

President of Mutual Life Insurance Company Positively Declined To Answer Questions.

HIS TESTIMONY WAS JEERED. Chairman Armstrong Says Steps Will Be Taken to Have Him ladicted.

New York, Oct. 17 .- Testimony in the insurance investigation, which was resumed today after a week's adjournment of the legislative committee, was most exciting throughout the day, and only the repeated threats of Senator Armytrong, 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.

CROWD JEERED.

As h was, however, there were jeers at several periods of the day's testi-acity that temporarily interrupted the estimony. These come when Mr. Hughes, coursel for the committee, used questions that Mr. McCurdy was Hughes, and to answer or evaded, and made by the crowd that stood at and the back of the room, which long ago proved inadequate to accommodate the coursel and witnesses and the crowd of enstang.

Where this investigation is going to head or where it is going to end has eaused no small amount of conjecture, and, in some quarters, anxiety. With the many threats that have been taken up and drapped before they have been taken followed to their ends in order that some new lead may be taken up, and with the additional features that are losed almost every day, the intermore intense,

Mr. McCurdy's festimony today a feature was disclosed, and this was the Matual company employed a ry bureau to send out to the press Interary bucknows of send out to the press of the country news matter that was of benefit to the company. This infor-mation was elicited during the probing of the legal expense account. It came out when a volcher for the payment of \$2,500 to Joseph Howard, Jr., in 1904, was produced. Another voucher for the same anount unid in Nav. 1905 was amount, paid in May, 1905, was i "repayable on demand" and marked

ordination consisted in "throwing mud" and trying to injure the comfor professional services." Mr. McCurdy had visced the vouchpany. Mr. Bowle's has not been in business ert and explained that Mr. Howard was a newspaper correspondent, and that his services consisted in syndicat.

Pressed further, Mr. McCurdy said: Mr. Howard was a correspondent for the Boston Globe and several other pa-

Mr. McCurdy said he paid Mr. Howard about \$2,500 n year, and that the you-ther for May, 1905, was "really a loan advanc

ing the earlier session of the day uniterpl was made to obtain from Mr. McCurdy the reason for reducing the dividends on policies as the busi-mes increased and the assets piled up. This question was prompted by the arge number of letters received from micyholders by the committee. These



published in a distorted form that ap-

eared like an attempt to ruin him, After taking up the questions of the reductions of dividends Mr. Hughes

read a long list of polley numbers that had been paid and the dividends re-ceived by the policy holders. Asked what he had to say to these, Mr. Mc-Curdy said.

TALKS OF "MUD THROWING."

Mr. McCurdy said today that insub-rdination consisted in "inrowing

The complete emptiness of the stomach during sleep adds greatly to the amount of emaclation, sleepleasness and general weakness so often met with. There is a perpetual change of thsues in the body, sleeping or waking, and the supply of nourishment ought to be somewhat con-tinuous and food taken just before refir-ing adds more tissue than is destroyed, and increased weight and vigor is the re-sult. Dr. W. T. Cathell says: "All and there is no reason in Nature why mon should form the exception to the rule." If people who are thin, nervous and sleepless would take a sight lunch of bread and milk or oatmeal and cream and at the same time take a sight lunch of bread and milk or oatmeal and the stomach in digesting it, the result will be a surpla-rablets in order to ald the stomach in digesting it, the result will be a surpla-ing increase in weight, strength and gen-eral vigor. The only drawback has been that thin, nervous, dyspentio pe be edu-not digest and assimilate wholesome food at night of any other time. For such it is ubsolidely necessary to us Stuart's Dys-The quantity of the food taken is not the measure of its nourishment. The quality is what counts. Many babies take large quantities of food and get a small amount of nourishment. Mellin's Food babies take a small quantity of food and get a *large* amount of nourishment. Send for our book "Mellin's Food Babies."

Mellin's Food is the ONLY Infants' Food, which received the Grand Prize, the highest award of the Louisians Pur-chase Exposition, St. Louis, 1904. High-er than a gold medal. MELLIN'S FOOD CO., BOSTON, MASS. that thin, nervous, dyspeptic pe ple cate not digest and assimilate wholesome food at night of any other time. For such it is absolutely necessary to use Stuart's Dys-pepsia Tablets, because they will digest, the food, no matter how weak the ston-ach may be, nourishing the body and resting the stomach at the same time. Dr. Stevenson says: "I depend almost entirely upon Stuart's Dyspepsia. Tablets in treating todigestion because it is not a quack nostrum, and I know just what they contain, a combination of vegetable es-sences, pure penda, They cure Dyspep-sia and stomach trubles, because they can't help but cure." Stuart's Dyspepsa Tablets are sold by druggists everywhere at 50 cents per pageake. They are in lozenge form, pleasant to take, and cen-tain nothing but pure pepsin, vegetable essences and bismuth, scientifically com-pounded. Your druggist will tell you they give universal satisfaction.

he did remember that there was such i bill, brought in by State Senator Brackett. What attitude did you take in the

For the Baby

matter?

Inatter?" "None that I am aware of." "Did you not pay William Barnes, Sr., of Albany, a bill lately?" "No. Yes, now I remember he said he had appeared before a committee and argued some questions before it, He sent in his bill and I paid it," replied Mr. McCurdy. Mr. Hughes produced a complex and

Mr. Hughes produced a voucher and correspondence. This showed that \$10,-000 was puid Barnes for three argu-ments and certain documents. drawn by for the insurance committee drawn ments and certain documents drawn up for the insurance committee at Albary. The correspondence explained that the late Edward L. Short, solicitor of the company, had arranged to pay Mr. Barnes for opposing the Brickett bill, the New York Life paying him a

"Figures don't lie, but liars can fig-He hastily explained that he mean al of this section?' that facetiously, and that he would be very glad to verify the figures. I do not suppose I paid the least at-

Very glad to verify the figures. The legal expenses were again re-curred to, and a number of vouchers were read. It was brought out that William Barues, Sr., of Albany, had appeared before the committees in Al-bany last winter, and had received \$1,000 from the New York Life and the tention to what the services were. I received a note from the acting head of the department and so authorized the payment." 'Is there any possibility, if the mat-

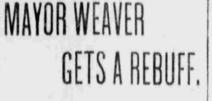
ters are left to the law department, of bills in the interest of the pollcyholders being opposed. "If they were, I should get another general solicitor

\$1,000 from the New York Life and the same amount from the Mutual. Later it was brought out in a letter to Mr. McCurdy from William Barnes. Jr., that Mrs. Barnes, Sr., was under an annual retainer to the Mutual Life. A voucher in 1902 for \$10,000, payable to T. H. Böwles, was explained by Mr. McCurdy as part payment in sattle-ment of a suit Mr. Bowles had brought against the company. Mr. Bowles had been dismissed by the company for insubordination. "Will you give your own opinion of this proposed repeal?"

MCCURDY A NOVEL READER.

MCCURDY A NOVEL READER. "I will abandon my usual habit of novel reading toright and will give my hest attention to this matter. I do not like to answer off-hand." A voucher for \$10,000, dated May 22, 1902, for the first payment of a contract on that date to Thomas H. Bowles, was brought up. Witness said Bowles was an agent at one time. The money was in part settlement of a suit Bowles brought against the company for claims after his removal in Milwaukee. Bowles organized a campaign of policy-holders against the company, and the company settled the suit for \$20,000. Witness said Bowles was removed for insubordination, which consisted of op-Witness said Bowles was removed for insubordination, which consisted of op-posing the changing of his general agency to a salaried agency. Mr. Bowles had addressed a letter to the trustces demouncing the president. Mr. McCur-dy could not say whether he had a copy of that letter. Mr. Hughes hand-ed to the witness a package and asked if he recognized if as a copy of Mr. Bowles' communication, which he did. The letter charged extravagance in the management of the company, us-lect of all sound principles in inviting

Mr. Bowles has not been in husiness since he severed his connection with the Mutual Life in Milwaukee. Mr. Bowles is visiting in this city at the present time, and tonight gave out a statement in which he said: "The aspersions cast upon me by the speculations and deductions drawn out by the testimony offered in the insur-since investigation are false, and I stand ready to go before the honorable body and give the facts." Mr. McCurdy was questioned con-cerning a payment of \$5,000 to William A. Fricke, a former insurance commis-sioner of Wisconshi. Mr. McCurdy tes-tified that this payment was made after the receipt of a letter from Charl-LAWLESS CHAUFFEURS. In Chicago it is Likely Their lect of all sound principles in inviting business; that it was consumed with Licenses Will be Revoked. fter the receipt of a letter from Charl-on T. Lewis, saying that Mr. Fricke Chicago, Oct. 18-Automobile driver mbition to write new business, wro and employed inspeed limit fixed competent men because they were relacouncil as a foke, will be brought a sharp turn this week. Revocat enses in large numbers are pred v Chief of Police Collins as the tions of high officials. The trustees referred the matter to the president with power, witness tes-tified. He added that the board had not read the letter. Witness read only sufficient of it to see what it was, and then removed Bowles. To the charge in the Bowles letter that McCurdy provided fat offices for his family, witness replied in a long statement how his son, Robert H. Mc-Curdy, had become the general mana-ger. Witness detailed the education his son had received to adapt him to take up the foreign business and said, also, he was loyal to the company. BRAGS HIS SON UP. 'I know of no other man's son in this



DESERET EVENING NEWS: WEDNESDAY, OCTOBER 18, 1905

Special Committee Investigating Philadelphia Affairs Refuse to Let Him Remain in Rome.

TREATED WITH SCANT COURTESY

He Asked Permission that He and His Directors be Allowed to be Present But it Was Refused.

Philadelphia, Oct. 17 .-- The special committee of seven, of select councils, appointed last August to investigat: the affairs of the various departments

of the city as conducted by Mayor Weaver, began the taking of testimony today. The meeting was not without its sensations, chief of which was the request to Mayor Weaver and three of his directors to leave the room and the statement of J. B. Taylor, superintendent of police, that David J. Smythe, former director of public salely, hal told him not to molest election repeat. ers. Mr. Taylor's statement was made de-

spite the vigorous efforts of Milton C Work, the chairman of the committee bill, the New York Life baying him a like amount. The letter stated that Judge Hamilton on behalf of the New York Life, and the bill to the Mutual "In what sense was it to the interest of the policyholders to oppose the re-peal of this section." The committee brought out state-ments that policemen attended a mset-ing of a political club when they should have been on duty. Mayor Weaver and the city party insist that the police are not in politics, while the leaders of the Republican organization claim the policemen are as much in politics now as ever they were.

Unusual precautions had been taken to exclude from the room all persons except a limited number of newspaper men and witnesses. Only one of t latter was admitted to the chamber latter was admitted to the chamber at a time. All doors and windows were kept closed. The meeting was called for 3 o'clock. Prior to that time Mayor Weaver sent a letter by messenger to the committee asking permission for himself and his directors to be present for the purpose of hearing what might take place and to give the committee such ald as they could. The committee did not make a reply, and on the minute of 3 o'clock Mayor

and on the minute of 3 o'clock Mayor Weaver and three of his directors walk ed into the committee room before th committee had assembled. A few min utes later the sergeant-at-arms polite-ly informed the mayor that inasmuci as only witnesses and newspaper men would be admitted to the room, he and the directors would have to retire.

Mr. Weaver asked the sergeant to notify the committee that the mayor of Philadelphia and three of his direc-tors desired to remain during the hear-ing. Then Chairman Work appeared and informed the mayor that the com-mittee would not change its rules and that he and the directors must leave the room. The mayor at first demurred, but finally, with the directors, left the ignated from an accumulation of gas which became ignited in an unknown manner. The loss is estimated at \$4,, 50. The hotel was one of several skele-ton structures erected just before the fair opened to cater to exposition visi-tors.

MUNICIPAL OWNERSHIP.

Marshall Field Says it its a Fad Reynolds Says its a Success.

New York, Oct. 18.-Two Americans w ave been making a study of municip wavership problems and have card vesterday and with directly o onclusions. One of these Mar of Chicago, says flady that mi whership won't do.

nership won't do. a fad." he asserted, as he gain t of the North German Lloyds fo-k of the Kron Prinz Wilhelm, from Bremene. "It is a fad it ver question was and we will n will seem dron out of the poil t will soon drop out of the publ 1 predict that within five years w erics will hear nothing more about

the same vessel was James B. Rey

the same vessel was James B. Rey-is, a former university settlement ker, who was secretary to Mayor Low ing his incumbency of office. "Japan," said Mr. Reyn.lds, "I found office linkstrations of the benefits of obligat ownership, Take Osake for mple. The street railways, telegraph tolephone services, water and light-plants, as well as all other public util-s, are awned by the municipality. Dur-the time the system has been in oper-fn the city has received roturns of 30 cent on the investment."

-----The Best Doctor.

B. C. Horton, Sulphur Springs, writes, July 19th, 1800. "I have used family Ballard's Snow Limmont Grebnand Syrite, and they have incertainly satisfactory. The limi-is the best we have ever used for the und pains. The couch syrup has an doctor for the last eight years." c, \$1.00 Sold By Z. C. M. I. Drug B Dept

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ach, and therefore unequaled as a body builder and strength

creator for old people, puny children, weak, run-down men

and women, after sickness, and for all pulmonary diseases.

me from all over the coun-Hughes said, but he read r from policyholders who reside ily. One in particular for \$3 000 1878 drew a dividend of \$55,76 adually cut until in 1904 it only \$2

juestions on this matter the was not fortified with the in ought; said that these were tiol matters and when pressed that he refused to discuss the He would proffer a witness, ry, whose business it was to se things, but as for himself ould not discuss the question.

MCCURDY GETS DEFIANT.

McCurdy's demeanor was so dethat the spectators bent forward the every word and stood on ilpice, ling every moment to hear him and by counsel to answer the quesbroffer of another witness at prevented steps being tak-his indictment. When Mr. would not offer the informaof Mr. Hughes started on an-

the day Chairman Armplained that since the inforby another course it was by the committee to let Mr. acc himself in the position ad he, however, been di-iswer, and, knowing the in-Had he Inswer, and, knowing the in-desired, had then refused, from said, steps would have to indict him for a misde-hich is the offense of a wit-out to answer questions be-islative committee while the is not in session. If the were in session refusal to ould have constituted conuld have constituted con-

Curdy also during the effort in to answer the questions reduction of dividends rin into a protest as to the which the investigation was inted. He said the commitwas appointed by the leg-that the investigation had be would conduct the in-and was told that if he method the committee siad to know of it. Mr. Mc-ought that being a witness h made him feel he was on He said his answers were



the interests of the Mutual Life should come to no harm" in that state. Mr. McCurdy authorized the payment of he money

The entire testimony of the day was a continual thrust and parry between the counsel and the witness, and when adjournment was taken for the day Mr. Hughes had not finished with Mr. Me-Curdy. The latter will be recalled toow and questioned along the lines of the trust companies and subsidiary organizations of the Mutual Life. The fact that James H. Hyde had re-turned to the city, and that William H. McIntyre would voluntarily return

to appear before the committee was an announcement of much moment today. It was stated today that neither Mr. Hyde nor Mr. McIntyre will be called this week.

LOOKED AFTER LEGISLATION.

At a meeting of the committee after the session it was determined to hold sessions three days this week. At the afternoon session Mr. McCurdy was questioned concerning Mr. Field's

"He was looking after the legislation, If legislation was not watched in every state, every corporation would be culp-able for not protecting its interests. If legislation was not watched the insur-ance companies would be legislated and superintended out of business in five years. It is the duty of insurance comanies to watch legislation in all the

states. Mr. Hughes showed to Mr. McCurdy Mr. Hughes showed to Mr. McCurdy a petition for the payment of \$5,000 to Fricke, former insurance commis-sioner of Wisconsin, and a letter from Charles Lowis, an attorney of Madison, Wis. The letter stated that Mr. Fricke would accept a retainer "to see that the interests of the Mutual Life should come to no harm" in that state.

Mr. McCurdy did not remember the

Mr. McCurdy did not remember the details. He said: "Mr. Lewis told me he had spont a winter in educating the minds of legis-lators in either Michigan, Wisconsiu or Ohio with regard to certain legislation affecting the insurance company. He proceeded to the capital of the state and discovered the residences of political ged pacents, relations and peighbordiscovered the residences of political god-parents, relations and neighbor-hoods of the legislators. It meant journey after journey up and down the state and the inducing of men to go, too, who would expect their expenses and something. "Then he went to Washington and ment some weaks reliting menulation

²⁷Then he went to Washington and spent some weeks getting acquainted with the senators and congressmen from that state. He got on a friendly footing with them so that he might speak to them of the damage the legis-lation would do the insurance business, and got letters from them back to the their state assembly. For egislators in the state assembly. For his he received \$5,000 for his own ser-does and employing men, but not one follar excent for legitimate purposes." "What did he pay men for?"

PAID MEN TO LISTEN.

"Well, many of them were laymer and he had to pay them to sit and lister to him. I say this explains the mat-ler, and I resent the suggestion that the money was spent in improper ways, but I think it would be improper to ublish the names of some of those he aployed."

"Can you recall at all what legisla-tion you thought it necessary to oppose

"That would not be in my province. If I undertook to run all the depart-ments I would soon run myself under ground." "Do you recall the attempt last win-

ter to repeal section 52 of the insurance law, under which no motion to force any domestic insurance company to give an accounting could be brought without the consent of the attorney-

general?" At first Mr. McCurdy said he did not remember such a bill, but finally said

city, or anywhere else," he continued, "who could hold that position as the

man I appointed to it." Mr. Hughes read a complaint mage by a prominent lawyer, well known to President McCurdy. The lawyer, in a long letter, described the failing off in the dividends of his own and 25 othe policies. The figures given in the law yer's letter indicated that the divi yer's letter indicated that the divi-dends began decreasing in 1886, going down, in his case, from \$16 in that year to \$2,75 in 1904. Mr. Hughes stated that before 1885 the theory of a high surplus was not put in operation, and up ro that date policyholders were paid rea-sonable dividends, but under the sur-plus theory dividends decreased. "Have you any comment to make up-on the lawyer's letter?" asked Mr. Hughes.

Hughes.

"I have no doubt the statements made in the letter can be successfully contro-verted or properly explained by per-sons in the employ of the company conversant with the facts," was the re-Said Mr. Hughes:

"I will ask you if the excess of in-terest from which dividends are paid to policyholders is not now less than in former years?" "If it said so in our official literature it moved he so."

It must be so." "But the interest earned was not so much reduced as to affect your salary?" "It does the that must be arrited to a solution." I don't think that question is pertinent.

"I think it is very pertinent." "I did not fix my salary or discuss-in a commendatory way. Other people fixed It

"Would you not think it proper to consider it in connection with the un-minishing rate of interest?" I am not considering any such condition.

W. A. FRICKE EXPLAINS. New York, Oct. 18-W. A. Fricke last

night said that the \$5,000 payment to him by the Mutual Life was for legal service rendered last year.

CASTORIA

For Infants and Children

The Kind You Have Always Bought

Bears the Bignature of Char H. Flitcher.

service rendered last year. He was insurance commissioner of Wisconsin from 1894 to 1898. "Along in January, 1994," he suid, "Mr. Short, the general solicitor of the Mutual Life, offered me a retainer of \$5.000 to cover consultation on several subjects in litigation. The legislature of Wisconsh, I may add, was not in session at all that year." Mr. Fricke said he was willing to tell the investigating committee just what the Mutual consulted him about. The consultations required advice on the Mutual Life's action with regard to three separate matters, all either be-fore courts or likely to be some time.

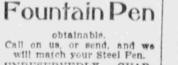
A Brooding Child's Misfortune.

New York. Oct. 18.-Brooding over her solitude Bertha Leftwich aged 14 has night made a desperate effort to escape-from the Children's society building in Brooklyn and feil headlong from a fourth story window to an areaway. Nearly ev-ery bone in her body was broken, and it was said that she could live but a few hours. She had been given into the so-ciety's care following a charge of potty ours. She had been given into the so ety's care following a charge of petty

Mt. Hood Hotel Burned

Portland, Or., Oct. 18-Au early more re destroyed the Mt. Hood hotel, situa ther the entrance to the Lewis and Clark fuir grounds, today. The fire was con-fined to the one building. The building was occupied by six persons all of whom encaped. The fire is supposed to have or-

CARGE AND INCOME. AND A DESCRIPTION OF THE OWNER OWNER OF THE OWNER OWNER



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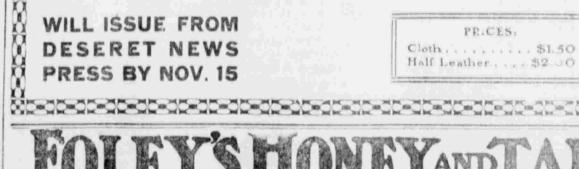
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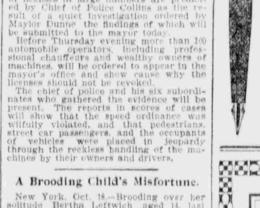
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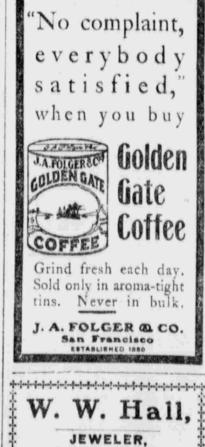
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