

PHENIX INSURANCE COMPANY SCANDAL

Investigation for Irregularities May Show Impairment of Surplus to Amount of a Million.

PREST. SHELDON INVOLVED.

Said to Have Overdrawn His Salary And Unloaded Doubtful Securities on the Concern.

New York, Dec. 6.—The Phenix Insurance company of Brooklyn is under investigation for irregularities, which are believed to have impaired its surplus at least \$1,000,000 and to have resulted in grounds for possible criminal action.

Supt. Hotchkiss of the state department today laid the matter before the district attorney.

It is charged the president has overdrawn his salary; that he has unloaded doubtful securities on the company, and that he has used the company's assets as collateral to secure his own private speculative accounts. Nor do the directors escape censure.

In a formal statement issued tonight Supt. Hotchkiss does not believe the capital of the company is impaired, and thus far there is no evidence that its securities are not intact, but he admits that the present investigation is still incomplete.

George P. Sheldon, a member of many clubs and chairman of the laws and legal committee of the National Board of Fire Underwriters, has been president of the Phenix since 1887, and it is charged that under his administration annual reports of the company made to the insurance department in 19 years, and probably longer, are false in more than one particular.

NO EXAMINATIONS.

Under the law the insurance department is required to examine all life insurance companies at least once in every three years. Mr. Hotchkiss advocates an increase in the examining force, that insurance companies other than life insurance companies may be examined at least once every five years. Mr. Hotchkiss says the Phenix company, which is a fire concern, had not been examined for nearly 22 years.

The insurance department alleges that it finds the questionable securities originally sold to the company by Mr. Sheldon have, year after year, passed through wash sales, and, by this method, have been concealed in the annual report. Speculative accounts have been maintained by President Sheldon according to Mr. Hotchkiss, in at least one brokerage house, and the assets of the Phenix have been put up as collateral to cover his operations. It is charged, also, that for several years the president's salary account has been overdrawn, and now is paid up in full to Oct. 1, 1910.

In the last 17 years, it is alleged, members of the state insurance department whose duty it was to supervise the company have accepted collateral loans from it, made to them by President Sheldon, in amounts varying from \$40,000 to \$100,000.

The Phenix Insurance company of Brooklyn does a fire risk business, is incorporated for \$1,500,000 and is credited with a surplus of \$1,010,453. Directors are George P. Sheldon, Frank J. Logan, William P. Hogan, John Cartledge, George M. Hard, Edward C. Converse, George Ingraham, Benedict L. Greenhut and Charles F. Coster.

DIRECTORS RESPONSIBLE.

Mr. Hotchkiss says that, in the judgment of the insurance department, directors who have permitted President Sheldon to do as he has done are equally responsible to the public. It might be said that the Phenix Insurance company was really George P. Sheldon, and that the directors have seemingly never objected to his operations.

Among the loans to officers of the insurance department specified are the following:

To James Pierce, in the period he was state superintendent of insurance, loans aggregating \$38,500.

HER BABY BOY A MASS OF ERUPTION

Pimples Rash Spread Until Head, Face and Body were Covered with Eczema—Hands Bandaged to Keep from Scratching—Was a Fearful Sight and Defied Cure.

CUTICURA MADE SKIN CLEAR AND HEALTHY

"My baby's eczema came on when he was three months old, like a rash on his face and then spread over his head. Then there began to form a lot of small pimples over his head from which a watery substance came out and formed a regular mass of crust all over his head, face and body. I had to tie the woolen clothes on his hands to keep him from scratching himself. He was a fearful sight to look at. I went to a drug store and tried some of their remedies for eczema but they did not do him any good. I then called in one of our leading physicians and he tried several kinds of medicine and gave me prescriptions, but they only made him worse.

"At this stage a lady friend of mine came in and advised me to try the Cuticura Remedies. That afternoon I sent for a cake of Cuticura Soap, a box of Cuticura Ointment and one vial of Cuticura Pills, and in less than a week I could see a vast improvement in him. I washed him all over every morning with the Cuticura Soap and gave him an application of the Cuticura Ointment after his bath. I kept on using the Cuticura Remedies until he was completely cured. They left his skin clear and healthy and I always have kept the Cuticura Remedies in the house ever since. I highly recommend Cuticura to all persons suffering from eczema. Mrs. Kate Brougham, 200 Dewey St., Bennington, Vt., Dec. 5, 1908 and Jan. 17, 1909."

PIMPLES CURED

"I congratulate Cuticura upon my speedy recovery from pimples which covered my face. I used Cuticura Soap, Ointment and Resolvent for ten days and my face cleared and I am perfectly well. I had tried doctors for several months but got no results. Wm. J. Sadler, 1614 Susquehanna Ave., Philadelphia, Pa., May 1, 1909."

Cuticura Soap (25¢), Cuticura Ointment (50¢) and Cuticura Resolvent (50¢), or in the form of a single package, Cuticura Tablets (50¢), are sold everywhere. Write for a free trial bottle and full directions. Cuticura Remedies, 22-24 West 12th St., New York, N. Y.

To Isaac Vanderpool, in the period he was chief examiner of insurance companies, loans aggregating \$100,000.

To Robert H. Hunter, in the period he was first deputy superintendent of insurance, loans aggregating \$60,000.

To William H. Buckley, in the period he was third deputy superintendent of insurance, loans aggregating \$60,000.

It was announced tonight that at a meeting of the board of directors today President Sheldon was removed from office, and that W. T. Gray, formerly auditor of the Continental Insurance company, was elected president.

SHELDON IS ILL.

Greenwich, Conn., Dec. 6.—George P. Sheldon, president of the Phenix Insurance company of Brooklyn, is critically ill at his home. The Maples, here, and his friends fear he may not recover. He is too ill to talk or even hear of business.

Mr. Sheldon is suffering from myocarditis, an inflammation of muscular tissues of the heart.

NEW ANAESTHETIC.

Patient Read and Chatted While Being Operated On.

New York, Dec. 7.—Dr. Leo Berger and Dr. Benjamin Jablons of Har Morah hospital, operated Sunday on a woman for intestinal trouble while the patient alternately read a prayer book, chatted calmly with the doctors and nurses and discussed the progress of the operation without feeling the pain. They used novocaine.

The subject of this operation is Mrs. Ida Moskowitz, 78 West 12th St. When the physicians began to inject the novocaine she opened her prayer book and began reading. After the operation Mrs. Moskowitz, 78 West 12th St. was water and some food, something impossible for 24 hours with patients who have been given ether.

"Novocaine was discovered by a Ger-

man physician," said Dr. Jablons last night, "but American physicians have perfected it. It is injected into the tissues at the point to be operated on and the affected part becomes dead to all feeling."

MR. NEWHOUSE BREAKING LAKE SHORE RECORDS

Chicago, Dec. 7.—Desiring to reach the bedside of his dying brother in Paris, Samuel Newhouse, the Utah mining man, has wrought havoc with the schedule of the Lake Shore railroad in order that his special train may pass quickly as possible, and today, until he arrives in New York about 2:30 p. m., the New York Central railroad will likely suffer a similar experience.

It is possible that all existing railroad records for running time between New York and Chicago—the record for the whole distance being 16 hours—will be broken, but the schedule fixed upon is 17 hours.

The reason that Mr. Newhouse is traveling on a special between this city and New York is the fear that he might miss the Lusitania, which sails tomorrow morning. The expense of this leg of the trip, ordinarily about \$70, for himself and valet will total more than \$7,000.

MANY ACCIDENTS ON FIRST DAY OF WINTER

Kansas City, Dec. 7.—Five broken legs, three broken arms and two fractured hip bones are being nursed in this city as the result of a day of winter. The first real snow of the season began falling yesterday and in a few hours many victims had fallen on the slippery sidewalks and broken bones. Many other injuries of a lesser nature were sustained but none will be fatal.

PIESTS OF PALLAS

Kansas City, Dec. 7.—Initial steps in the organization of an aero club in Kansas City were taken here yesterday at a meeting of the Priest of Pallas directors when a committee was appointed to draw up a constitution and prepare papers of incorporation for a permanent body.

The purpose of the new club will be to bring aero races here, the geographical situation of Kansas City for such events being unexcelled, according to prominent aviators. Twenty-five charter members were present yesterday and another meeting will be held today.

T. B. SAUNDERS' BODY FOUND IN A CANYON

Santa Barbara, Cal., Dec. 7.—Stripped of clothing, the body of T. B. Saunders, who disappeared from Summerland, near here, seven weeks ago, was found yesterday in a canyon near Montecito.

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REWARD FOR CHICKEN THIEVES.

St. Louis, Dec. 7.—Despite the fact that stealing chickens at night is a felony in Missouri, so many hawks have been stolen from the roosts in St. Louis county that the county court yesterday offered a reward of \$100 for the arrest and conviction of chicken thieves.

BOILER EXPLOSION VICTIM.

Kansas City, Dec. 7.—The death of Andrew D. Meier, a plumber, early today, brings the total death list of victims of the boiler explosion here yesterday up to four.

GEO. CROCKER FUND FOR STUDY OF CANCER

New York, Dec. 7.—George Crocker, the California miner, who died here recently, after a long illness from cancer, gave to Columbia university before his death a \$50,000 fund for the study of cancer and expressed his intention of supplementing this in his will with a \$100,000 endowment fund, according to an unofficial announcement published here today. The Columbia authorities declined to comment officially on the report. It is said that the research work provided for by the \$50,000 fund is already in progress, under the supervision of five Columbia professors.

SPEEDY JUSTICE.

Murderer on Way to Prison in Less Than Twelve Hours After Deed.

Aztec, N. M., Dec. 7.—In less than 12 hours after he killed Ignacio Gallegos, because of his love for his wife's wife, Declano Aguilar was on his way to the penitentiary at Santa Fe.

The murder occurred at a little settlement 25 miles southeast of here. Gallegos was induced to drink from a bottle of whisky which contained strychnine. Gallegos had ordered Aguilar to leave the settlement because of talk concerning the relations between Mrs. Gallegos and Aguilar. Aguilar invited the woman's husband to drink a farewell to him. It was this drink that caused his death.

Sheriff Butler captured Aguilar, Judge McFee ordered a sitting of a special grand jury, which indicted Aguilar in 20 minutes, and he was tried, pleaded guilty and was sentenced before the day had gone.

ILLINOIS WOMEN OPPOSED TO SUFFRAGE

Chicago, Dec. 7.—The Illinois association opposed to woman suffrage, of which Mrs. C. R. Corbin is president, has in its campaign against woman suffrage issued a bulletin entitled "The Campaign of Noise." It reads:

"In some states, including Illinois, the property rights of women are actually superior to those of men. Women all over the country are asking with some apprehension, 'Is the twentieth century to be an epoch of demoralized men and denatured women?' When the suffragists forsake sound argument and betake themselves to a campaign of noise and spectacular demonstration, do they not lay themselves open to the charge of being allied with the elements of decadence and misrule rather than those of good sense and sound government?"

LURE OF THE WHITE LIGHT.

Pittsburg, Pa., Dec. 7.—The lure of the white light by the wayside of railroads will no longer be held responsible for railroad wrecks. The white light is a signal for a cleared track is to go. On Wednesday of next week, the yellow light will be substituted for the white light on the Pittsburg & Lake Erie road of the New York Central system. The Central railroad is preparing to make the change general all over the system.

Engineers of fast trains have often been confused by white lights in dwellings and other places along the road and have passed colored lights which were set.

Roads throughout the country have agreed to the change.

TUPPER SAYS UNITED STATES WANTS CANADA

Ottawa, Ont., Dec. 7.—"I do not forget that all parties in the United States agree in the desire to obtain possession of Canada. Under existing circumstances it was of immense importance

to have Sir Wilfrid Laurier and his party committed to the policy which secured the unanimous consent of the house of commons on a question of vital importance and a great responsibility will rest upon those who disturb that compact."

The above forms part of an important letter Sir Charles Tupper, formerly premier of Canada, has sent to R. L. Borden, leader of the opposition in the Dominion house. He writes from The Mount, Bexley Heath, England, on the naval question, and strongly disapproves of Canada building Dreadnoughts for the British navy. He approves of a Canadian navy.

FOUR CLERGYMEN SONS FATHER'S PALL BEARERS

Verona, N. J., Dec. 7.—Four clergymen, all sons of the late Dr. William H. Yarrow, the "grand old man" of the Primitive Methodist church, came here from their parishes in California, Illinois and New York to act as pallbearers at the funeral of their father, which was held from the Congregational church yesterday. The death of Dr. Yarrow, who was born in London, 79 years ago, was the first in 33 years in his family of 13.

Dr. Yarrow was for many years president of the general conference of his church and was the author of several theological books.

ALONE IN SAWMILL AT MIDNIGHT

Unmindful of dampness, drafts, storms or cold, W. J. Atkins worked as Night Watchman at Tannor Springs, Tenn. Such exposure gave him a severe cold that settled on his lungs. At last he had to give up work. He tried many remedies but all failed till he used Dr. King's New Discovery. "After using one bottle" he writes, "I went back to work as well as ever." Severe Colds, Stomach Coughs, Influenza, Hoarseness and Sore Throats, Croup and Whooping Cough get quick relief and prompt cure from this glorious medicine. 50c and \$1.00 Trial Bottles free, guaranteed by Z. C. M. I. Drug Department, 112-114 Main St., Salt Lake City.

REMOVAL SALE.

Big reductions in wall paper and framed pictures before moving to our elegant new store.

GEO. W. EBBETT & CO., 57 MAIN.

INSISTS ON BEING PUNISHED FOR OLD CRIME

Louisville, Ky., Dec. 7.—Though J. Doyle of Sugar City, Colo., insists that the Louisville postal authorities punish him for an alleged offense committed four years ago, the officials have declined. Doyle, in several letters recently, stated that he received through the Louisville postoffice a \$15 money order which was intended for another man; that he kept it and that later the government had to make it good.

"I want to come back and take my punishment and begin all over again," wrote Doyle to Postmaster R. E. Woods.

Inspector Susong says the department would authorize the Sugar City postmaster to receive the \$15 from Doyle if the culprit chose to pay it, but he would not send to Colorado for the man, for whose offense the statute of limitations began to operate one year ago.

BONI BREAKS OUT AGAIN.

Paris, Dec. 7.—Count Boni de Castellane has notified Prince and Princess de Sanga and the members of the Goud family, that he will ask the courts that the tutor accepted by him be appointed for his son Jay, the tutor reporting to Count Boni every week or fortnight on the child's progress in his studies.

Boni further demands the authority for himself to take the two elder boys from their schools on the days they visit him.

The case will be heard on Wednesday next.

Makes Body Magnet Nerves Like Steel

Remarkable Discovery That Gives Intense Nerve Strength by Electric Current Through the Body.

Now Obtainable at Drug Stores and Absolutely Guaranteed.

Wonder of wonders, will they ever cease? For years inventors have been trying to make magnets without being able to fly with them—until recently. So scientists for years have been how to apply it for medical purposes to produce the best results. It is no longer a mystery.

Now come the Electropodes which turn the human body into what might be described as a magnet so stealthily that the current cannot be felt even by the person who is using them, yet producing such a powerful force as to turn the weakest nerves into vigorous "whipcords" and put an end to some of the most obstinate diseases.

The simplicity of Electropodes, as well as their results, are almost incredible. They have an astonishing effect on nerve weakness, brain fog, loss of ambition, courage and energy, loss of memory and especially on nervous prostration. For rheumatism, neuralgia, kidney trouble, backache, weak heart, liver and stomach troubles they have already wrought wonders.

Electropodes are worn in the shoes. Aside from this they bear no resemblance to any insoles you have ever seen or heard about. You never know you have them on, and they differ from all other electric appliances in that they make no current until both shoes are put on. Then they make a magnet of the body, with the connecting wires and a vital glow of electrical force seems to be distributed over the whole body giving vigor and strength which is remarkable.

To make this statement a good every pair of Electropodes are sold under a legal binding contract that you are to be fully satisfied at the end of 30 days, or your money will be refunded.

Electropodes are sold at your drug-store at \$1.00 a pair, and if you are not satisfied with them according to contract your money will be cheerfully refunded. If your drugstore does not have Electropodes on hand, have him order a pair from

Constructed with steel wheels and rubber tires; chain drive; very strongly constructed throughout, an excellent present for any boy. Regular price \$8.50. Now—

\$5.75

BOYS' HANDCAR

Large size red chairs, Regular 50c. Now—

35c

Youth's rocker, solid oak, highly polished. Regular \$2.00. Now—

\$1.25

TOYS!

Santa Claus has already visited us. Come and see what he left for the boys and girls. Everything imaginable may be seen here, from a hobby horse to a shoo-fly—from a go-cart to an express wagon. Come! Look!!

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Are you going to take advantage of this "Opportunity" Sale

WE SAY "opportunity sale" for two reasons: It is OUR opportunity and YOUR opportunity. We have bought so heavily because of the attractive goods offered us at equally attractive prices, and because our purchasers are "swamping" us for room to house them—we are compelled to do something. The Christmas buying is our opportunity, for we cannot imagine a more pleasing, useful, attractive and lasting Christmas present than a pretty Dining Table, a big comfortable, roomy Rocking Chair, or an equally desirable piece of furniture for another purpose.

We have cut the prices on these goods as well as everything else in the house. We have not cut the price to below cost—no furniture house ever does that—but we have cut them to such a point that the few articles mentioned here will give you but a faint idea of the savings to you at this Opportunity Sale. Come and look. You may pay a little down and a little each week or month, as you wish. We sell furniture "as you like it."

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