

COMMITTEE WANTS RYAN PUNISHED.

Dist. Atty. Jerome is Requested to Institute Proceedings.

DID NOT ANSWER QUESTIONS.

Acted Under Advice of Counsel—Mr. Hughes Thought Matter Important and Insisted on Reply.

New York, Dec. 8.—The legislative committee which is investigating the life insurance conditions today determined to send to Dist. Atty. William T. Jerome a request that he institute proceedings against Thomas F. Ryan, financier and owner of the majority of the stock of the Equitable Life Assurance society, to punish Mr. Ryan for refusing to answer questions before the committee.

Mr. Ryan had refused to answer when asked what E. H. Harriman, president of the Union Pacific and Southern Pacific Railroad companies, had said to him when Mr. Harriman tried to induce him to share his control of the Equitable society with Mr. Harriman.

Mr. Ryan was asked whether Mr. Harriman had threatened that results disastrous to Mr. Ryan's interests would ensue, or if Mr. Harriman had told him that some action would be taken by the state legislature, or any officer of the government, unless Mr. Ryan consented to share his stock with him. Acting on the advice of his attorney, Paul D. Cravath, Mr. Ryan declined to answer those questions, although Senator Armstrong, chairman of the committee, directed him to do so.

Mr. Ryan, however, did answer one question, by saying that Mr. Harriman did not tell him at that time there would be a legislative investigation of the life insurance business unless he gave up part of the Hyde stock.

Mr. Ryan had already testified that he secured control of the Equitable society by paying James H. Hyde \$2,500,000 for 592 shares of the total of 1,000 shares of the society.

"After you had bought that stock, was there any proposition to share it with you?" asked Charles E. Hughes, counsel for the committee.

"Am I obliged to answer that question?" asked Mr. Ryan.

"I think you ought to, Mr. Ryan," said Mr. Hughes.

"E. H. Harriman desired to share the purchase with me, and I refused to permit that," replied Mr. Ryan.

Mr. Ryan said that he thought Mr. Harriman made his request on the day that Mr. Ryan bought the stock and before the purchase was publicly announced.

"What did Mr. Harriman say to you to influence you to make such a deal?" "I do not think Mr. Hughes, I ought to be called up to answer a question like that to characterize or state a conversation I had privately with Mr. Harriman," said Mr. Ryan.

Paul D. Cravath interrupted by saying to the chairman:

"I feel bound to say to my client, Mr. Ryan, that while he should testify most fully to what he did and what he planned to do, he cannot, unless he chooses to do so voluntarily, be required to attempt to state conversations which Mr. Harriman or any other man had with him."

To this Mr. Hughes replied:

"I deem the matter important in two respects. In the first place, that the committee may understand the motive which may actuate those who desire to obtain control of the stock of the insurance company and the proceedings which may be taken to acquire it; and, secondly, that we may know whether there is any truth in the report that there was any suggestion that life insurance conditions in this state would be investigated if Mr. Ryan did not accede to Mr. Harriman's request. I think that we should have full light upon the transaction, and I hope that Mr. Ryan will feel that he can do another public service by advising the committee fully."

Mr. Cravath said that Mr. Ryan would testify freely as to facts, but that he was not required to state what Mr. Harriman said to him in private conversation.

"Mr. Ryan," said Senator Armstrong, "the committee directs you to answer the question."

The following colloquy ensued:

Mr. Ryan—I will answer to it so far as to state that I refused to share the purchase with Mr. Harriman.

"What did Mr. Harriman say to you in connection with the matter?" Mr. Cravath—My advice is that you are not required to answer that question.

The chairman—Do you refuse?

MILLIONS OF WOMEN USE CUTICURA SOAP



Assisted by Cuticura Ointment, the great Skin Cure, for preserving, purifying, and beautifying the skin, for cleansing the scalp of crusts, scales, and dandruff, and the stopping of falling hair, for softening, whitening, and soothing red, rough, and sore hands, for baby rashes, itchy, and chafings, in the form of baths for annoying irritations and inflammations, or undue perspiration, in the form of washes for ulcerative weaknesses, and for many sanative, antiseptic, purposes which readily suggest themselves, as well as for all the purposes of the toilet, bath, and nursery.

Sold throughout the world. Potter Drug & Chem. Corp., Boston. 25¢ Jarred Free, "A Book for Women."

only seeking to get you to complete that service.

Mr. Ryan—I still feel that I should not be required to answer any question to answer the question which is asked in regard to what Mr. Harriman said to you. Do you still refuse?

Mr. Ryan—I still refuse, on the advice of counsel.

In reply to further questions bearing on the subject Mr. Ryan said the relations between Mr. Harriman and himself were quite strained for several days, and that the upshot of several interviews between the two men was that Mr. Ryan told Mr. Harriman that he intended to carry out his original plan, regardless of what he or any one else might do.

Mr. Ryan said that Mr. Harriman would have taken any part of the stock which he could have got, said Mr. Ryan.

The witness again declined to answer when he was asked whether Mr. Harriman offered to put any share that he might get into the trust which was afterward created by Mr. Ryan.

Neither Mr. Hughes nor the members of the committee insisted any further upon answers on this subject, but asked Mr. Ryan about other matters.

Later in the day, however, Senator Armstrong made an announcement that the committee had determined to transmit a certified copy of Mr. Ryan's testimony to Dist. Atty. Jerome, with a request that proceedings be instituted by him to punish Mr. Ryan for refusing to answer the questions.

"This course is rendered necessary," said Senator Armstrong, "by reason of the fact that the committee has no summary power to punish for contempt while the legislature is not in session."

Counsel for Mr. Ryan gave a statement tonight in which they stated that if the committee had decided to refer the matter to the district attorney there would be no difficulty in getting a ruling as to whether or not Mr. Ryan is compelled to answer the questions.

When Mr. Ryan was asked why he paid nearly \$2,500,000 a share for stock that paid only 7 per cent dividend, he replied that he did it to avert liquidation that would cause the greatest panic this country has ever seen if the Equitable society were forced into the hands of a receiver by the situation prevailing when he bought the stock.

Mr. Ryan said that he followed such a receivership, and his own large enterprises would have been seriously affected.

To take this company out of the hands in which it was going to destruction and give it a clean, economical and efficient management and restore its prosperity for the benefit of all honest interests, Mr. Ryan testified, seemed to him to be worth doing, and that was one of his reasons for buying control of the property.

Mr. Ryan declared that he regarded as ideal the plan now in operation, by which the company is being reorganized.

THE VALUE OF CHARCOAL

Few People Know How Useful It Is in Preserving Health and Beauty.

Nearly everybody knows that charcoal is the safest and most efficient absorbent and purifier in nature, but few realize its value when taken into the human system for the same cleansing purposes.

which a board of trustees votes the stock he bought, and that he has promised to make the trust perpetual and intends to do so. If, however, the legislature so decides, he will not object, he said, to the election of a majority of the board of directors by the policyholders direct.

WHAT ASST. ATTORNEY SAYS.

New York, Dec. 8.—Asst. Dist. Atty. Nott, when told that the insurance investigation committee had ordered its counsel to prepare a transcript of the questions which Thomas F. Ryan had refused to answer, and to lay the transcript before the district attorney with the request that he proceed immediately against the witness, said last night:

"Should such action be taken by the committee, the first thing will be to ascertain whether the questions to which the witness refused to give answer may be regarded as 'material and proper' under the wording of the law. If they proved to be so, and I have little doubt they will, in the light of the decisions handed down by the courts of appeals and other action to be given to the word 'material,' then two ways are open for the district attorney."

"He may take the matter before a magistrate and ask for a hearing which would result either in the witness being held for special session. The offense is a misdemeanor and should under ordinary circumstances go to that court."

"The other way would be to take the evidence presented by the committee before the grand jury and ask that body to return an indictment. If the action of the jury be favorable to the contents of the committee, the witness would then be tried in general sessions. But I will not take any action until Mr. Jerome returns on Monday."

A letter drafted last night will be delivered to Mr. Ryan at his New York office this morning, together with the certified copy of the testimony, and a similar letter will be served upon Paul D. Cravath, Mr. Ryan's counsel, on the request. As Mr. Jerome went to his Lakeville home on Thursday to remain until Monday, nothing will be done in the matter until Monday morning.

When it may be presented to the grand jury, under section 69 of the penal code entitled "Refusing to testify." The section reads:

"A person who, being present before either house of the legislature or any committee thereof, wilfully refuses to be sworn or affirmed, or to any material or proper question or to produce upon reasonable notice any papers, books, papers or documents in his possession or under his control, is guilty of a misdemeanor."

This law carries with it a maximum penalty of one year's imprisonment or a fine of \$500 or both.

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FIGHT WITH HOLDUPS.

More Than a Score of Shots Fired and Blood Stains Plentiful.

San Jose, Dec. 8.—Detectives and hold-up men fought a duel with revolvers last night at Seventh and Taylor streets, in which more than a score of shots were fired. Blood stains along the railroad track, which runs along Seventh street, led to the supposition that at least one of the three hold-up men was hit.

Five Japanese laborers coming in from the Fox nurseries on the Milpitas road with their month's pay of \$40 each were stopped at the railroad crossing on Taylor street by three masked men, who demanded their money. The laborers refused to give up their money. The three hold-up men threw up their hands. Detective James Pringle and George Pickering, who happened to be near by, intercepted them with a demand for the surrender of the would-be robbers. Their reply was a fusillade of shots. They returned the fire, and the three men ran and made their escape.

TEA

Why throw-away money and comfort in buying poor tea?

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

TYPEWRITING RECORD.

Ray Vanetsch of the Pueblo Chief- tain Breaks It.

Pueblo, Dec. 8.—Ray Vanetsch, state service editor of the Pueblo Chief- tain, last night broke the world's typewriting record for both the 30 minutes and one hour tests, taking 2,000 words during the first 30 minutes and

"DRUNKENNESS"

CIGARETTE AND TOBACCO HABITS CURED BY TRIB

Each package contains a full four weeks' treatment and GUARANTEE a cure in every case. Price, \$12.50.

"TRIB" cleans the entire system, the examination of the bath water after a few days' treatment will at once convince you of this fact.

T. P. Ledger, 25 Seneca Street, Seattle, Wash., writes:

"You ask me what I think of 'TRIB.' Well it is the greatest discovery for cleaning out poison blood and system on earth. I took it with the idea that if it cleared the system of tobacco and alcohol poison, it also would do the same thing to blood poison of which I have been a sufferer for years, and I can truthfully say it has served the purpose after spending hundreds of dollars on worthless advertised remedies for blood poison as well as a cure for tobacco and liquor habits. Inquiries cheerfully answered if stamp is enclosed."

It is our belief that no remedy upon the market today will come nearer leaving your system after treatment as pure and clean as that of a new born babe, as "TRIB" will. A trial will at once convince you that "TRIB" is all we claim for it.

F. C. Schramm, Doull Drug Co.

Cor. 1st St. and Main St., where the cars stop. Postoffice.

Sole Agents

finishing the hour with 4,917 words. The dictation was received over the long distance telephone from Denver, at a distance of 120 miles. The previous hour record, 3,330 words, direct dictation, was made by Paul Munter at Madison Square Garden, New York, Nov. 4, 1905.

Ask Your Own Doctor

If he tells you to take Ayer's Cherry Pectoral for your severe cough or bronchial trouble, then take it. If he has anything better, then take that. But we know his answer; for doctors have prescribed this medicine for over 60 years. We have no secrets! We publish the formulas of all our medicines.

\$100.00 Ticket Money.

Thirteen years ago Oscar Grosholm, the ticket broker, trusted a man. The man didn't pay. He sued him. The judgment got old and he turned it to us for collection.

We collected \$100.00 for Oscar the other day on his old claim.

If you turn some of your bad debts to us we might get some money for you, and then you could buy a ticket to California for your wife.

MERCHANTS' PROTECTIVE ASSOCIATION

SCIENTIFIC COLLECTIONS OF BAD DEBTS.

TOP FLOOR COMMERCIAL BLOCK, SALT LAKE CITY, UTAH.

FRANCIS G. LUKE, GENERAL MANAGER.

"SOME PEOPLE DON'T LIKE US."

BEGIN YOUR SHOPPING NOW

And let December 23 find you trading task complete. It pays you to come here early—you get a chance at a complete assortment, and we are able to give you better attention than we can later when the rush is on.

THE name Z. C. M. L. Means Good Goods.

Excellence in Quality, Perfection in Style, and Exclusiveness in Design is characteristic of everything that goes out of this store.

The gift-buying season is now at its height, and we are pleased to say that there is no other place in Salt Lake where making selections of gifts is as easy as it is here.

We offer thousands of appropriate articles, among which you are sure to find just the thing that will meet your fancy.

Every department is conveniently arranged to facilitate your shopping, and you will not have to look through a lot of old goods or riff-raff before finding what you want.

It has been our aim to have practical, useful articles in the BEST OF EVERYTHING.

If you are at all anxious to have your gifts fully appreciated it will pay you to buy them here—for our very name will be considered a mark of quality by the recipients.

You will be interested in every word that follows—Read on.

Some Specials in Cloak Dept.

Some stores are forever offering "special prices" on their Suits and Coats, but investigation proves in most instances that they are nothing more nor less than their regular selling prices.

When Z. C. M. L. says "Special" it means that the price we have always asked for goods is reduced, so that for this sale you are perfectly safe in expecting and receiving some GOOD BARGAINS in our extraordinary offers for Xmas Trade. Just think—

ALL LADIES' TAILORED SUITS AT HALF PRICE.

One-Fifth off All Regular Prices

CHILDREN'S DRESSES AND COATS, UNDERSKIRTS, DRESSING GOWNS, SLIPDRESSES, TRAVELING SUITS, ETC.

ENTIRE LINE OF STREET AND DRESS SKIRTS, EVENING COATS, NOVELTY STREET COATS, ALL PLAID AND SILK WAISTS, ALL

Good Fur made ideal gifts—gifts that can be put to practical use, year after year. We have a Splendid Stock of them in Collarettes, Boas, Scarfs, Ties and Collars. An Elegant Line of Fur Lined and Fur Trimmed Coats.

BRING THE CHILDREN TO Toyland and Dollsdom

Pick out your Xmas presents this week, while the stocks are complete. We have the very finest toys and dolls made in this country or in Europe.

Be sure you ask Santa Claus for a "Kestrel" Book. The best of the best, at 25¢. A. A. Kestrel Doll, all ways lasts the longest and looks the prettiest. We have Rocking Horses, Wheelbarrows, Express Wagons, Tool Chests, Cinematographs, Harmonicas, Drums, Mechanical Toys, Iron Toys, Iron and Tin Trains, Banks, Blackboards, Building and Spelling Blocks, Toy Ranges, Doll Trunks and Doll Carriages, Whistles, Singing Toys, Animals, Horns, Linen and Paper Story and Alphabet Books, Games, etc., etc.

Suggestions for Big Folks

A large and entirely new stock of Toilet Cases, Manicure Sets, Jewel Cases, Collar and Cuff Boxes, Gloves Cases, Work Boxes, Glove and Handkerchief Sets, Hairbrushes, Dressing Cases, Comb and Brush Sets and Mirrors.

BEAUTIFUL LINE OF FANCY BASKETS

Suitable for Holiday Gifts and Christmas Tree decorations. The variety comprises all the latest novelties in Work Baskets, Scrap Baskets, Book Baskets, Cornucopia Baskets, Flower Baskets, Swinging and Stationary Basket Chairs for Dolls, Automobile Baskets, Baby Baskets, Jewelry Baskets, Cradle Baskets and many other useful and ornamental designs in Willow, Rush, Cane, Rattan, Chip and Seaweed. Prices from five cents to fifteen dollars.

Christmas Dress Goods and Silks

If you've any thought of giving mother or sister a Dress Pattern for Christmas, come here and see the hundreds of pieces of this season's favorite materials.

Maybe you've decided to give a Silk Dress Pattern, and it matters not how you interest you in this line, just as well. We've all the new weaves in moire antique, print wares, broche, moire, velvet, plaids in plain and moire effects, high luster taffeta, messaline, radium, etc.

The richest line Black Silks as shown in this city. Such a wealth of silken elegance as you seldom see. There is no more acceptable gift than a Dress Pattern. As to price, we are perfectly willing to have you compare ours with those elsewhere, and be sure you compare quality at the same time.

FROM NOW ON THE BUSINESS WILL BE RUSHING, SO LET US SUGGEST EARLY MORNING SHOPPING AS MUCH AS POSSIBLE.

In the Art Department

We are showing an extremely fine line of Mexican Drawnwork, Lunch Cloths, Scarfs and Doilies, Tapered Lace Doilies, Handkerchiefs and Collars, White Embroidered Centerpieces, Velvet Stamped Centerpieces in all sizes and designs.

An inspection of the Art Department will settle many a perplexing gift problem.

THOUSANDS OF APPROPRIATE CHRISTMAS GIFTS

THE name Z. C. M. L. Means Good Goods.

Excellence in Quality, Perfection in Style, and Exclusiveness in Design is characteristic of everything that goes out of this store.

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Grand Millinery Clearance

Every hat, those imported and those made up by our own skillful force, all Trimmings, Plumes, Wings, Aigrettes, Pom Poms, etc., in fact everything in our Millinery Department is now offered

AT JUST HALF PRICE

Every Hat you buy now will be of service to you for months to come, right up to Springtime. The prices asked are so small that all can afford to get one, or more, and be right up-to-date. No old stock is offered, but every hat is a new creation, exclu sive in style, rich in material, and a bona fide half price offer. Millinery for every occasion—shapes, colors and designs to suit every taste.

A Hat will make a most appropriate Christmas Present, affording its recipient something beautiful, and at the same time useful. We urge you to come early to make selections.

Your Christmas Jewelry

If you want to make a gift of jewelry and you want genuine articles of merit without having to pay the big prices asked by exclusive jewelry stores, make your purchases at Z. C. M. L. We are showing an elegant line in all the latest designs. Every new novelty is here!

Diamond Rings, Cluster and Solitaire, Diamond Earrings, Sunburst and Brooches, Signet and all the Popular Stone Set Rings, Baby Rings, Tiffany Band Bracelets, French Crosses, Real Tortoiseshell Combs, Gold and Silver Lockets, Jade Rings, Gold Chains, Opera Glasses and Opera Bags, Elegant Pens, Watches, Watch Chains and Fobs, Collar and Cuff Buttons, Ladies' Collar Pins, Jewel Pockets, Neck Chains, Hat Pins, Shirt Waist Sets, Stick Pins, etc.

Handkerchiefs and Gloves

SAFEST OF GIFTS.

There are few things more appreciated by women as Christmas Gifts than Gloves and Handkerchiefs. Every lady likes to have a nice supply of these articles. We are known to have the finest line of Kid Gloves, and we sell more than any other store in Salt Lake. We are offering the "Waldorf" at \$1.00, the "Grenoble" at \$1.50, the "Z. C. M. L." Street Glove at \$1.50, and the "Monitor" at \$2.00—you cannot buy better gloves.

In Handkerchiefs we have everything from the pretty little things for children at 10¢ each up to the most expensive real lace ones for ladies. We have some especially attractive offerings in boxes for the Holiday Trade. For inducements we are selling some of the finest Handkerchiefs for 25¢, some 50¢ ones for 10¢, 25¢, 50¢ and 75¢.

A line of Golf Gloves for Ladies and Children at 25¢, 50¢, 75¢ and 1.00; warm and well made.

Warm Specials for One Week