JOHN A. M'CALL HAD HIS GRAFT.

Borrowed Money From Insurance Co. of Which Was a Director Below the Market Rate.

HE PROVIDED FOR HIS BOYS

His Company Acquired a House on Foreclosure and His Sons Rented it For .023 Per Cent on Investment.

New York, Oct. 4.—That John R. Hegeman, president of the Metropolitan Life Insurance company, borrowed $50,000 from the New York Life Insurance company at ½ per cent interest, a rate below the market rate, was brought out in the insurance investigation last week, but today President John A. McCall of the New York Life Insurance company testified that he in turn borrowed $75,000 from the Metropolitan at the same rate. This was in January, 1903; the loan was renewed in January, 1904, and ran until March, 1905, when the rate of interest was advanced to 2 per cent, at which rate it is still running.

Mr. McCall testified that he was a director of the Metropolitan Life Insurance company, but not a stockholder. The fact of his being a director, Mr. McCall continued, did not deter him from procuring a loan at as low a rate of interest as possible, when it was to his interest to do so.

Somewhat of a sensation was caused in the late hours of today's session of the legislative committee, which is investigating the method of life insurance companies, when Nellie F. Towner of Albany was called to the stand and disclaimed any knowledge of the whereabouts of cancelled checks of Judge Andrew Hamilton of Albany. Mr. Towner testified that he was associated with Judge Hamilton in the practise of law in Albany. The Hamilton account was again under investigation, and Mr. McCall had been excused for a few minutes while Mr. Towner took the stand.

Mr. Towner testified that he made deposits for Judge Hamilton, but not while the latter was in Europe. He had taken cancelled checks from the Albany Trust company early in September and had thrown them into a drawer in Judge Hamilton's desk. He had had no occasion to look at them again until last week, when he received the subpoena to appear before the committee. He was asked to bring these checks with him, but when he looked for them they were gone. He had no knowledge, he declared, of where they could have gone or who could have taken them. Pressed by Mr. McKeen, he said almost anybody had access to the drawer in which the checks were placed.

Mr. McCall, resuming, was asked about a deposit to the credit of Judge Hamilton of $162,041 on Sept. 1, 1905. Mr. McCall said the New York Life Insurance company had paid Mr. Hamilton no money, but suggested that part of it might have come from the state controller's office by reason of an assessment of tax moneys which would come to the judge by reason of his securing the repeal of the tax law which relieved the New York Life from payment of taxes. Judge Hamilton was to have one-third of the amount that would rebate to the company, a sum of $272,000, netting Mr. Hamilton about $90,000.

Another interesting point was brought out by Mr. McKeen just before the committee adjourned for the day. Edwin Devlin, the real estate manager for the New York Life Insurance company, was again called to continue his testimony of the last week relative to the real estate values of the company's properties in this country and abroad. Mr. Devlin had had to consult records, and he presented a number of transcripts of the records.

It developed that the New York Life had acquired by foreclosure an apartment house in one of the most desirable residential sections of this city, and the cost, with improvements deemed necessary, was $20,365, the net income from this property was found to be .023 per cent on the investment. Among the improvements was the throwing of two apartments into one of nine rooms with two baths. These were rented for $1,500 and $1,800 a year. It then developed that four of the tenants were the immediate family of President McCall, three sons and a son-in-law. Mr. Devlin was asked who fixed the rental of these properties, and he said he discussed it with Mr. McCall.

Mr. McCall enlivened the day's proceedings further when he said that there was no record on the books of the New York Life Insurance company of the $150,000 paid the Republican national committee for contributions to presidential campaigns. While he had no personal knowledge that the money was paid, he assumed it was, because he had told the treasurer to make these payments.

Earlier in the day Mr. McCall, in detailing the general legislation work of Judge Hamilton and the counsel he employed, denied any knowledge of the legislative poof which was disclosed in the examination of Alfred W. Maine, auditor of the Equitable Life Assurance Society last week.

While Mr. McKeen was engaged in looking up some documents, Chairman Armstrong took the opportunity to ask Mr. McCall if he had ever given any thought as to the feasibility of a standard policy that should be written by all companies.

Mr. McCall said that he had, and that he thought if some such policy could be devised it would be a good thing.

Rufus Welles Weeks, second vice president of the New York Life Insurance company, was another witness today. He went into the technical description of the various forms of policies, the tables upon which the cost of life insurance is computed, and the various other computations of his department.

The committee adjourned until tomorrow morning, with Mr. Devlin still explaining the real estate holdings of the company.

Temper Forecast

Fair, with bright smiles after a cup of

Golden Gate Coffee

Sold only in aroma-tight tins.

J. A. FOLGER & CO.
San Francisco
ESTABLISHED 1850

A LOVELY COMPLEXION

New York Lady Proves That Every Woman May Have It By

USING CUTICURA SOAP

Mrs. R. Reichenberg, wife of the well-known jeweller of 146 Fulton St., New York, says: "I had a friend who was justly proud of her complexion. When asked what gave her such a brilliant and lovely complexion, she replied, 'A healthy woman can be sure of a fine skin if she will do as I do, use plenty of Cuticura Soap and water.' She insisted that I follow her example, which I did with speedy conviction. I find that Cuticura Soap keeps the skin soft, white, and clear, and prevents redness and roughness."

AMERICAN CIVIC ASSOCIATION MEETS

Cleveland, Oct. 4.—The convention of the American Civic association opened here today with about 200 delegates from all over the country in attendance. Mayor Johnson delivered the address of welcome.

Clinton Rogers Woodruff of Philadelphia, first vice president of the association, was then introduced to the convention.

Mr. Woodruff spoke of "A Year's Work," saying in part:

"The American Civic association unites the humble worker striving to improve his or her own premises, be they but a single room or suite of rooms, or a little cottage with its bit of ground, with the far-seeing idealist who, with a bold faith, plans not only for the needs of the present generation, but for those of countless generations yet unborn.

"The progress of the past year has been great. Thus far, however, notwithstanding the growth of the movement in every direction and in every phase, notwithstanding the great increase in the number of organizations and in the number of individual workers, notwithstanding the great interest that is exhibited on the part of the great public, we must realize that the surface of improvement work has only been scratched.

"We have but to look around us on every side to see the need for still greater improvement, for still more vigorous and strenuous efforts, for still higher standards, to appreciate the immensity and the difficulty of the situation as it enfronts us.

"We must not allow ourselves to be discouraged because of the gravity of the situation and of the difficulties which appear on every hand when we undertake any work in the line of civic improvement.

"The note of greatest promise in all this work is the fact that there is an equal appreciation of the need and value of individual and of organized efforts.

"Our life can never be complete, never be rational or righteous, until it is beautiful. Only when every foul alley and every noxious home, and every vulgar structure and every base fashion is vanished from the city and over all is spread the mantle of health and beauty, only then can Boston—or whatever city be ours—only then can Boston be indeed the city of Gods."

Officers were elected as follows:

President, J. Horace MacFarland, Harrisburg, Pa.; treasurer, William B. Howland, New York; first vice president, Clinton Rogers Woodruff of Philadelphia; general vice president, George Foster Peabody, New York; Franklin MacVeagh, Chicago.

JUMPED OVERBOARD.

Captain Laughed When Suicide Told Him His Intention.

New York, Oct. 4.—The drowning of Charles Westhofer of Chicago, who jumped overboard at sea, was reported by the steamer Prinz Oskar, which arrived here today from Italian ports. Westhofer was a first cabin passenger on the Prinz Oskar and was 42 years old. While the steamer was near the harbor at Palermo, Westhofer went to Capt. Dugge and said that he was going to jump overboard. He handed the captain some of his personal effects, asking that they be taken care of. Other passengers heard Westhofer's announcement, but they and the captain laughed about the matter as a practical joke. As Westhofer went to dinner with the other passengers immediately after this incident, no further attention was paid to his announcement. But after eating two or three courses he left the table, went to the deck and jumped overboard.

The Prinz Oskar stopped and searched vainly for him for an hour.

Chicago, Oct. 4.—The name of Charles Westhofer does not appear in the Chicago directory.

FOUR FAMILIES DROWNED.

All Were Indians and Were in a Boat Fishing.

Charlevoix, Mich., Oct. 4.—A fishing boat with four families of Indians from Garden island, including several women and children, left here Sept. 25 for Beaver island, and it has been given up as lost. There are supposed to have been about 20 Indians in the boat.

PUBLIC PRINTING.

It is Believed a Million Dollars a Year May be Saved.

Washington, Oct. 4.—President Roosevelt had a talk today with Representative Charles B. Landis of Indiana on the work of the committee which is to investigate the conditions in the government printing office. Members of the committee are said to believe it easily possible to reduce the expenses of the government printing office at least $1,000,000 a year.

Taft on Bowen's Explanation.

Washington, Oct. 4.—Secy. Taft, being asked today concerning the statement said to have been made by the president to Herbert Bowen, late minister to Venezuela, in the letter which Mr. Bowen gave out yesterday, said he was present at the interview and that Mr. Bowen wholly misunderstood what the president in fact siad.

"Mr. Bowen," continued the secretary, "repeated once or twice that he would do exactly what he had done were the same case presented to him for action, and he finally said that he was glad the whole matter had come out and was generally known. To which the president replied:

"'I do not agree with you, and I am very sorry that the whole matter happened.'"

RESULT OF TYPHOON IN PHILIPPINES EXAGGERATED

Washington, Oct. 4.—In a cablegram to the war department today Gov.-Gen. Wright stated that the full results of the recent storm which passed over the Philippines are not known, the reports being still incomplete, but he expressed the opinion that the losses were exaggerated. With reference to the Leyte disaster, he says that the death of Hart has not been confirmed by mail advices. He, however, reported that Edwin S. Ely was among those who lost their lives on the Leyte, his nearest relative being given as Edwin E. Ely, 417 Monroe street, Peoria, Ill.

The department today received the following cablegram from Gen. Corbin giving particulars of damage by the storm:

"Telegrams dated Camp Daraga, Sept. 25 and Sept. 27, just received, report the following results there: Typhoon lasting from 11 o'clock at night Sept. 25 until next morning; five barracks and bakery blown down, totally wrecked; four barracks, post exchange, five officers' quarters, three non-commissioned staff quarters, forage house, one stable, one teamsters' quarters, badly damaged; roofs all blown away."

ALL DEPUTIES RECALLED.

Small Chance of Running Great Northern Train Robbers to Earth.

Seattle, Wash., Oct. 4.—Sheriff Lou Smith of King county, late this afternoon recalled all his deputies who were scouring the city to the north of Ballard in an effort to locate the men who robbed the Great Northern train 10 miles out of Seattle Monday night. This action was taken by the sheriff as he was convinced that the robbers were no longer in hiding in the neighborhood of the scene of crime, but were either in this city or had escaped northward toward Everett or Bellingham.

TEA

Do you see any difference in advertisements?

Do you see any difference in advertisements?

ALBERT S. REISER.
JEWELER.
12 E. 1ST SO. BELL TEL. 2640-K.
Watches, Diamonds and Jewelry.
Repair Work a Specialty.

THE XX TH CENTURY SEWING MACHINE

¶ The highest type of FAMILY SEWING MACHINE—the embodiment of SIMPLICITY and UTILITY—the ACME of CONVENIENCE.

Imitation the Sincerest Flattery

Cheaply made imitations of obsolete forms of Singer Sewing-Machines are offered by merchandise dealers to deceive an unwary public.

SINGER SEWING-MACHINES ARE NEVER SOLD TO DEALERS

They go directly from maker to user, and can only be obtained from the Company's employees.

Sewing Machines Rented or Exchanged

At the Singer Store,

43 South Main St., Salt Lake City, Utah.

We Beg to Announce

That We Have Just Received a Shipment of the Renowned

HOZELTON BROS. PIANOS

We Cheerfully Invite Your Inspection.

DAYNES & ROMNEY PIANO CO.,

EVAN STEPHENS, Prest. H. S. DAYNES, Mgr.

25-27 EAST FIRST SOUTH.

ESTABLISHED 1864

F. Auerbach & Bro.

ONE PRICE TO ALL NEVER UNDERSOLD

EXCEPTIONAL PRICING For This Week

Nowhere will you find values that will begin to compare with these. Each item is thoroughly deserving of your careful and weightiest thoughts.

A DRESS GOODS SPECIAL.
36-INCH WOOL HENRIETTA. Fast dye, fine quality, come in all colors and black, usually sold at 40c—Special, per yard 27½c

A HOSIERY SPECIAL.
LADIES' CASHMERE HOSE in fine ribbed or plain with ribbed top, with double sole and reinforced heels, and toes all sizes, best 50c grade, on sale at 35c

A BLANKET SPECIAL.
GUARANTEED STRICTLY ALL-WOOL steam shrunk white California Blankets, 11-4 size and 14-4 size, Oregon wool Blankets, in mottled gray effects, value $9.00 and $9.50; on sale this week, per pair $6.90

JACKET SPECIAL.
INFANTS' JACKETS in white, pink, or blue, fast colored, made of extra fine Daisy cloth, excellent 35c values, sale price 19c

SILK SPECIAL.
BLACK TAFFETA SILKS.—Black taffeta silk, 19 inches wide, heavy crisp quality, fine grain and rustling, suitable for waists and shirt waist suits, sells regularly at 85c, Monday sale price, per yard 59c

A SHOE SPECIAL.
LADIES' FINEST STREET OR DRESS SHOES in kid or patent leather military or Cuban heels, worth up to $5, go at this special price 2.85

BOYS' UNDERWEAR.
Boys' heavy fleece lined Union Suits, sizes 34 to 44, worth 75c, at per suit 50c

Lowest Prices Ever Made on
WOMEN'S EXCLUSIVE FALL OUTER GARMENTS.

12.50 For new FALL SUITS of heavy blue, brown and black mixtures, jacket 36 inches long, mannish coat, fly front, loose back, lined with satin, skirts cut in 9 gores, regular $18.00 values.

$8.75 For Stylish COATS of heavy Kersey Cloth in tan, castor, navy and black, empire style, collarless, new style sleeves, half lined with guaranteed satin, you will have to pay elsewhere $12.00.

$2.50 For GIRLS' SCHOOL COATS, ¾ length in black, blue and brown mixtures, large sailor collar, trimmed with fancy braid, metal buttons, while they last $2.50.

BED SPREAD SPECIAL.
THE $5.00 FRINGED WHITE MARSEILLES BEDSPREADS, size 86x98, for the largest Beds; on sale this week at $3.30

WOOL DRESS GOODS.
150 PIECES NEW STYLISH ALL WOOL DRESS GOODS.—All 38 to 40 inches wide, come in assorted neat checks, stripes, also flaked and plain colors, worth regular 75c and 85c, YOUR CHOICE OF THE ENTIRE ASSORTMENT—150 PIECES SPECIAL, per yard 60c

BOYS' CLOTHING SPECIAL
500 Vestee Suits, sizes 3 to 6 years, $3.50 to $5.00 values to go at per suit 1.90

A SPECIAL IN SILKS.
PLAID SILKS.—An elegant array of rich plaid silk for waists, petticoats and children's dresses, all the new effects and colorings in Louisines and taffetas, Monday sale price per yard, 85c, 98c, $1.15, $1.19 and $1.25

SPECIAL.
CHILDREN'S SLEEPING GARMENTS, made of striped outing flannel in fast colors; sizes to fit children up to 6 years. Value 40c. Our sale price 25c

SPECIAL IN TABLE FELT.
BLEACHED TABLE FELT, finest and best quality made, for use under table cloth, 3 yards wide, regular price $1.25, on sale this week, per yard 86c

A COMFORT SPECIAL.
FINEST DRAPERY SILKOLINE COVERED COMFORTS, fancy tufted with snow white cotton filling, size 72x84, weight 5 pounds, usually sold at $3.00; on sale this week at, each 2.20

W. W. Hall,
JEWELER,
227 Main Street.
Diamonds, watches, jewelry and silverware. Everything new. All kinds of manufacturing and repairing. J. H. Knickerbocker, the well-known optician, manager.
Both Phones.

"The Lagoon Road"

Salt Lake & Ogden Railway.
SIMON BAMBERGER,
Pres't & Gen'l Manager.

Time Table in Effect Sept. 5, 1905.

LEAVE SALT LAKE.
6, 9, 11 a. m.; 2, 4, 6 p. m.

LEAVE LAGOON:
7, 10 a. m.; 12 m., 3, 5, 7 p. m.

OREGON SHORT LINE RAILROAD — Time Table

IN EFFECT June 1st, 1905.

ARRIVE.

No. 4—From Ogden, Chicago, Omaha, St. Louis, Kansas City and Denver ..... 5:15 a.m.
No. 8—From Ogden, Portland, Butte and San Francisco ..... 8:30 a.m.
No. 6—From Ogden and Intermediate Points ..... 9:50 a.m.
No. 12—From Ogden, Cache Valley and intermediate points 11:45 a.m.
No. 3—From Ogden, Chicago, St. Louis, Kansas City, Omaha, Denver and San Francisco. 4:15 p.m.
No. 10—From Ogden, Cache Valley, Butte, Portland and San Francisco ..... 7:40 p.m.

DEPART.

No. 5—For Ogden, Omaha, Chicago, Denver, Kansas City and St. Louis ..... 7:10 a.m.
No. 7—For Ogden, Portland Butte, San Francisco and intermediate points ..... 10:30 a.m.
No. 1—For Ogden, Omaha, Chicago, Denver, Kansas City, St. Louis and San Francisco ..... 1:40 p.m.
No. 11—For Ogden, Cache Valley and intermediate points 4:10 p.m.
No. 3—For Ogden, Denver, Kansas City, Omaha, St. Louis and Chicago ..... 6:05 p.m.
No. 9—For Ogden, Cache Valley, Butte, Helena, Portland, San Francisco and intermediate points ..... 11:45 p.m.

D. E. BURLEY, G. P. & T. A.
D. S. SPENCER, A. G. & T. A.
City Ticket Office, 201 Main Street.
Telephone 250.

Note:—Train numbers shown above are Oregon Short Line train numbers and do not apply to the Southern Pacific west of Ogden or the Union Pacific east thereof.

COLORADO-UTAH

MISSOURI PACIFIC RAILWAY

SHORT LINE.
TO ST. LOUIS.

Through car Salt Lake City to St. Louis and Kansas City. Only one change to New York, Buffalo and principal points east—low rates for summer travel.

Especial attention to ladies and children.

Tourist sleepers through to Chicago, Boston and other points, without change.

TWO TRAINS DAILY.

Inquire at ticket office, 103 Dooly Block, Salt Lake City. Any information cheerfully given.

H. C. TOWNSEND,
G. P. & T. A. Missouri Pacific Ry., St. Louis, Mo.

WE MAKE TRAVEL EASY.

Santa Fe

The Sign of Safety, Speed and Comfort.

3—TRAINS DAILY—3

From UTAH to Kansas City, St. Joe, Chicago, Galveston, El Paso and the Mining Camps of New Mexico and Arizona.

Ask us about Cheap Rates this Summer.

C. F. WARREN, General Agent.
The Atchison, Topeka & Santa Fe Railway Co.
Salt Lake City, Utah.

SAN PEDRO, LOS ANGELES & SALT LAKE R. R. CO.

SALT LAKE ROUTE

TIME TABLE.
Effective May 1st, 1902.

DEPART DAILY.

From Oregon Short Line Depot, Salt Lake City.

No. 57—For Stockton and Tooele Districts ..... 7:45 a.m.
No. 53—For Provo, Spring Lake, Manti and Points in Sanpete Valley ..... 8:00 a.m.
No. 61—For Provo, Nephi and Lynn ..... 3:00 p.m.
No. 55—For Los Angeles and Intermediate Points ..... 5:00 p.m.
No. 51—For Nephi and Intermediate Points ..... 6:30 p.m.
..... 11:00 p.m.

ARRIVE DAILY.

No. 2—From Los Angeles and Intermediate Points ..... 9:30 a.m.
No. 52—From Lynn, Nephi and Intermediate Points ..... 9:30 a.m.
No. 58—From Manti, Nephi and Intermediate Points ..... 1:30 p.m.
No. 61—From Nephi, Provo and Intermediate Points ..... 3:30 p.m.
No. 12—From Tooele District and Intermediate Points ..... 5:00 p.m.

Standard Pullman Sleeper Daily between Salt Lake, Milford, Caliente, Las Vegas and Los Angeles.

Direct Stage Connection for All Mining Districts in southern Utah and Nevada including Bullfrog.

Telephones 180. City Ticket Office, N. 17 W. Second South St.

F. M. CLUCETT, General Pass. Agt. J. L. MOORE, Dist. Pass. Agt.

THE DENVER & RIO GRANDE RAILROAD

Current Time Table.
In Effect May 21, 1905.

LEAVE SALT LAKE CITY.

No. 16—For Heber, Provo and Marysvale ..... 8:00 a.m.
No. 102—For Park City ..... 8:15 a.m.
No. 6—For Denver and East ..... 8:00 a.m.
No. 13—For Ogden and Local Points ..... 10:25 a.m.
No. 5—For Ogden and west ..... 10:25 a.m.
No. 1—For Ogden and west ..... 1:40 p.m.
No. 2—For Denver and East ..... 3:00 p.m.
No. 8—For Provo and Eureka ..... 3:00 p.m.
No. 112—For Bingham ..... 5:15 p.m.
No. 114—For Bingham ..... 8:00 p.m.
No. 11—For Ogden and Local points ..... 6:05 p.m.
No. 4—For Denver and East ..... 8:00 p.m.
No. 3—For Ogden and West ..... 11:10 p.m.

ARRIVE SALT LAKE CITY.

No. 6—From Ogden and the West ..... 8:40 a.m.
No. 12—From Ogden and Local points ..... 9:50 a.m.
No. 7—From Eureka and Provo ..... 10:00 a.m.
No. 5—From Denver and East ..... 10:25 a.m.
No. 1—From Denver and East ..... 1:45 p.m.
No. 14—From Ogden ..... 3:05 p.m.
No. 2—From Ogden and the West ..... 3:40 p.m.
No. 101—From Park City ..... 6:15 p.m.
No. 9—From Heber, Provo and Marysvale ..... 6:00 p.m.
No. 113—From Bingham ..... 10:30 a.m.
No. 115—From Bingham ..... 3:40 p.m.
No. 4—From Ogden and the West ..... 7:30 p.m.
No. 3—From Denver and East ..... 11:30 p.m.

All trains except Nos. 1 to 4 inclusive stop at intermediate points.

Ticket Office, Dooly Block. 'Phone 28.

I. A. BENTON,
Gen. Agt. Pass. Dept.

THE NORTH WESTERN LINE TO CHICAGO AND THE EAST

Fast through trains daily to Chicago via the
CHICAGO & NORTH-WESTERN RAILWAY
the double-track line between the Missouri River and Chicago. Direct connection with all lines to the East.
Two trains daily Omaha to St. Paul and Minneapolis; excellent service to Duluth and Superior.
The Best of Everything.
Pullman drawing-room sleeping cars, buffet smoking and library cars, Booklovers library, dining cars, a la carte service, free reclining chair cars and standard coaches.
For further information apply to
C. A. WALKER, Gen'l Agt. C. & N.-W. Ry.
38 and 40 West Second South St.
SALT LAKE CITY, UTAH.

PIONEER EXCURSION TO CALIFORNIA VIA THE PIONEER LINE. THE PIONEER LINE.

$30 Take the trail with the Pioneers, Oct. 9th. Instead of the hardships of old, this same country is now crossed with all the modern comforts by the luxuriously equipped train of the "Salt Lake Route."

Tickets on sale Oct. 9th. Final return limit 30 days from date of sale.

CITY TICKET OFFICE,
17 W. Second South, Salt Lake City, Utah.
J. L. MOORE, Dist. Pass. Agt.