

McCLELLAND LIVED IN MUTUAL'S HOUSE

Was Member of N. Y. Legislature From Westchester County.

WAS AGENT FIELDS' 'GUEST.'

Latter Laughed at Him When He Offered to Pay for Entertainment—Was on Insurance Committee.

New York, Nov. 29.—United States Appraiser Charles McClelland was the first witness before the insurance investigating committee today. Mr. McClelland served in the general assembly at different times between 1885 and 1893, from Westchester county. He was successively a member of the insurance committee of both houses. He said he had been doing business for the Mutual Life company since 1890.

Mr. McClelland was first questioned regarding his relations with A. C. Fields, who maintained a house at Albany for the Mutual Life insurance company. McClelland knew before 1890 that Fields went to Albany to represent the Mutual Life, but did not know what he did there. He supposed he was in Albany in the same capacity as representative of other corporations. Fields rarely appeared openly in connection with any legislative matter. In the winter of 1903 McClelland said he lived with Fields at the Mutual's house at Albany upon Fields' invitation. The impropriety never occurred to him. He offered to pay, but Fields laughed at him. Witness did not recollect that Fields ever asked him to support or oppose any specific bill.

FIELDS HOUSE QUIET. Mr. McClelland said the Fields house was as quiet as any in Albany. It was not a house of entertainment. He never saw but two members of the legislature there and they came to see him, not Fields.

Mr. Hughes showed witness 10 vouchers for money paid McClelland by the Mutual Life insurance company from February, 1899, to March, 1900. McClelland said he was not a member of the legislature then. The first was for \$750 for legal expenses. On the upper corner was the word "Fields." Witness was under restraint to the Mutual Life of not less than \$3,000 a year by arrangement with Fields and one other man. This arrangement was terminated in 1903. He did not recollect salary from the Mutual Life while he was in the senate in 1903. In some years he received more than \$3,000, but he was obliged to submit an itemized bill for the extra amount. Only once did he appear for the Mutual at Albany and make an argument. His appearance for the Mutual at Albany in 1900, Gov. Odell was then trying to pass his indirect tax bill. He said the Mutual was opposed to the franchise tax bill and the savings bank tax bill. He appeared before the senate committee in opposition to the savings bank bill. He also drafted some bills for the Mutual.

COULDN'T REMEMBER. McClelland said he was never employed by the Equitable Life Assurance society. Mr. Hughes read a voucher of \$1,500 paid to Townsend & McClelland by the Equitable society, but witness said he did not remember it. It was marked "water account," and "F." Witness said the whole voucher is in his handwriting, but he has no recollection of it. He recollects, in reply to questions by Mr. Hughes, Mr. McClelland said he went over with Fields the bills in the legislature and discussed what attitude should be taken toward them, but was not an artist in lobbying.

PAYMENTS TO HAMILTON. John C. McCall, secretary of the New York Life insurance company and son of President McCall, was asked if the payment of \$10,210 to Andrew Hamilton to settle up advances made by J. P. Morgan & Company was on the books of the New York Life as charged to legal expenses. He said it was not, nor is the payment of \$18,000 by the New York Security & Trust company to Andrew Hamilton on the books of the New York Life. Mr. McCall offered the committee a cablegram which he said was received yesterday by the New York Life company from Mr. Ingersoll, the Paris agent of the company, saying President McCall's letter to Andrew Hamilton asking him to come to New York had been delivered to Hamilton in Paris. Mr. McCall also presented a cablegram to Mr. Ingersoll in which President McCall informs the Paris agent that he is sending John C. McCall to Europe next Saturday to attempt to induce Hamilton to return to the United States, or, if he is unsuccessful in this attempt, to procure from Hamilton an acknowledgment for money received by him from the New York Life. Mr. Hughes asked McCall to get an order from Hamilton to his agents here under his papers to Mr. McCall. This the witness promised to do.

ACTUARY ELDRIDGE. G. D. Eldridge, first vice president and actuary of the Mutual Reserve Life insurance company, who followed Mr. McClelland on the stand, said his company had divided its policies into 15, 10 and five-year classes. The 15-year class of policies issued prior to 1890 showed a large deficit. The 10-year class showed a surplus and the five-year class a deficit of about \$100,000. Prior to 1895, he said, the rates of premiums paid on the policies of his company were too small, and the company increased its rates. When the rate finally was made what it should have been it was not sufficient to recoup the losses which had resulted under an insufficient rate. Mr. Eldridge said Louis F. Payne, the state superintendent of insurance, after an examination of the increase of rates of assessment, reported that some increase had been necessary, but did not indicate that which the company had made.

MORE CASH FOR HAMILTON. Willard V. King, vice president of the New York Security & Trust company, presented a statement of the account of that company with the Union Savings Bank & Trust company of Tacoma, Wash. The New York company was trustee of some debenture bonds issued by the Tacoma company, a large part of which were owned by the New York Life insurance company. The statement showed a payment of \$16,510 to Andrew Hamilton as 10 per cent of the warrants collected after the city of Tacoma had repudiated them. Mr. King produced the check for \$16,514 paid to Hamilton. Mr. King said he had seen letters indicating that Hamilton had paid \$1,500 to a receiver and also legal fees. Mr. King produced a statement of payments made by the New York Security & Trust company to Andrew Hamilton from 1896 to 1902. It showed an aggregate of \$114,000, apparently in Mr. Hamilton's notes, but Mr. King

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Always restores youthful color to graying hair. Stops hair falling, positively removes dandruff. A high-class hair-growth dressing, leaving hair soft and luxuriant. Does not stain skin or hair. Large bottles, 50c. Small bottles, 25c. Sold by Druggists. Beware of cheap imitations. Write for full particulars to HAY'S HAIR-HEALTH, 110 N. 7th St., New York, N. Y. FREE SAMPLES. Treatments with HAY'S HAIR-HEALTH.

POOR BUSINESS, BIG SALARIES.

Mr. Hughes asked why the Mutual Reserve company had increased salaries at a time when it was being com-

pelled to make extra assessments upon policyholders. Mr. Eldridge said the company needed the best possible service at such a time and that the officers who did the hard work of rectifying errors for which they were not to blame were entitled to a fair recompense.

Mr. Eldridge said his company had contested the payment of claims in a large proportion when compared with other companies, and that it did so to conserve the interests of the policyholders, who were being heavily assessed.

Mr. Hughes started to read a report on this subject, based on an examination by Mr. Vanderpool, his chief examiner, when Frank H. Platt said that many of the statements in that report were grossly incorrect, and he requested opportunity to correct them. He was assured of an opportunity. The report stated that the Mutual Reserve had adopted a policy of delay in settling claims amounting to seemingly inexcusable procrastination.

Mr. Eldridge said he assumed the facts shown in the report were correct, but he disputed the inference drawn and criticized the superintendent for making the report public without first notifying the company. He added that the company did not take advantage of technicalities to contest the payment of death claims, but that other companies settled death claims without much investigation for the sake of advertising thereby gained. Under the policies issued prior to 1898, when the Mutual Reserve was reincorporated, the average time taken to settle a death claim was four to five months.

TEA It wouldn't cost much to burn all the money our grocers pay-back.

Your grocer returns your money if you don't like Schilling's Tea.

withdrawn in Minnesota, Wisconsin, Massachusetts and California because it refused to submit to examination other than that of the New York state insurance department. In Kentucky, Mr. Eldridge said, the company had no license to do assessment business, and in Ohio and Illinois it had no license as an old line company.

The committee then adjourned until Monday morning. The committee and all of its counsel held a protracted executive session at the close of the day's hearing, after which it was announced that the committee would complete the investigation by Dec. 21, as it is due to report to the next legislature in the first week in January. The committee will sit five days next week and through the Christmas holidays.

TISDALE'S BODY FOUND.

New York, Nov. 29.—The body of John N. Tisdale, a wealthy mining operator, who disappeared from the Hotel Seaville on Nov. 5, was found today in the Harlem river. On the body were found a gold watch, with the initials "J. N. T." and about \$40 in money.

Rheumatism, goat, backache, acid poison, are results of kidney trouble. Hallister's Rocky Mountain Tea goes directly to the seat of the disease and cures when all else fails. 35 cents. Ask your druggist.

PRESIDENT COMES OUT AGAINST BOSSISM.

Washington, Nov. 29.—President Roosevelt has declared himself against "bossism" in New York city politics. This declaration he has made emphatically in letters to personal and political friends regarding the selection of the president of the Republican committee of New York county. He deprecates the interference of outsiders in the politics of the county, and has indicated his view that nothing ought to be done by such outsiders that might be considered a violation of the constitution.

The president has discussed the situation in New York county with several of his confidants and has written some letters to those directly interested in the New York Republican organization. In these conversations and letters he has indicated his present intention regarding the situation in New York county.

He has suggested the names of five or six men, any one of whom, in his judgment, would prove an acceptable president of the New York county committee; but he has let it be known that he has not attempted to dictate the election of any candidate for county chairman or to proclaim his choice to any person who has approached him on the subject.

He has expressed an opinion, as a citizen, however, that whoever is chosen chairman, should be a man of the highest character and reputation, and should possess the necessary independence to make it certain that he would conduct the affairs of the Republican organization in New York county on a high plane of efficiency and integrity, without regard to any boss or any machine.

President Roosevelt has not declared

S.S.S. OUR RECORD

With medicines as with other things, the surest test of worth is the length of time they have the confidence of the people. The efficacy of S. S. S. has been thoroughly proven by experience, and so successful has it been that today it is the best known and most widely used blood remedy in the world. For diseases such as Rheumatism, Catarrh, Scrofula, Skin Diseases, Sores and Ulcers, Contagious Blood Poison, and other troubles due to an impure and poisoned condition of the blood, no remedy acts so promptly and thoroughly as does S. S. S., and thousands throughout the country, cured of such diseases, are daily recommending it to others similarly afflicted. **ITS FORTY YEARS OF EXISTENCE HAVE BEEN FORTY YEARS OF CURES.** S. S. S. is a blood purifier of the highest order containing properties necessary to cure blood troubles of every character, and which make it the greatest of all tonics. It goes into the blood and drives out any and all impurities, and makes this stream of life strong and healthy, and when this is done disease cannot remain. Being made entirely from roots, herbs and barks, chosen for their healing, purifying and building-up properties, it does not injure any of the delicate organs or tissues of the body as do those medicines which contain Potash, Mercury, Arsenic or other harmful minerals, but cures safely as well as permanently. S. S. S. reaches deep-seated and inherited cases on which the ordinary Sarsaparilla and tonics have no effect. It is no experiment to use S. S. S.; it is a remedy with a record; it has proven its worth and ability by its forty years of cures. If you need a blood remedy begin the use of S. S. S.; write us about your case and let our physicians advise you and send book on the blood; no charge for either.

THE SWIFT SPECIFIC CO., ATLANTA, GA.

"I Thank The Lord!" cried Hannah Plant, of Little Rock, Ark., "for the relief I got from Bucklen's Arnica Salve. It cured my fearful running sores, which I had suffered for 5 years. It is a marvelous healer for cuts, burns and wounds. Guaranteed at Z. C. M. I. Drug Dept. 25c."

WALKER'S GREAT FACTORY LOTS AND YEAR END SALE!



Only Two Days Remain of the Greatest Merchandising Event of the Year. Come Friday---Come Saturday---Your Own Interests Demand It.

Today we pause—Our minds are directed away from sordid matters and we devote ourselves to thanksgiving and feasting—The whole country rejoices in prosperity and happiness

TOMORROW THE WONDERFUL FACTORY LOTS AND YEAR END SALE AT WALKER'S WILL AGAIN BE THE TOPIC CONVERSATION AND THOSE WHO HAVE NOT ALREADY DONE SO WILL HASTEN TO IMPROVE THE OPPORTUNITY TO SAVE ON NEW, FRESH, MERCHANDISE, BEFORE THE SALE CLOSE—

A List of Friday and Saturday Underpricings, Just to Illustrate The Prices that Prevail Throughout the Great Store

NEW, STYLISH GLOVES AT "YEAR END" PRICES. REYNIER P. K. SUED GLOVES—Grey and mode. Very elegant quality and correct design. Also a line of Reynier heavy street gloves in pearl and white. These two kinds are worth \$2.25 the pair. But for the Year End Sale—They go at **\$1.69**. DIAMANT AND SOVEREIGN GLOVES—Worth \$1.25 and \$1.50 the pair. A very choice assortment. All shades correct for all occasions, and all sizes. Year End Price. The pair **98c**. FANCHON SUED GLOVES—Worth \$1.75 the pair. As an unusually good "special" we offer them at Year End Price **\$1.35**.

Remarkable Underpricing of Fine Tailored Suits in the popular "Ready-to-wear" Section. 75 of the season's choicest designs are included in one assemblage—The fabrics are broad cloths, fancy worsteds and mixtures—in long and short jacket effects. Priced for Friday and Saturday selling as follows— \$18.00 suits for **\$12.00** \$27.50 suits for **\$18.34** \$45.00 suits for **\$30.00** \$20.00 suits for **\$13.34** \$30.00 suits for **\$20.00** \$50.00 suits for **\$33.34** \$22.50 suits for **\$15.00** \$35.00 suits for **\$23.35** \$75.00 suits for **\$50.00** \$25.00 suits for **\$16.67** \$37.50 suits for **\$25.00** \$85.00 suits for **\$56.67** Thirty beautiful creations, in fancy worsteds, chiffon broadcloths, and pan velvets in the long and short jacket effects—worth from \$95.00 to \$125.00 each—YOUR CHOICE FRIDAY AND SATURDAY AT HALF ORIGINAL PRICES.

STATIONARY AND TOILET ARTICLES AT YEAR END PRICES. East Aisle—Main Store. FAUST TOILET SOAP—3 cakes in a box—worth 20c the box—Friday and Saturday **10c**. PHILIPS AND ROGERS' 25c GALLETS FRENCH TOILET SOAPS—worth 25c and 35c per cake, Friday and Saturday **19c**. NAIL BRUSHES, Extra quality—worth 25c and 35c each, Friday and Saturday **16c**. HURBLIN'S—Extra quality English brushes—Coccoloba and other kinds of one-piece wood backs. Worth 75c and 85c each—Friday and Saturday **55c**. HIGHLAND LINEN BOND STATIONERY—Hand made style—White, pearl grey and Swiss blue—worth 90c and 65c per box—Friday and Saturday **38c**.

Two More Days of Reductions on Dress Goods. Hundreds of short lengths of dress goods, with only two days to finish them up in. Lengths are from 2 to 8 yards—Kinds are plaids, mixtures, plains and fancies—Many cut from our regular stock—Many were brought direct from factories for this great sale—Kinds to suit the most exacting, and prices to suit the most economical. 65c Dress Goods at yard **33c** 75c Dress Goods at yard **38c** \$1.00 Dress Goods at yard **50c** \$1.50 Dress Goods at yard **75c** \$1.75 Dress Goods at yard **88c** JUST HALF REGULAR PRICES—DON'T MISS THIS CHANCE.

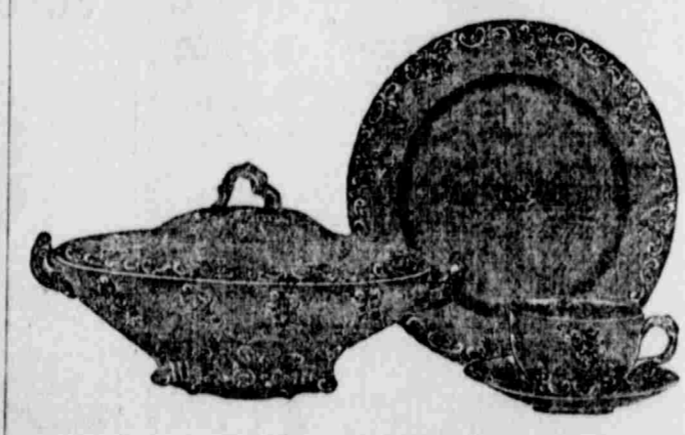
YEAR END DEVASTATIONS IN THE NOTION AISLE. SILK AND LEATHER BELTS—All colors of silks, and soft leathers—worth 40c and 50c each. Choice **27c**. SILK AND LEATHER BELTS—Very fine qualities, worth 65c and 75c each—Choice **43c**. CHATELAIN BAGS—A large variety of leathers, Colors and Black. All leather lined—worth \$1.40 and \$1.74 **48c**. HAND BAGS. In a splendid variety of leathers, colors and styles. All provided with coin purse, and worth 80c each. Your choice **33c**. HAT PINS in all sizes and kinds. Worth 20c and 25c each. Your choice **12c**.

WOMEN'S BATH AND LOUNGING ROBES GREATLY REDUCED. Entire line of these, comprising Eiderdown, Blanket and Silk quilted Japanese robes—reduced like this \$5.00 robes **3.34** \$7.50 robes **5.00** \$6.00 robes **4.00** \$10.00 robes **6.67**

FRIDAY MORNING SPECIALS FROM THE DOMESTIC SECTION From 9 to 12 o'clock—only. COTTON BLANKETS—Size 56 by 74—Grey and Tan—Worth 75c pair, Friday Morning Special **53c**. COTTON BLANKETS—Size 72 by 86—Grey only—Worth \$2.00 pair—Friday Morning Special **\$1.50**. EXTRA HEAVY FLEECE FLANNELLETTE—Regular 12 1/2 yard—Friday Morning Special **7c**. MEDICATED COTTON DIAPER CLOTH—FRIDAY MORNING UNDERPRICE. 18 inch—worth 70c **59c** 22 inch—worth 80c **70c** 20 inch—worth 70c **65c** 24 inch—worth 85c **75c** 27 inch—worth \$1.10 **85c**

BOYS' SUITS—WORTH \$6.50 AND \$7.50—TO CLOSE—\$2.95. These are very good little suits but in broken lots—Sizes are 3-4 and 5—They are the Norfolk and Sailor styles and made of all wool materials. KNIT UNDERWEAR REDUCTIONS FOR FRIDAY AND SATURDAY. WOMEN'S WOOLEN DRAWERS—These are a very fine flat weave—and worth \$2.00 a garment—Friday and Saturday Your Choice **\$1.50**. INFANTS' CASHMERE HOSE—in all colors and sizes; Worth 35c pair—Friday and Saturday **25c**

BEAUTIFUL JAPANESE SCREENS AT VERY LITTLE \$4.75 kinds for **\$3.65** \$5.50 kinds for **\$4.25** \$7.50 kinds for **\$5.75** \$8.50 kinds for **\$6.45** \$9.00 kinds for **\$6.90** \$10.50 kinds for **\$8.25** CHINA SILK—PLAIN AND FIGURED—UNDERPRICE 60c quality—plain—yard **35c** 60c quality—figured—yard **45c** \$1.00 quality—figured—yard **68c**



Dinnerware Under-price in the "Busy Basement." We are offering an unusual inducement: Johnson Bros.' Semi-porcelain, gold traced, Empire shape, China body, dinner ware in 100-piece sets, worth \$18.50 the set. Friday and Saturday set— **\$11.49**

LAST TWO "YEAR END" DAYS IN THE MEN'S CORNER. WHITE WOOL UNDERWEAR—Worth \$3.50 per suit, Friday and Saturday **2.25**. STIFF BOSOM SHIRTS—Attached or detached. Worth \$1.50 to \$2.00 each. Friday and Saturday **95c**. FLANNELLETTE PAJAMAS—All good patterns, and good quality flannellette—\$1.25 quality **\$1.25**. \$2.50 quality goes at **\$1.25**. MEN'S KID GLOVES—Moccas and plain kids tached cuffs. Worth \$1.50 to \$2.00 each. Friday and Saturday **95c**. MEN'S UNLAUNDERED WHITE SHIRTS—Sizes 14, 14 1/2, 16, 17, 17 1/2 and 18. Worth 50c and 75c each. Friday and Saturday **29c**. MEN'S FINE LINEN HANDKERCHIEFS—Plain white, hemstitched—Worth 35c each—Friday and Saturday **20c** Or 3 for 50c

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