow the lead of the Chicago A. C.

IRON WORKERS' WAGES

Mill Owner of Fall River, Mass., Announces an Increase.

Fall River, Mass., Oct. 18.—M. C. D. Borden notified the iron workers of the iron works mill owned by him that the 12 1/2 per cent cut in their wages made in 1905 would be restored. Mr. Borden did not cut wages in July, 1904, with the other manufacturers, and his operatives did not strike with the others. When the great strike was settled in April, 1905, and the cut was accepted Mr. Borden announced a reduction in his mills. He is independent of the manufacturers' association.

TWO DEAD

Murderer Died of Injuries Received Before He Fled Fatal Shot.

Portland, Ore., Oct. 18.—News has arrived here of the killing at Marshfield yesterday of Mrs. J. S. Stoope and J. A. Armistage. Both were married and had families. Armistage seems to have been infatuated with the woman, and when she repulsed him went to her home and broke into the house. She shot him in the forehead as he was ascending the stairs, but he used his revolver with fatal effect, and returned to his own home before he died.

VENUELA SOOKS TO RECOVER ELEVEN MILLION DOLLARS FROM ASPHALT COMPANY

New York, Oct. 17.—General Francis V. Greene, former president of the National Asphalt Company, was examined today before United States Commissioner Gilchrist in the action instituted by the Venezuelan government against the company to recover \$11,000,000 because of the latter organization's alleged assistance to the Matos revolution in 1900.

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MCCURDY'S COUNSEL ENTERS PROTEST

AGAINST THE METHODS ADOPTED BY HUGHES

Claims President of Insurance Company Did Not Have Fair Play—Another Sensation.

New York, Oct. 18.—There was a sharp passage at arms at the insurance hearing to-day between Chairman Armstrong of the committee, Counsel Hughes and James M. Beck, for Richard A. McCurdy, president of the Mutual Life Insurance Company. Mr. Beck protested that Mr. Hughes has frequently led up to points which gave the newspapers an opportunity to "put in an ugly imputation" against McCurdy, and that Mr. Hughes dropped the inquiry before McCurdy had opportunity to explain.

Chairman Armstrong said Mr. Beck could make requests or suggestions to Mr. Hughes privately or to the committee, but the committee intended to carry out its purposes to make

Life Insurance Safe and had no desire to have the work obstructed. The committee wanted all the helpful information it could get.

Mr. Hughes then said that if he had erred it had been by showing courtesy when circumstances justified other measures. "The witness who gets himself into a false position," said he, "has only himself to blame. Everyone will be treated as he deserves to be treated, and every witness who is held up to the contempt it always has received." There was loud applause as Mr. Hughes concluded.

Mr. Gordon was excused from the witness stand, but was notified that he would remain under subpoena until called.

John J. Cunningham, of Dobbs Ferry, N. Y., as examiner of the New York Life Insurance Company, said that for five years previous to 1903 he had been employed by a livery firm at Dobbs Ferry, of which Andrew C. Fields was a member. Fields is superintendent of the supply department of the Mutual Life Insurance Company. Witness said he was appointed

Insurance Examiner by the superintendent of insurance, James F. Pierce, who was in office from 1901 to 1907, and that Fields and Charles P. McClelland former state senator, recommended him for the appointment. Cunningham testified that he examined the New York Life Insurance Company, the Mutual Life Insurance Company, and the Equitable Life Assurance Company. He was excused, but kept under subpoena.

Mr. McKean, counsel for the committee, then offered correction as to his statement of yesterday relative to the salaries of heads of foreign banks. He said the salary of the president of the Bank of Germany was 30,000 marks and official lodging instead of dollars, and that the governor of the Bank of England was \$2,000.

President Richard A. McCurdy, of the Mutual Life Insurance Company, was then recalled. He declared he knew nothing about a special notice in the newspapers. C. J. Smith and Walter Sullivan had charge of the advertising. He was unable to say that the advertising covered the press notices. He said he knew nothing of any money being expended for the insurance company in the newspapers or any reports of other investigations.

A letter from the Mutual Life Insurance Company to an applicant for insurance, referring him to C. P. Raymond & Co. became the application came from the district covered by the Metropolitan agency, was read. Mr. McCurdy said this was a matter of convenience to the applicant. Asked why he gave the agency the opportunity to make

A Large Commission when there was machinery at the home office to care for applications for insurance, witness said that all applicants for information do not take out insurance, which they refer to such agency for the information they desire. If the agency writes the policy, he said, it is entitled to the commission. Mr. McCurdy denied that he abolished free exchange in the metropolitan district and referred such agents with their business to C. H. Raymond & Co. after Louis A. Thebaud became a partner of that firm. It brought out that Mr. Thebaud was in charge of the department of agents that handled the exceptionally large risks before he became a partner.

The district attorney's office was called upon by the legislative insurance investigating committee because of the testimony of one witness, and the question of an arrest for perjury is now being considered by Assistant District Attorney Rand. The witness in question is George J. Plunkitt, an eighteen-year-old telephone operator in the employ of the stationery firm of L. W. Lawrence & Co., from whom the Mutual Life Insurance Co. purchased much of its supplies of this nature. It was brought out yesterday that among the vouchers for money charged to legal expenses was one for \$901 signed by George F. Plunkitt. His identity was not disclosed until to-day, when

Plunkitt was called to the stand. He testified as to his employment, and when shown the voucher denied that he had ever signed it. He further denied that he had ever received that amount of money from the Mutual Life Insurance Co., or that he had rendered the company services.

Mr. Hughes asked Plunkitt to write his name in ink on a piece of paper, which he did. This and the voucher were offered in evidence, and the similarity of the signatures was called to the attention of the committee. The sergeant-at-arms was thereupon sent to communicate with the district attorney's office, and soon Mr. Rand appeared, and he critically examined the signatures. Chairman Armstrong, when questioned about the matter later, said: "It was up to the district attorney."

An attempt was made by Mr. Hughes to-day to get trace of Thomas D. Jordan, formerly controller of the Equitable Life Assurance Society. Frank B. Jordan was called under subpoena, and he said he saw his father last in 1903. He did not know then that he was going away and did not know where he was now. Under persistent questioning, young Jordan said no mail was forwarded to his father, and that he did not know his father or his mother were living or dead.

PHILADELPHIA'S SUPERINTENDENT SAYS HE HAD ORDERS NOT TO MOLEST ELECTION REPEATERS

Philadelphia, Oct. 17.—The special committee appointed to investigate the affairs of the various departments of the city as conducted by Mayor Weaver and his directors began the taking of testimony to-day. The senators were the request to Mayor Weaver and three of his directors to leave the room and the statement of John B. Taylor, superintendent of police, that David J. Smith, former director of public safety, had told him not to molest election repeaters.

The committee brought out statements that policemen had attended a meeting of a political club when they should have been on duty.

HOW CARNEGIE WOULD BANISH WAR

SUGGESTS FORMATION OF LEAGUE OF PEACE

Says It is a Subject Well Worthy of Attention of the Rulers of Nations.

London, Oct. 18.—Five nations, or even three, banded together in a league of peace and inviting all other nations to join them could banish all war in the future.

This opinion was expressed yesterday by Andrew Carnegie in his address to the address to the Carnegie in the United States of St. Andrew's, Scotland. In outlining the plan for the league of peace Mr. Carnegie said:

"If the principal European nations were not free through conscription from the problem which now disturbs the military authorities of Britain, namely the lack of sufficient numbers willing to enter the man-slugging profession, we should soon hear the demand formulated for a league of peace among the nations. Five nations co-operated in quelling the recent Chinese disorders and securing their representatives in Peking. It is perfectly clear that these five nations could form a league of peace, inviting all other nations to join, and agreed that since war in any part of the civilized world affects all nations and often seriously, that no nation shall go to war but refer international disputes to the Hague conference or other arbitral body for peaceful settlement, the league agreement should be signed by all nations, and nation refusing compliance, imagine a nation out of to-day from the world.

"The league also might reserve to itself the right of non-interference in the case of a nation which failed to maintain peace, each member of the league agreeing to provide the needed forces or assistance to be drawn in proportion to their population or wealth. The Emperor of Russia called the Hague conference which gave us an international tribunal under King Edward or the Emperor of Germany or the president of France, setting for their governments, to invite the nations to send their representatives to consider the wisdom of forming such a league, the invitation would no doubt be responded to, and probably prove successful.

"The number that would gladly join such a league would be great, for the smaller nations would welcome the opportunity. The relations between Britain, France and the United States to-day are close, their aims so similar, their territories and fields of operation so clearly defined and so different that these powers might properly unite in inviting other nations to consider the question of such a league. As has been stated, it is a subject well worthy of the attention of rulers, for of all the modes of hastening the end of war, this appears the easiest to accomplish. We have no reason to doubt that arbitration in its present optional form will continue its rapid progress, and that it will itself continue to be the basis of peace, for it conquers wherever it is tried, but it is none the less gratifying to know that there is in reserve a drastic mode of enforcement, if needed, which would promptly banish war as a mode of war."

STREET COST THIRTY MILLION DOLLARS

NEW THOROUGHFARE OPENED BY THE KING

His Majesty Was Accompanied by Queen Alexandra and Other Members of the Royal Family.

London, Oct. 18.—The fine new thoroughfare formed by King's way and connecting the Strand and Holborn through the heart of congested London was opened to-day by King Edward with considerable ceremony. Queen Alexandra and other members of the royal family were present, and the occasion was marked by the decorations were on a pretentious scale and immense crowds gathered to participate in the event.

The new street is considered to be the most important improvement carried out in the metropolis since the construction of the Regent's 1820. The work occupied six years and cost over \$30,000,000, of which it is estimated that two-thirds will be recovered by the sale of buildings and sites. The thoroughfare is three-quarters of a mile in length and a hundred yards wide, the notorious slum of the neighborhood have been eradicated. Underground trolley cars run beneath the new street.

HONOR FOR MINISTER

St. Petersburg, Oct. 18.—An Imperial receipt was published this morning conferring on Count Lamoriniere of the foreign affairs, the Vladimir order of the first-class in recognition of his signal services throughout the war and during the peace negotiations.

KING OSCAR'S SPEECH

Expressed Regret at the Separation of Norway and Sweden.

Stockholm, Oct. 18.—The extraordinary session of the Swedish parliament was closed to-day. King Oscar in a short speech expressing regret at the separation of Norway and Sweden by troops, for lasting peace and a good understanding between the two nations.

TAKING ON COAL

The Titania is the First of Fleet to Load at Nanaimo Since Strike Ended.

Nanaimo, Oct. 18.—The collier Titania, the first of the coal fleet to load since the strike trouble was settled, is in port to-day loading a full cargo of over five thousand tons for Esico.

BANK ORDERED CLOSED

Washington, Oct. 18.—The Enterprise National Bank of Allegheny, Pa., was closed to-day by direction of the comptroller of the currency, upon information received from the Federal Bank Examiner John B. Cunningham that the bank is insolvent and that the cashier had committed suicide. Examiner Cunningham was appointed receiver.

FARMERS' SONS WANTED

St. Louis and other cities are being visited by a man who is offering a reward for the sons of farmers who were killed in the war. The man is offering a reward of \$100,000 for the sons of farmers who were killed in the war.

ATTACHED TO MILITARY ORGANIZATION

Re-Organization Basis is A

Tokio, Oct. 18.—Military attaché Maeharun said well audience

Among them British army of the American divisions of the Liao Tung peninsula. A reorganization of the military attaché announced that the military attaché of the American divisions of the Liao Tung peninsula. A reorganization of the military attaché announced that the military attaché of the American divisions of the Liao Tung peninsula.

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