

as much as he expects. addately after recess Richard A. He was called testified that he was 71 years old and a member of the bar, having been admit practised law for nine ears, and "got into the insurance busiters quite accidentally." He was elect-ed attorney to the Mutual in 1860, and served five years. A contingency arose and he was elected vice president temporarily, He "got the halter round the neck and could not break it." He was once connected with the Widows and officers. Orphans' Benefit Life Insurance com-sany, Charles H, Raymond was its president. present. Soon after severing his connection with the Widows and Orphans' com-pany, Mr. McCurdy testified, Mr. Ray-mond was appointed general agent for the Mulaal, Mr. Little, Mr. Raymond's for memory was brother of Mr. Mo-Ant partner, was a brother of Mrs. Mc-Curdy, When Mr. Little died he was succeeded as Mr. Raymond's partner by Robert H. McCurdy, son of the wit-ness. Witness could not remember at hose auggestion this partnership was Mr. McCurdy said that all contracts were made without his definite author-ity. The contract with C. H. Raymond & Co. he was not conversant with. As ho the main the conversant with. As the profits made by the Raymond frm, every other general agency, he de-clared, had just as favorable contracts. He was not aware that C. H. Raymond Ca had been receiving a higher rate a than any other agency S OWD DI llate supervision of any be became president, 20 igency alnos as, therefore, unable to elve details and rates of commissions. He had never asked Robert H. Mc-Curdy what the firm of C. H. Raymond & Co. Was earning, nor had Mr. Mc-Curdy told him. Hughes recalled the profits made by this firm, and asked the profits made be regarded it proper for an agency of the Mutual Life Insurance company to make such a large sum. Mr. McCurdy ald I. made out the slightest differ-ment to the company mutual states of the slightest differan amount of business, abcuny proper for agen-do the business to get witness never asked Mr. Thebaud that the profits of his firm were. He that the profits of bis firm were. He hat the profits of bis firm were. He nev-id he had no right to do so. He nev-knew what Mr. Thebaud's interest



It was brought out that the witness and Dr. Gillette held enough proxies of policyholders to control the board of

trustees by electing its members. Mr. McCurdy said he understood that the policyholders have sufficient confi-dence in the Mutual to take out polides and leave the management to the

"The same person pays the premi-ums voluntarily," continued Mr. Me-Curdy, "and voluntarily signs a docu-There is no other way to do it; if it were not so they would be disfranchis-

These proxies are good until revoked, and replying to Mr. Hughes, witness said he never knew of a proxy being revoked.

On the subject of competition, Mr. McCurdy explained that the high rates were forced by other companies, and the Mutual Life had to pay enough to The same answer was given a like question regarding Mr. McCurdy and

cal conditions are in New York that made it necessary to pay general agents such commissions that after they had met all competition of other companies and paid expenses, they had

keep the services of its agents. An-swering Mr. Hughes, witness said be did not believe Mr. Raymond would leave him for any reason in the world.

Thebaud. Mr. McCurdy was asked what the lo-

companies and paid expenses, they had \$200,000 for themselves, and he replied: "I don't know the conditions of agents in New York or anywhere else, for I am under no obligations to do so." Reverting again to the salary ques-tion, Assemblyman Rogers questioned the witness, who, in reply, said the committee on salaries was appointed by the finance committee from their num-ber and the finance committee was appointed by the trustees. Atty. Beck asked permission for President McCurdy, in explanation of

appointed by the trustees. Atty. Beck asked permission for President McCurdy, in explanation of the increase of salary to \$150,000, to tell of the growth of the business of the Nutual Life Insurance company under his management. Doing so, the wit-ness said that the assets of the com-nery were \$102,000,000 to 1882 and now ness said that the assets of the com-pany were \$103,000,000 in 1883 and now they are \$457,000,000. He said that when he took charge the company was going down, and he had built it up un-til it now is one of the largest insur-ance companies in the country. When President McCurdy had run over the figures of the assets, payments to policyholders, disbursements and new business. Mr. Beck was permitted to ask the witness if it was not a fact that the Mutual Life is the largest in-surance company of its kind in the

harm to the insurance busisiderable harm to the insufance busi-ness. Regarding the alleged "bind loans," contributions to campaign funds, etc., he declined to speak, stat-ing he had heard nothing concerning the investigation and was not in a po-sition to discuss its exposure. He was arger to learn what had been done by

the committee. "You may say for me," however, he ld, "that I am going direct to New York, and far from trying to avoid giv-ing evidence. I will be willing to appear before the committee when requested."

N. Y. LIFE IN KANSAS.

No Move Against it Until Inves-

Miss Roosevelt Sails Oct. 13.

tigation is Over. Wichita, Kan. Oct. 10.—State Insurance Supt. Luling, when shown a dispatch stat-ing that his department would take ac-tion against the New York Iafe Insurances company and the Equitable Life Assur-ance society, in response to the advice of Thomas W. Lawson of Boston, authorized the Associated Press to say: "I shall make no move until the insur-mes investigation is finished and its find-ings are made public. The office of the insurance superintendents is not following the suggestion of Mr. Lawson. We shall act in accordance with an agreement reached by the convention of state in surance superintendents in New Hamp-shire some weeks ago. at which it was decided to awalt the outcome of the New York inquiry and then each superintend-ent was to use his own judgment as to the necessary steps. Action then will depend upon the nature of the findings of the investigation committee. tigation is Over.

propriations,



whose terms already have expired, can-President Justh of the colors. President Justh of the lower house today notified the deputies he will be unable to pay their quarterly allow-ances, because parliament had no opportunity to make the necessary ap-

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gotiations between the crown and the

coalitions, but the chances for an agree-ment are regarded as slim. The coali-tion appears to be willing to play a waiting game in the conviction that the necessities of the government with

regard to money, recruits and commer-cial treatles will force the crew to con-

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Miss Roosevelt Sails Oct. 13. Toklo. Oct. 10. 5:30 p. m.-Miss Roose-velt passed through here today on route for. Yokolama whence she will sail for America on Friday next, Oct. 13. She was accompanied by Master of Coremonies Nagazald Selgo, who whis spe-cially detailed from the imperial house-hold department as traveling escort for a restif and companions. The garden party given by Count In-youe today was an immense success, a typical autumn day favoring the occasion. Mr. Harriman and party apparently thor-roughly enjoyed themselves. They ex-pressed much admiration for the count's rare collection of Japanese antique objects of art. DRUEHL & FRANKEN, N. E. Cor, Main and Third South Streets. CASTORIA GODBE PITTS, For Infants and Children. PRESCRIPTION The Kind You Have Always Bought DRU GG ISTS, 101 MAIN ST. Bears the Bignature of Char H. Hitcher.

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