

MCCURDY FAMILY HAD A GREAT GRAFT

Got More Than \$2,600,000 From
The Mutual Life Insurance Co.
As Commissions.

GRAND JURY WILL INVESTIGATE

Dist. Attorney Jerome Says the Scandals Will be Submitted to its
Legislative Pool Described.

New York, Oct. 5.—That the astounding total of more than \$2,600,000 has been paid as commissions by the Mutual Life Insurance company to two members of the family of Richard A. McCurdy, president of the company, and the promise of Dist. Atty. Jerome that the insurance scandals certainly will be submitted later to an extraordinary grand jury, were the sensational developments in the insurance situation today.

It was brought out by testimony before the legislative insurance committee that Robert H. McCurdy, a son of Richard A. McCurdy, has received as commissions on foreign business \$1,163,822, and on domestic business \$41,562, and that Louis A. Thebaud, son-in-law of Richard A. McCurdy, has received an aggregate of \$920,113 in commissions from the company. It was also brought out that Robert H. McCurdy expected his income this year would be about \$150,000.

Previous to this testimony W. F. Thummel, an attorney for the Mutual Life Insurance company, testified that he had paid to the chairman of the legislative committee the sum of \$2,600,000 in cash as a campaign contribution.

Mr. Jerome, in announcing in court that the scandals will be submitted to an extraordinary grand jury, said the committee by the legislative committee had shown "greater moral obliquity and moral obtuseness on the part of the persons important in the business world than did the shocking revelations in regard to the Equitable Life."

Another incident of the day's developments was the publication of a letter from Charles E. Hughes, counsel of the legislative committee, to Samuel J. Tamm, former controlling stockholder of the Equitable Life Assurance society, in which Mr. Hughes said the committee would make no discrimination in favor of Mr. Hyde in his examination before the committee.

The chamber of commerce, at its meeting today, adopted a resolution declaring that additional legislation is necessary for the proper regulation of life insurance companies.

W. F. Thummel, the attorney who was associated with Judge Andrew Hamilton in looking after legislation for the New York Life Insurance company, said that he was exposed last week, testified before the committee that he was now employed as an attorney for the Mutual Life Insurance company.

He further described the position of the chairman of the Republican congressional campaign committee the sum of \$2,600,000 in cash, which had been given to the witness for that purpose by Vice President Robert A. Taft, of the Mutual Life Insurance company.

Witness said the contribution had been suggested by the danger of a Democratic house, that would result in tariff and other legislation of a character to upset business and affect policyholders. He said other companies had been asked to contribute, but he did not know how many did. Mr. Thummel denied paying any money to any legislator for the purpose of influencing legislation, or to any other person for that purpose.

He described the legislative pool, and said the expenses were met by the company looking after the territory in which expenses were incurred, and later an adjustment of these expenses was made between the three companies. He said in these adjustments, but kept no account of his disbursements.

Mr. Thummel said Mr. McCall was in error in his testimony yesterday that he had paid money to the witness for further federal supervision of insurance. Witness had talked with Mr. McCall on this subject and Mr. McCall had promised to contribute to it, but no money was paid by Mr. Thummel.

He further described the division of territory in the country under which the three companies looked after legislation affecting insurance interests, and said the Mutual Life had paid out in 1904 about \$15,000 for legislative work.

It was at this point that Robert H. McCurdy was called. He had a number of documents in his hand as he mounted the platform, and when he had been sworn he testified that he was the general manager of the Mutual

TEA Let us be friends, tea friends, money friends, friends altogether.

Your greater return money if you don't like
Selling's dress.

Life Insurance company. His power, he said, was delegated to him by the president and vice president of the company. His duties were principally confined to the supervision of the agency system of the company in this country and abroad. Like Mr. Perkins of the New York Life Insurance company he appeared to be the one factor that built up the foreign business of his company. His salary was \$30,000 yearly.

Mr. McCurdy had a typewritten statement of his career, which he asked permission to read. This detailed his various compensations, contracts and commissions. There were a number of reductions in the commissions, which he said were made at his own request, owing to the unforeseen success of the foreign business. This foreign business was inaugurated because of the success attained by the New York Life Insurance company and the Equitable Life Assurance society.

Mr. McCurdy started his foreign business in 1885, and assumed the office of general manager in 1903, at a salary of \$30,000.

The most startling part of Mr. McCurdy's testimony was made just before the recess, when he submitted a statement of his profits or the revenue from his contracts on foreign business. From 1885 to 1902, while he was a member of the firm of C. H. Raymond & Co., the metropolitan agents of the Mutual Life Insurance company, his profits were \$299,128. Under his contract with the firm he paid one-half, or \$149,564, to Mr. Raymond, and from 1903, when he left the firm, down to August 31, 1905, his commissions were \$1,059,267, making a total personal revenue from the foreign business from 1885 to 1905 of \$1,458,835.

During the period of his connection with the firm of C. H. Raymond & Co., Mr. McCurdy, according to his own testimony, was receiving his share of the profits on the business of the Mutual Life Insurance company written by his firm as metropolitan agents. This sum Mr. McCurdy was unable to give.

When McCurdy was asked to give evidence upon, and later in the witness stand, he said that he was brought out that these profits to Mr. McCurdy amounted to \$441,852 net, or after his share of the expenses of the firm's profits had been deducted.

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CUBA'S TREATY WITH GREAT BRITAIN

Many Leading Papers of Havana
Criticise it Severely as Inimical
To Island's Interests.

IT IS NOT LIKED AT WASHINGTON

Pres. Roosevelt Strongly Opposed to
It—This Fact May Prevent Its
Ratification.

Havana, Oct. 5.—Owing to the development of strong opposition to the treaty of commerce and navigation between Cuba and Great Britain, the ratification of which is pending in the senate, the senate committee on foreign relations today authorized the publication tomorrow afternoon in the government organ of the text of the treaty, in order that its provisions may be understood by the public.

Since the outline of its main conditions in these dispatches, Sept. 10, the treaty has been the subject of much criticism in leading newspapers here, which agree with the commercial bodies that its ratification would be inimical to Cuban interests, and this criticism has resulted in the publication this week of a statement by Juan Francisco O'Farrell, secretary of state, defending the provisions of the treaty in a general way.

The Associated Press tonight secured an authentic copy of the treaty, and an examination of which reveals various reasons for the strong opposition to it.

One of the principal of these is the fact that throughout the document Great Britain reserves the most favored nation treatment in every respect except in the matter of import duties. The latter, owing to the reciprocity treaties between the United States and Cuba, is expressly accepted, but Great Britain, by the terms of the treaty, is to be included in any favors other than tariff provisions which Cuba might hereafter concede to the United States.

The clause permitting British warships as well as British merchantmen to refuel and provision in Cuban waters in the event of accident or stress of weather is as outlined Sept. 10, including the right of each country in ports of the other to the same treatment, but a Spanish term, meaning the re-supplying of vessels with war munitions.

Secy. O'Farrell was asked by the Associated Press to explain the latter provision, and he replied that it would apply only in times of peace, since international law would not permit the refueling and supplying of vessels in neutral ports, notwithstanding the existence of a conflict. He added that the similar conditions were written in treaties between the United States, Spain, Russia and Belgium.

The treaty at the outset covers the privileges to be accorded to the citizens and ships of each country in ports of the other, these being equal to the privileges enjoyed by the people of each nation, except with reference to the coasting trade, in which, however, each is given the most favored nation treatment. From the standpoint of the United States, this is considered to be distinctly inimical to the project for including Cuba in the coasting trade privileges of the United States.

Article 10 prohibits greater duties on goods imported in British vessels than on those brought in Cuban ships. This latter article apparently checks any project for lowering the duties between the United States and Cuba on goods carried in either Cuban or American vessels. The treaty accords favored nation treatment with respect to all port tonnage charges.

Article 18 regards the duties leviable on imports. The contracting parties agree that in all matters relating to commerce, navigation and industry, any privilege in favor of immunity, of whatever kind, which either party has granted or may grant to any other state, shall be extended immediately and unconditionally to the citizens or subjects of the other contracting party, it being the intention of the parties to adhere to the principle of equality of each country shall be placed by the other on a perfect equality with the commerce, navigation and industry of the most favored nation.

Some of the senators are strongly in favor of ratifying the treaty as a means of showing urban independence of the United States, but it is now believed that the strong opposition of President Roosevelt, combined with that of the Spanish commercial element, will prevent ratification.

Sen. O'Farrell insists that the treaty is entirely harmless, either to Cuba or to the United States. He pointed out to the Associated Press that the Cuban government is entirely willing to make a similar, or even a more liberal, convention with the United States, as attested by all reasons of friendship and commerce to privileges which the peculiar relations of the two countries demand shall not be shared by any other power.

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FORGERY AND EMBEZZLEMENT.

Prof. Newton C. Dougherty, Supt.
City Schools of Peoria, Ill.,
Arrested for Them.

SHORTAGE IS AT LEAST \$60,000

Sends in His Resignation as President
And Director of the Peoria
National Bank.

Peoria, Ill., Oct. 5.—Prof. Newton C. Dougherty, superintendent of city schools of Peoria for more than 20 years, president of the Peoria National bank, and a capitalist, was today arrested on two true bills rendered by the grand jury charged with forgery and embezzlement. The arrest followed an investigation by the grand jury of charges brought against Prof. Dougherty that the accounts of the school funds, which were deposited in the bank of which he was president, were being manipulated.

The investigation resulted in the discovery that there was a shortage of at least \$60,000. The investigation covered only the period from January, 1903, the grand jury will now, it is said, investigate the entire record of Prof. Dougherty as superintendent of schools, and it is believed a much greater shortage will be found.

Prof. Dougherty was first arrested on a charge of forgery, the specific charge being that he had forged a voucher for \$104.50 for coal. He promptly furnished \$5,000 bail. The indictment and arrest on the charge of embezzlement followed this afternoon, and on this charge Prof. Dougherty furnished \$25,000 bail.

Following his arrest on the charge of forgery, Prof. Dougherty sent in his resignation as president and director of the Peoria National bank. He also sent in his resignation as superintendent of schools.

Prof. Dougherty's arrest created a sensation. He has been reputed a wealthy man, owning much real estate, including considerable western land, and being a member of the Peoria National bank and financial institutions besides the Peoria National bank.

EFFECT OF SHORTAGE.

Chicago, Oct. 5.—The shortage of Prof. Newton C. Dougherty, superintendent of city schools of Peoria, Ill., yesterday, on charges of misappropriation of school funds and forgery, will have no bearing on the \$15,000 fund of the National Educational association, of which he is treasurer, and which is being raised for Albert G. Lane, district superintendent of schools and local member of the association.

"Mr. Dougherty was a trustee and member of the executive committee," said Mr. Lane last night, "but had no voice in the disposition of the funds, which are deposited in the First Trust & Savings bank of this city. I had no information of his trouble until I learned it from the officers of the bank who placed on his part cannot affect the association."

CROW'S CAPTURE.

Chief Donahue of Omaha Sends
Reward Offer for Him.

Omaha, Oct. 5.—Chief of Police Donahue today sent a cashier's check for \$200 to Butte, Mont., to cover the reward offered by the chief personally for the capture of a newsboy who had stolen a check for \$200.

The check was sent to Capt. Dunn of the Omaha detective force, to be turned over to a newsboy who had stolen a check for \$200. Chief Donahue expressed gratification at Crow being in the hands of the law, and said he would be glad to forestall any attempt Crow might make to escape. He will be brought back handcuffed to two detectives.

DISTURBANCE IN THE THOUGHT WORLD.

The crisis through which Russia is now passing is no more revolutionary than the crisis through which the world is now passing. The world of thought, men are no longer satisfied with numbers in answer to the great, vital questions of life. They demand light and truth. They ask—

Who am I?
Whence came I?
Why am I here?
Whither am I going?

Only twice in all the history of the world so far as we know, have these questions been answered with a rational confidence in keeping with the character of the great architect of the universe. First by the Saviour of the world, and second, by the Prophet Joseph Smith.

One hundred years ago the Prophet Joseph Smith, for the first time, has an attempt been made to epitomize the doctrines he advanced on the mysteries of existence. The time is opportune, both with regard to the memory of the Prophet and to the present state of the thought world, for as his teachings served to bring about the disturbance now existing, so they will lead the way to the new light that is dawning upon the world.

Read the new book by L. A. Wilson, "Outlines of Mormon Philosophy," or the answers given by the Gospel, as revealed through the Prophet Joseph Smith, to the questions of life. Price, postpaid to any part of the United States, Canada, or Mexico, 75c. DESERET NEWS BOOK STORE, 6 Main St.

NOTICE.

Notice is hereby given by the City Council of Salt Lake City of the intention of such Council to make the following described improvement, to-wit: Constructing a cement sidewalk six feet wide and six inches high on the east side of Tenth East Street between First and Second South streets, in Side-South District No. 2, and defray the abutting portion of the cost and expense thereof, estimated at seven hundred and ninety-two dollars and fifty cents (\$792.50) (\$750.00) to be raised by local assessment.

All protests and objections to the carrying out of such intention must be presented in writing to the city recorder on or before the 15th day of October, 1905, in the time set by said council when it will hear and consider such protests and objections as may be made thereto. By order of the City Council of Salt Lake City, Utah.
Dated Sept. 11th, 1905.
J. S. CRITCHLOW,
City Recorder.

The usual low rates for conference will be made to Salt Lake City during October. See agents for full particulars regarding rates, selling dates, etc.

DELINQUENT NOTICE.

The Madsen Gold Mining and Milling Co., Principal place of business, Salt Lake City, Utah, Notice: There are delinquent on the following described stock, on account of assessment No. 18, levied on the 15th day of August, 1905, the several amounts as follows:

No.	Name	Shares	Amount
1	W. F. Meyer	125	\$37.50
2	W. F. Meyer	125	\$37.50
3	W. F. Meyer	125	\$37.50
4	W. F. Meyer	125	\$37.50
5	W. F. Meyer	125	\$37.50
6	W. F. Meyer	125	\$37.50
7	W. F. Meyer	125	\$37.50
8	W. F. Meyer	125	\$37.50
9	W. F. Meyer	125	\$37.50
10	W. F. Meyer	125	\$37.50
11	W. F. Meyer	125	\$37.50
12	W. F. Meyer	125	\$37.50
13	W. F. Meyer	125	\$37.50
14	W. F. Meyer	125	\$37.50
15	W. F. Meyer	125	\$37.50
16	W. F. Meyer	125	\$37.50
17	W. F. Meyer	125	\$37.50
18	W. F. Meyer	125	\$37.50
19	W. F. Meyer	125	\$37.50
20	W. F. Meyer	125	\$37.50
21	W. F. Meyer	125	\$37.50
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30	W. F. Meyer	125	\$37.50
31	W. F. Meyer	125	\$37.50
32	W. F. Meyer	125	\$37.50
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41	W. F. Meyer	125	\$37.50
42	W. F. Meyer	125	\$37.50
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