

FEDERAL CONTROL OF LIFE INSURANCE

U. S. Senator John F. Dryden of New Jersey Tells Why He Favors It.

WOULD BE GENERAL BENEFIT.

Armstrong Committee Probes Into Affairs and Methods of the Prudential Life.

New York, Dec. 13.—Two incidents affecting the life insurance situation in New York today overshadowed the legislative investigation committee. While the committee was inquiring into the conduct of the Prudential Life Insurance company, George W. Perkins resigned as first vice president and chairman of the finance committee of the New York Life Insurance company. He was succeeded as vice president by Alexander E. Orr, president of the New York City Rapid Transit commission, and as chairman of the finance committee by John Claffin, head of the H. B. Claffin company.

Another important move in the situation was the election by the trustees of the Mutual Life Insurance company today of Charles A. Peabody to succeed Richard A. McCurdy as president of that company at \$50,000 a year. Mr. McCurdy's salary was \$35,000. Mr. Peabody is a lawyer, the American representative of William Waldorf Astor and a director in several banks and other corporations, of which one is the Illinois Central Railroad company.

Mr. Peabody also was nominated as trustee of the Mutual Life Insurance company to succeed Justice Rufus W. Peckham, and Emory McClinton was nominated to succeed Elihu Root. They cannot be elected as trustees until the next meeting of the board.

United States Senator John F. Dryden of New Jersey, president of the Prudential Life Insurance company, testified before the investigating committee today and made a statement to the committee, giving his reasons for favoring federal supervision of life insurance companies through a national insurance department, which, he said, should have high authority over them. This, he said, would benefit both the companies and the insured.

The tendency of the industrial policies in the Prudential and Metropolitan Life Insurance companies to lapse was examined in great detail by Charles E. Hughes, counsel of the committee, who read a statement by the Prudential that 37 per cent of its industrial policies lapse within five years of their issue. Senator Dryden declares there is much to be regretted from the standpoint of the company, as well as that of the insured, and that the tendency now is toward a greater persistency on the part of the industrial holders than formerly. The senator asserted that industrial insurance, even with high rates and tendency to lapse, is the greatest economic force now in operation in this country.

Senator Dryden again took the stand after recess and Mr. Hughes read a letter from an agent who complained against the regulation of the Prudential company which required an agent to provide a policyholder without a commission when an old one lapsed. The senator said the company had been unable to find any other plan that would protect both policyholder and the company and still be remunerative to the agent. The senator said he could not maintain the energy of the agents by any other plan, and that otherwise in a short time the company would have no business.

"If agents were not held responsible for lapses," the senator said, "the additional cost to the company would be so great that it could not do business." The senator said that Peter Eganoff, a New York agent of the Prudential, gets \$44 a week. Out of that he has to pay clerk hire and some other expenses. Eight or ten of the agents of the company, the senator stated, get more than \$40,000 a year.

Mr. Hughes went over with the senator, who still remained on the stand, the sale of \$500,000 bonds of the Newark Consolidated Gas company, in which Mr. Hughes brought out that the Fidelity Trust company was a member of the syndicate which underwrote the bonds and got a quantity of stock of that company as a bonus. Subsequently, the senator said, the Prudential company bought both bonds and stock from the Fidelity Trust company at the market price. Senator Dryden declared that the Prudential does not go into underwriting syndicates, and that it will not deposit money with the Fidelity Trust company for the purpose of enabling it to engage in syndicate underwriting. The Fidelity Trust company did not underwrite the stock of the Public Service corporation.

In reply to questions, Senator Dryden said he is a member of the committee of the Fidelity Trust company which sells securities to the Prudential company, and also of the Prudential's committee which buys them. Some other men he said are members of both committees. Senator Dryden said that when the Fidelity Trust company bought stocks or bonds it did not know whether the Prudential would take them or not. The Prudential holds itself so independent that it is unbiased, the senator added.

Mr. Hughes said the senator's views on the question of federal supervision of insurance corporations. "I have felt it would be a great advantage to policyholders and companies to have federal supervision. I advocated it in a speech in Boston, I think. Those for and against federal control are divided into parts by the constitutional part of the question. I assume the power of Congress under the Thomas clause to regulate interstate commerce is debatable. I know the supreme court's decisions are that insurance is not interstate commerce. All such decisions have been on state laws. "No federal law has raised that point. If sending a telegram from one state to another is interstate commerce, it is difficult to see how it is not interstate commerce. Federal control of insurance would assure protection of consumers, but business in foreign countries. Another effect would be to guard against the competition of worthless and irresponsible companies, particularly fire insurance companies in the west.

"Such an attempt was made in the last session of Congress. I introduced a bill, but the first insurance company I proposed it to on the ground that it would make honest companies suffer with the dishonest. A national department could investigate and punish these companies wherever they go. "One of the greatest benefits of a national department would be the establishment of a code of laws which would be persistent. "One of the evils of the business is the multiplicity of laws differing in the various states, and the result is the companies do not know with what law they must comply. "He would confer upon the national government absolute authority to investigate the companies. This, he said, would lead to more effective supervision.

Senator Dryden agreed with Mr. Hughes that the state is in a position effectively to supervise, but added there is no reason why there should be 50 such state supervisors. Mr. Hughes asked his opinion as to how much the insurance companies should be allowed to increase their business. The senator said he had no objection to a limit, but not one which would discriminate between the companies, some of which are now far ahead of the others.

Malley Fiske, vice president of the Metropolitan Life Insurance company, was next called. Mr. Hughes asked him about the contributions from the John Hancock and Prudential companies for local expenses. Mr. Fiske said that at the end of the year he makes up a statement of what he has expended outside of New York state and Canada, in which there is no division of expenses. Mr. Hughes asked him what he did with the contributions of the two other companies and Mr. Fiske said the sum of all the contributions was divided equally.

Just before adjournment Mr. Fiske told of an incident in which that company commissioned William A. Read to buy 3,333 shares of railroad stock for the company. Mr. Fiske said that Mr. Read the same day sold the stock to a company of brokers at \$19 a share less than the broker sold it to the Metropolitan. Mr. Fiske said he had tried to get the money back, but Mr. Read refused to surrender it.

DETECTIVES TRYING TO UNRAVEL MYSTERIOUS THEFT

New York, Dec. 14.—The detective bureau last night finished the first 24 hours of an unsuccessful investigation into an ingenious \$5,000 theft that was committed Tuesday afternoon. Designed for Miss Francis E. Fitts, a wealthy mining woman of Alaska, a wild silver fox muff and stole and other furs were ordered to be delivered at the Hotel Martha Washington Tuesday by a hotel wagon was met at the threshold of the hotel by a man in uniform pretending to be connected with the establishment. He signed properly for the package. Working as he did under the eyes of genuine employees of the hotel, he pretended to them to be an employee of the Mercantile establishment, and after inquiring at the office for a fictitious person coolly made off with the property.

THE SALTON SINK.

Water Pouring Into It from the Colorado and Conditions Serious.

Sacramento, Cal. Dec. 13.—J. B. Lipincott, hydrographic engineer, and Edgar E. C. Grunsky have reported to Gov. Pardee that the conditions at the Colorado river are very serious. Nearly all of the river has left its channel and is flowing through the Imperial canal, which has been widened from 10 to 20 feet, and the water is pouring into the Salton sink.

Some of the water is being diverted into the volcano lake and unless steps are taken to strengthen and heighten the banks of the lake it is said that the water will flood the Imperial valley and result in untold disaster.

SUIT AGAINST FOLK DISMISSED.

St. Louis, Dec. 13.—The \$50,000 damage suit of the Delmar Jockey club against the Folk Mayor Wines Police Commissioners Stewart, Harrison, Blongie and Frisco and Chief of Police Kildy was dismissed by Judge McDonald in the circuit court today for lack of prosecution.

The suit was filed Aug. 30, following a police raid on the Delmar race track on July 26, and the petition alleged that the defendants maliciously, willfully and with force of arms broke into the premises of the plaintiff, disturbing the peace and causing injury to the plaintiff's business, for which \$50,000 actual and \$25,000 punitive damages were asked. Several other suits of similar tenor, each filed following a police raid on the Delmar race track are still pending in the circuit court. The cases of George Ehrlich and his employees charged with violation of the anti-gambling law, have been continued and set for trial in January.

HAZING GOES ON AT NAVAL ACADEMY

Midshipman Kimbrough Made to Stand Alternately on Head and Feet.

FAINTED AT END OF ORDEAL.

Found By His Roommate Unconscious.—Two Midshipmen Suspended And May Be Dismissed.

Annapolis, Md., Dec. 13.—Notwithstanding the testimony of witnesses before the Merivether court-martial, to the effect that hazing is no longer practiced at the naval academy, a case occurred there last night. The victim was Midshipman Jerodene Pettus Kimbrough of Georgetown, Tenn. Last week he was called before a board of officers now in session at the academy inquiring into hazing, fighting and similar practices, and compelled to answer certain questions. It is said that he had also told some relatives that he had been hazed and that the relatives laid the matter before the authorities. The hazing last night was on account of these two things.

Midshipman Kimbrough was compelled to stand on his head, then on his feet and then on his head again, repeating this process for 10 minutes continuously. At the end of the time he fainted and was left in that condition by the hazing. Later he was found by his roommate, still unconscious. This morning he was carried to the hospital, but is now doing well.

Admiral James H. Sands, superintendent of the naval academy, had the matter investigated by a board of officers this morning. Their report showed that Midshipman Tremmons Coffin, Jr., of Carson City, Nev., a member of the third class, took part in the hazing, and that Midshipman Warren A. Vanderveer of Mount Holly, N. J., of the second class, was on duty and did not report the occurrence.

Admiral Sands immediately suspended the midshipmen and forwarded his recommendation in the matter to the secretary of the navy. He would not state what his recommendation was in advance of its receipt by Secretary Bonaparte. But it is understood to be for the dismissal of the midshipmen implicated.

NEGOTIATIONS ARE TARDY.

Tokio, Dec. 14, 11:40 a. m.—The tardiness in the conclusion of the negotiations at Peking between the repre-

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Representatives of the governments of China and Japan are causing uneasiness here among the Chinese residents. It is feared that Baron Kono, who represents Japan, has made some proposition which is viewed in the light of another humiliation by China.

FRAUDULENT VOTER CONVICTED. San Francisco, Dec. 14.—John Francis Sierber, second officer of the steamship Siberia, was convicted yesterday by a jury in the United States district court for registering fraudulently as a voter and having and using a fraudulent certificate of naturalization. Green is the first man to be convicted although several have been indicted and tried on various charges in connection with fraudulent naturalization.

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Time Table in Effect Nov. 23, 1935. LEAVE SALT LAKE, 6:30 a. m.; 11 a. m.; 2:30 p. m.; 6:30 p. m. 7:30 p. m.; 12 m.; 2:30 p. m.; 7:30 p. m.

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DENVER & RIO GRANDE RAILROAD

CURRENT TIME TABLE. In Effect Dec. 10th, 1935.

LEAVE SALT LAKE CITY: No. 1—For Provo, Ogden, and Denver. No. 2—For Provo, Ogden, and Denver. No. 3—For Provo, Ogden, and Denver. No. 4—For Provo, Ogden, and Denver. No. 5—For Provo, Ogden, and Denver. No. 6—For Provo, Ogden, and Denver. No. 7—For Provo, Ogden, and Denver. No. 8—For Provo, Ogden, and Denver. No. 9—For Provo, Ogden, and Denver. No. 10—For Provo, Ogden, and Denver. No. 11—For Provo, Ogden, and Denver. No. 12—For Provo, Ogden, and Denver. No. 13—For Provo, Ogden, and Denver. No. 14—For Provo, Ogden, and Denver. No. 15—For Provo, Ogden, and Denver. No. 16—For Provo, Ogden, and Denver. No. 17—For Provo, Ogden, and Denver. No. 18—For Provo, Ogden, and Denver. No. 19—For Provo, Ogden, and Denver. No. 20—For Provo, Ogden, and Denver. No. 21—For Provo, Ogden, and Denver. No. 22—For Provo, Ogden, and Denver. No. 23—For Provo, Ogden, and Denver. No. 24—For Provo, Ogden, and Denver. No. 25—For Provo, Ogden, and Denver. No. 26—For Provo, Ogden, and Denver. 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