

TELLS IT ALL.
Hamilton's Relations With the New York Life Company.

HE WAS ENTRUSTED

With Hundreds of Thousands of Dollars
With the Understanding that He
Was Not to Be Required to
Render Account of His
Expenditures.

Andrew Hamilton, the Legislative agent for the New York Life Company, who, according to testimony, has been entrusted with hundreds of thousands of dollars by the company, and has not accounted for \$235,000, has been heard by the New York Legislative Insurance Investigation committee, but has declined to make an accounting.

A statement by Mr. Hamilton was read for the record Wednesday. It was presented by the Secretary John C. McCall, of the New York Life, who went to Paris to obtain an accounting from Hamilton. In his statement Mr. Hamilton says that he is unable to produce any books or accounts, because he undertook the Legislative matters for the life insurance companies with the express understanding that he was to make no accounting. Absolute secrecy was necessary in retaining assistance therefore no checks were used in making payments.

Mr. Hamilton went into an exhaustive explanation of the reasons for his conduct, covering his methods of work and citing a number of legislative bills in which he had been interested. A list of expenses from 1899 to 1904 was appended to the statement. The sum of \$235,000 unaccounted for, he says, would be greatly reduced by his running account still unsettled and open, and, as a matter of fact, pending a settlement, he offers to deposit \$100,000 with the company.

Mr. Hamilton, in his statement, says that at the time of his employment by the New York Life, the life insurance companies feared that unless concerted action was taken they might be practically legislated and taxed out of existence.

"The usual practice of depending alone upon counsel to attend and present arguments was determined to be insufficient," says Mr. Hamilton. "The very fact that the great life insurance interests of New York favored or opposed pending legislative propositions, would itself often concentrate the opposition against their view; so likewise did the knowledge that we were represented at the capitols of the various States lead to demands that political favorites should be employed in the role of counsel, which, if acceded to, placed our affairs at the mercy of those who did not possess our confidence. These and other considerations led the three companies to but one conclusion. We felt that if a secret service was a permissible governmental agency, a confidential service would be the only effective, and at the same time proper, plan to guard the welfare of the most extensive commercial interests in the world—the life insurance business of the State of New York. This confidential secret service was decided upon as the only feasible plan of protection."

Mr. Hamilton gives a long summary of the various styles of bills hostile to insurance companies, many of them tax measures. "Bills to compel the company's reports to be repeatedly and unnecessarily published in newspapers are advocated," says Mr. Hamilton. "To gain favor with the press for increasing their revenues. Outrageous propositions, such as the 10 per cent tax proposed in Arkansas, or absurd propositions like the Michigan bill, where a doctor's certificate of the health of the insurance premium and keep a policy in force, or the Virginia bill making it actionable for a life insurance agent to enter the office of a man, where the sign 'no agents allowed' is displayed, find legislative favor. However, these bills may seem to demand attention.

"As the capital of every State we have either retained representatives for the companies, or are in cooperation with some one who has retained representatives duly influential. It has been found advisable, as the result of experience, to avoid as far as possible any such public information as to who represents us. The known presence of a corporation represented at legislative halls is the signal for renewed vigor in the attacks of blackmailers and cranks, and unfortunately members of the legislative body are frequently deaf to reasoning where a non-voting or corporate interest is at stake. Where it becomes necessary, we have often had occasion to employ the columns of the public press for a discreet advocacy of our views; this method has been found to be very efficacious, but it has also been found very expensive. I have found that in my work in every legislative body in the United States there was as large a proportion of honest men as there is in any body of men in any walk of life. Permit me also to state that in my work I have not found it so difficult to defeat blackmailers. A man who is out to black mail corporate interests in generally well known and his character thoroughly understood. These men never retard influence for any length of time, and I have found that requests to the honest members of the Legislature for help in defeating the blackmailer are always readily and cheerfully granted."

A statement of money received by Mr. Hamilton shows a total of \$270,456 for the year from 1899 to 1905. He calls attention to an expense of \$85,160 for retainers and newspaper articles in 1894 and says a large portion of this expense was occasioned by an attempt to create public sentiment against the United States in fa-

vor of national supervision of insurance. Under the same heading \$97,000 is charged for 1905 and the largest was due, he says, primarily to the troubles in the Equitable Life Assurance Society.

In concluding his statement, Mr. Hamilton says that "the injunctions of the president of the New York Life to me were always unmistakably explicit that my expenditures and my work were to be strictly confined within the limitations of the law of the land. These instructions have been faithfully followed to the letter. There has never been a disbursement made by me of the company's funds which trespass upon the instructions given me by the president of this company and I want it thoroughly understood that not one dollar of any money ever paid to me by the New York Life Insurance Company has been used improperly or for improper purposes, or in a way that transgressed either the statutory law or the moral law."

A statement of legal expenditures other than those to Hamilton was produced by Mr. McCall, showing a total for such expenditures of \$1,103,920 from 1891 to 1905.

Secretary McCall was questioned by Mr. Hughes as to what further light he could throw on the statement of Mr. Hamilton, but he said he could give no information. He did not question Mr. Hamilton's figures nor the large amounts for travelling expenses. He asked Mr. Hamilton for a full statement and relied on his honesty to explain everything. He did insist that Mr. Hamilton produce checks or check books, but Mr. Hamilton said he had none.

When Mr. McCall was excused Henry D. Appleton, of the State insurance department, was called. He was told that Mr. Morgan, former president of the Bankers' Life Insurance Company, had testified that Mr. Appleton had said it would cost the Bankers' Life \$50,000 to reincorporate. Mr. Appleton somewhat heatedly said: "If Mr. Morgan said that, he is a liar."

He was called to order by Chairman Armstrong.

Louis F. Fay, former superintendent of insurance of the State of New York was called to the stand late in the day and explained a large number of appointments of confidential examiners on the ground that an unusual number of examinations were made during his tenure of office.

Mr. Hughes produced a list, which showed that in 1892, two examinations were made, and in 1898 two more were made, while in 1899, the last year of Mr. Payne's administration the number had not been brought out when adjournment was taken. The officers of the Mutual Reserve Life Insurance Company were taken up with the witnesses, and during this line of examination Mr. Payne stated that he had been opposed to Mr. Burnham as president of the Mutual Reserve, and said he had tried to get him out.

Mr. Hughes asked why he had tried to get him out and Mr. Payne replied "because I thought him a crook."

A point of interest in insurance matters developed in the Court today when Justice Greenbaum, in the Supreme Court, granted more.

The Court granted a writ of mandamus to Clarence H. Yenne and one hundred other policy holders, directing John A. McCall, president of the New York Life, to furnish them with a complete list of the policy holders.

The board of trustees of the Mutual Life Insurance Company held a meeting today and elected E. Henry McCall, of the actuary of the company, as vice president and director. He will be in active charge of the company's technical affairs. President elect Charles A. Peabody was also elected a director. These two succeeded E. H. Root and R. W. Peckham.

The trustees voted to abolish the Metropolitan agency of C. Raymond & Co., and all agencies are to be on a salary basis.

CUT HIS THROAT

Because He Made a Mess of Carving a Turkey.

The New York American says when the nearlathier exterior of a Christmas turkey—a patriarch bird revered for many years in the rural district of Maryland because it was reported that only one of a large flock to escape the foraging invaders under Lee—did not yield to the desperate efforts of John Barry to carve it Christmas, the exasperated man turned the knife on his own throat and slashed himself so seriously that he may die.

Barry, who is a carpenter, has been out of work for several months, and Christmas went to the home of his sister Mrs. William Nally, of No. 1095 Pacific, street Brooklyn, to take Christmas dinner. He gazed sadly at the Christmas tree laden with toys and lamented his inability to contribute to the store of presents for his little nephews and nieces.

As Nally was sharpening his carving knife, Barry asked to be allowed to carve the fowl. Nally gladly resigned his place at the head of the table.

Barry's vigorous but ineffective strokes with the knife caused great commotion in the little circle about the table when suddenly, to the horror of every one present, the man raised the long blade to his throat and drew it back and forth several times.

The screams of the woman and children brought neighbors running to the house and some one telephoned for an ambulance from St. John's Hospital.

Dr. White, who attended the injured man found him very weak from loss of blood. He was hurried to the hospital where it was said Wednesday night he was in a very serious condition and probably will not recover.

Killed by Rocket.
A dispatch from Union says Clarence Rochester fired a sky rocket accidentally at his friend, Sweet Thomas, killing him instantly. Both are white, and the affair occurred at Zibella, Union county. The sky rocket was unusually large and pierced Thomas' breast like an arrow, producing death in a few moments.

Banks Fail.
The Merchant's Trust company of Memphis, Tenn., decided to go into liquidation and the American Savings Bank and Trust company, controlled by the Mercantile company, closed its doors to avoid a run. Up to 11 o'clock Wednesday morning the institutions made no statement. The Mercantile company has a paid-up capital of \$500,000 and deposits of about \$600,000. The American Savings Bank and Trust company has a paid-up capital of \$25,000 and deposits of about \$225,000.

TO DISTRIBUTE BACTERIA.

Pat in Soil Will Make Cotton and Other Plants Grow Better.

The department of agriculture is preparing to shortly send out to the farmers of the country many thousands of nodule-forming bacteria. They will be sent in glass tubes, hermetically sealed, and are said to be entirely harmless to man or beast. They are to be used to help the growth of the cotton plant.

The first method of distributing practically pure cultures of nitrogen fixing bacteria dried on cotton has not proved entirely satisfactory, owing to varying conditions of air during transit in the mails, and to certain matters connected with laboratory technique. While the number of nodule forming attempts to secure inoculation by users of cotton cultures sent by the department is small, it has been recognized the methods of preparing the organizations and distributing them were open to improvement. Investigations have been under way for some time with a view to improving the methods followed, and as a result, the department is now prepared to send out bacteriologically pure cultures in small tubes hermetically sealed.

The experiments carried on by the department have demonstrated the fact that by the proper care of practically pure cultures the nodule forming bacteria are actually carried into the soil. These bacteria are able to form root nodules, and where other conditions are favorable the inoculation thus brought about makes possible the growth of a legume in soils where it had failed previously for lack of bacteria. The original cultures used, however, must be prepared with the utmost care and with a view towards preserving or increasing their natural power of nitrogen fixation rather than merely to make them grow under favorable conditions.

The bacteria are capable of making up for a deficiency of soil nitrogen and the department will send full instructions to any one desiring to make the experiment with them.

It is the belief of the department that if the cotton seed to be planted are treated liberally to a test of the treatment which is shortly to be sent out, that much benefit will be derived by the soil into which the seed are put, and consequently, a better and healthier crop of cotton.

A BLOODY RIOT.

In Which Several People Are Killed and Wounded.

A bloody riot among negroes was reported at Valdosta, Ga., on Sunday from Ewing, a turpentine camp between Fargo and St. George, on the Georgia Southern and Florida railroad. The first report stated that a crowd of negroes tried to mob a white man he barricaded himself and fired upon the crowd, killing seven and wounding six others.

Later reports stated that the riot occurred as the result of a Christmas frolic among negroes who had plenty of "blind tiger" liquor on hand. A general fusillade occurred and probably 50 shots were fired. Two negroes were killed outright, three were mortally wounded and died later, while eight others received bullet wounds. A negro woman was among the killed and women were also among the wounded. One of the women was brought to Fargo for treatment, having several bullet wounds in her body and another of the negroes came to Valdosta with a part of his chin and jaw shot off having received the contents of a shotgun at close range. He will probably die.

It was impossible to get telegraphic communication with the place as there is no telegraph office there and only meager information could be had from nearby stations over the railroad wires. Parties who came on the train from that part of the country today stated that the row was entirely among negroes and that bad liquor and women caused it.

There are persistent reports that the white superintendent of the turpentine still at Ewing took a hand in the killing among the negroes there last evening. The report says that he tried to stop the fight and thus became involved in it, and that it was his quick work with his gun that saved him. This cannot be verified, but it is told here by a negro who came on the train.

The Crew Lost.
Captain Lermond, of the schooner Helen Thomas, arrived in Port Tampa Wednesday and reports the wreck of the three masted schooner Sakata of Paravero, Nova Scotia, and the drowning of the entire crew, excepting John F. Williams, mate. Hunter had forced Williams to eat a portion of his oil cask. Among those drowned were John Conlon, manager and owner of the schooner, and his son, John Conlon, steward and four seamen. Williams went without food or drink for four days. The capsized schooner was discovered by Captain Lermond December 23. The wrecked schooner was bound for Havana.

Children in Eyes Caused Death.
Staggering across the tracks with a bag of coal slinders on her head, unconscious of her danger, an unidentified woman, about fifty-five years old, was knocked down and instantly killed Tuesday at New York by a car at One Hundred and Seventeenth street on third avenue. The woman was going home with a heavy load of slinders, the dust of which shut off her view, so that she walked right in front of the car. The motor man saw her passing one of the elevated pillars and thought she intended to wait till his car passed.

Several Injured.
The eastbound Denver and Rio Grande passenger train from Silverton, well loaded with passengers, was wrecked three miles from Durango, Colo., Monday and while one was killed, a large number of the passengers were injured, 12 of them quite seriously. The chair car rolled down an embankment dragging the other cars on their sides for over 400 feet. Then the engine and train were brought to a stop, the engine tender nearly tipping over, while the drive wheels of the engine were running on the ties. Owing to intense cold which prevailed the injured passengers suffered greatly.

Clothes Caught.
Miss Goldberg, 22 years old, sister of B. B. Goldberg, a merchant of New York, was burned at her winter home at Thomasville, Georgia, on Wednesday. Her dress caught fire from a stove. She ran into a hall, where her brother, is attempting to strip off her burning clothes, was himself severely burned. Miss Goldberg died.

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SOUTHERN FARMS.

Rapid Increase in Values Makes the Whole South Prosperous.

"While it is true that the industrial development of the South is going forward with amazing rapidity, it is nevertheless true that, by virtue of the extent of the agricultural interests of the South, agriculture is yet the foundation of the business of that section. A change from poverty to prosperity of the farmer, and a change from land without a selling value to land in demand at an advance of 50 to 150 per cent. over the nominal price of one or two years ago, is the most far-reaching development in Southern advancement of the last quarter of a century.

It is far-reaching in many ways. It means that within the last year or two Southern farm properties have increased not less than \$1,000,000,000 in value, probably at least \$1,500,000,000. But more than that, it means that under this improved financial condition the Southern farmer has gained new courage, new backbone; that he has learned how to market his cotton crop; that he has fought to a finish the great battle as to whether the producer or the speculator is to control the price of his staple. Having won this fight, the entire handling of cotton from the field to the factory, whether the factory be in this country or in Europe, has entered upon an entirely new stage in its history. It also means that land will be more thoroughly cultivated, for the successful man, whether he be a farmer, a merchant or a manufacturer, is always better able to work to good advantage than the one who is fighting a losing battle.

During the last six years the total value of the cotton crop, including seed, has been \$3,600,000,000 against \$2,190,000,000 for the preceding six years, showing a gain in the last six years over the preceding six of over \$1,400,000,000. It is not, however, due to this great increase in cotton alone that the Southern farmer is in better shape. More and more has the diversification of agriculture gone on; more and more have fruit growing and "truck raising," "hog and hominy," with the meathouse at home rather than in the West, been developed throughout the South.—Manufacturers' Record.

Church Union.

That is a most interesting and significant movement in Canada—that proposed union of three great religious denominations—Presbyterian, Methodist and Congregational—under the title of the United Church of Canada.

The central committees of the three churches, say the press dispatches, have already agreed upon a doctrinal code that will make the three denominations one; and the plans for the union will very shortly be submitted to all the members of the three churches throughout the entire Dominion of Canada, the final action resting on the result of this general vote. It is expected to receive the approval of the church membership.

"The United Church of Canada," will have a form of church government adapted from the systems of all three of the churches combining to form it. A general conference, after the Methodist plan, and presided over by the president, will be the highest body. Next will be a council modeled after the Congregational council, and presided over by a chairman, and the next body is the presbytery, presided over by a moderator.

The last few decades have been fruitful of plans for union among various churches having almost the same beliefs and same forms of worship. But up to date not many of them have been able to get together. We believe that this Canadian movement is the most important example of church union yet to be recorded.

Where it is possible for different denominations to find a common basis of agreement, without any of them yielding up any vital article of faith or doctrine, we believe such unions to be a good thing. All the churches have the essence; if they were all united in one body, perhaps more definite results could be accomplished.

Governor LaFollette's reform measures have been defeated in the Wisconsin legislature.

A GROWING EVIL.

The Habit of Advancing Money to Colored Farm Hands.

"The now common practice of advancing money to negro wage hands in the effort to secure their service as laborers on the farm is an evil, and as great an evil in its scope as was the right of universal and unqualified suffrage such as so nearly ruined the south for many years following the civil war," says the Ottumwa Gazette. The Gazette goes on to say that it is an evil the practice of which has already demoralized negro labor, and its effect is being felt to a degree that threatens the downfall of agriculture and the consequent prostitution of our southern institutions. This evil we believe—have been told—had its origin in our own county, Laurens, some twenty-five or more years ago; and has since then grown steadily and has spread all over the state, and is still spreading. It has brought about a condition that a white farmer, no matter how inviting and how fruitful his soil and no matter how badly he may need help to seed, cultivate and harvest his crops, need not for a moment foster the hope of hiring a negro, no matter how hungry, how ragged and dependent the negro may be, without first putting up a cash bonus—advancing a stated and demanded amount in order to secure at least the promise that the applicant will on a certain day begin work upon the land of the landlord's premises.

And seven times out of ten, or at not a badly discounting ratio, the negro after securing the cash demanded, moves on and "bails" himself to another and another farmer, thus duping a good long string of unwary and unsuspecting land owners, only to skip for parts unknown, or else land in limbo, to be bought by the farmer possessing the "longest pole." Thus the country is overidden by an endless chain of negro dead beats while the farmer, disgusted at the painful outcome of his own folly, tries to find an asylum in town or is compelled to sacrifice his meagre belongings to seek a place of refuge in the wilds of the west.

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