

financial and financial leaders of that section of the country. I am pleased to note that he is fast making the associations here.

His Interest With Carnegie. I know that through his instrumentality Mr. Carnegie and his business representative, Mr. Frank, are manifesting an interest in the Carnegie Trust Company, which they did not feel prior to the election to its presidency of Mr. Cummins' several friends and associates.

Through Mr. Cummins' influence, too, there have become identified with the Carnegie Trust Company such men as Mr. Martin J. Cordon, president of the American Snuff Company and active leader in the affairs of the American Tobacco Company; Mr. Bradley Martin Jr., son-in-law of Mr. Henry Phelps; Mr. George D. Crable of Cincinnati, president of the Phelps Carter Manufacturing Company and a member of the executive committee of the German National Bank; and Mr. Samuel H. Kress of No. 150 Broadway, who owns over a hundred stores scattered throughout the United States.

I need not go further to convince you that he is an exceptional man and destined, if his life be spared, to add very greatly to his accomplishment of substantial things and to make of the financial institutions which he has undertaken to build up the strong and conservative power which he desires for them. I believe him and his associates to be deserving of your confidence. With very kind regards, I am, Sincerely yours, (Signed) JORDAN J. ROLLINS.

Hon Charles H. Hyde, 20 Broadway. Hyde Refuses to Talk. This is Mr. Hyde's detached comment when shown the Rollins letter: "No! I shall not say anything about the letter you show me. I do not see that it makes any difference how I set Mr. Cummins. He was introduced to me as a successful business man of integrity."

I have not the slightest desire to avoid responsibility for any of my acts. They are all matters of record. There has been a great deal of misrepresentation, but I do not feel like discussing the business of my office, particularly because it involves dealings with all the principal banks of this city.

It seems to me that it would be a gross injustice to the banks, their depositors and stockholders, if any one got any satisfaction out of misrepresentation of me, I can stand it. The truth will outweigh it all."

Cummins to Be Called. Andrew Carnegie will probably be called before the Grand Jury as a witness in the Carnegie Trust Company proceedings. Knowledge in his possession is of material importance in respect of collateral he holds as security for a loan of \$200,000 he made to the Carnegie Trust Company that bore his name, at a time when the institution was in straits.

The books of the Carnegie Trust Company, said District Attorney Whitman today, "show that Mr. Carnegie loaned the concern a huge sum of money. He has not got the money back, and it is doubtful if he ever will."

Mr. Carnegie is summoned as a witness. Mr. Whitman was asked, "It is more than likely that Mr. Carnegie will be called," was the reply.

Cummins Brought Letters. According to investigators into the affairs of the Carnegie Trust Company, Cummins, when he came to New York for the purpose of organizing the Independent Fertilizer Company, brought letters from the Governor of Tennessee, Justice Lorton, recently appointed to the United States Supreme Court bench, United States Senators from Tennessee, all the Congressmen from Tennessee and most of the big bankers of Tennessee. These letters to Mr. Cummins either hinted or demanded that he write with the design of persuading J. Pierpont Morgan to finance Cummins' fertilizer scheme.

Among the Tennessee bankers who gave Cummins letters of introduction was Richard Plater, one of the leading financiers of Nashville. Mr. Plater happened to be at the State capitol in Columbia, when Cummins burst upon New York, State Superintendent of Banks.

At the time when Cummins presented his letter of introduction to Mr. Williams he was in need of the services of a lawyer conversant with the banks and the State capitol. Mr. Williams introduced the stranger from Nashville to Jordan J. Rollins of the firm of Rollins & Rollins, counsel to the State Banking Department.

When Fertilizer "Blow Up." It was while Mr. Williams was State Superintendent of Banks that the Independent Fertilizer scheme blew up. The direct cause of the failure of Cummins' plan to combine some sixty-five or seventy fertilizer companies into a trust was an opinion given by Francis Lynde Stoughton, counsel for J. Pierpont Morgan, that such a combination would constitute a violation of the Federal law. This opinion was delivered early in January, 1909.

According to a bulletin issued by the State Banking Department, Cummins and C. C. Dickinson, on July 2, 1909, made application for permission for a merger of the Carnegie Trust Company and the Van Norden Trust Company. This permission was withheld by Cummins on the ground that the plan was an attempt to make one good bank out of two bad ones. Tremendous influences were brought to bear upon the State Banking Department to approve the merger.

Among those who advocated the consolidation of the two trust companies were Horace White of Syracuse, then Lieutenant-Governor of the State, Alton B. Parker also gave his approval to the plan. However, the State Banking Department stood firm and the Cummins group was finally compelled to buy the Van Norden Trust Company outright. The Van Norden Trust Company became the Madison Trust Company.

Van Norden Deal Investigated. The transaction by which the Cummins group got control of the Van Norden Trust Company led directly to the deal in high finance which the Grand Jury is now investigating. On April 10, 1910, the Van Norden Trust Company and the Nineteenth Ward Bank joined

In a loan of \$100,000 to the Carnegie Trust Company. The money was sent to the Carnegie Trust Company in the form of a cashier's check. An official of the Carnegie Trust Company, it is alleged, informed the Carnegie Trust Company that the Carnegie Trust Company had appropriated the \$100,000. The Carnegie Trust Company paid \$100,000 of the loan, but the balance stands charged against the Carnegie Trust Company which it incurred the check.

It is anticipated that the Grand Jury, after completing its investigation into the affairs of the Carnegie Trust Company, will make a presentation relative to the State Banking Department. The evidence at hand shows that the State Banking Department made frequent threats to close the Carnegie Trust Company, but the Carnegie Trust Company went on accumulating unpaid securities under the very eyes of the bank examiners. Among the witnesses who were summoned to appear before the Grand Jury in the Carnegie Trust investigation this afternoon is Tompkins Malvino, a law partner of former Congressman Herbert Parsons. Mr. Malvino was a director in the Van Norden Trust Company and counsel to the Nineteenth Ward Bank. John V. Geoghegan, the Carnegie Trust Company's lawyer, was also on hand as a witness.

WOULD FREE ROBIN ON THE GROUND THAT HE WAS MERE TOOL.

The success of Samuel J. Goldsmith, counsel for Joseph H. Robin, in having sentence upon his client postponed by grace of Justice Seabury, until April 27, has inspired a campaign to free Robin entirely. Mr. Goldsmith is now energetically gathering evidence to prove that Robin, instead of being the arch conspirator in the transactions that wrecked the Northern Bank, was the tool of others.

In his plan to establish Robin's innocence and bring about the quashing of the indictments still against him, Mr. Goldsmith will have the aid of some of Robin's former associates. Recently, because of the aid Robin has given in the investigation into the Carnegie Trust Company, Mr. Goldsmith has had radical assistance from the District Attorney's office.

Morris Comes Into Case. On the authority of Mr. Goldsmith it was stated today that William V. Brower, former Vice-President of the Northern Bank, now under indictment for complicity in irregular transactions connected with the management of that institution, called at the District Attorney's office late yesterday afternoon and made a voluntary statement to Assistant District Attorney Clark.

Mr. Goldsmith said today that Mr. Brower told of a telephone conversation he had on Dec. 10, 1910, with Frederick K. Morris, an aged man, a director and an officer in some of Robin's real estate and traction enterprises and Robin's confidential man of business. Mr. Morris, who is quite ill, has made some statements to the District Attorney. On Dec. 23, 1910, Mr. Brower, according to Mr. Goldsmith, was sick in bed at his home at East Orange. He was called to the telephone and found that he was talking to him from New York.

Mr. Brower, in a statement now in the possession of the District Attorney, said substantially the following language: "Feared Responsibility. 'Mr. Morris told me things were in a bad way at the Northern Bank, but that they were prepared for the storm. He told me that Robin was in straits of mental and physical collapse and could not live and that everything would be put up to him. 'I told Mr. Morris I hoped things were not as bad as that. I said I could not believe others had not known what was going on. I told Mr. Morris that I thought Robin would get well, and that if he did not, I would make it up for him for some people.'"

The District Attorney at noon admitted that Mr. Brower made a statement along the lines quoted. Mr. Whitman was then asked: "Do you believe Robin was only a tool?" "Well," replied the District Attorney after a short pause, "I believe Robin is at the present time a convicted felon."

WATERSPOUT KILLS MANY ON THE ITALIAN COAST. Deluge Does Heavy Damage in Town Near Reggio and Victims Buried Under Fallen Building. REGGIO, March 15.—Shores are believed to have been killed and injured today in a waterspout that deluged the coast near Reggio and caused heavy damage in Genoa. The marble works in Genoa were destroyed and one hundred and fifty buried in the ruins. The electric light system was demolished, plunging the city into darkness.

TAMPA RESULTS. FIRST RACE—Purse, \$100 for three-year-olds and upward; five and a half furlongs: selling—Eva Tangany, 111 (Frozier), 7 to 10; 1 to 2; and two; Johnny Wink, 115 (Hargrett), 2 to 1; even; and 1 to 2; second, Warner (Griswold), 120 (Weinberg), 7 to 1; 2 to 1 and 2 to 1; third, Time 1:07. Evensville, Restless Lady, Miss Imagine and La-saja and Hickey also ran.

JACKSONVILLE RESULTS. FIRST RACE—Selling; four-year-olds and up at Empire Hotel track, 200 (Dunn), 20 to 1 and 4 to 1 and 4 to 1; second, Black Oak, 117 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; third, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; fourth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; fifth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; sixth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; seventh, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; eighth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; ninth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; tenth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; eleventh, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; twelfth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; thirteenth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; fourteenth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; fifteenth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; sixteenth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; seventeenth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; eighteenth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; nineteenth, 112 (Dunphy), 2 to 1; 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2 to 1 and 2 to 1; hundred and hundred and seventieth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and seventy-first, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and seventy-second, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and seventy-third, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and seventy-fourth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and seventy-fifth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and seventy-sixth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and seventy-seventh, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and seventy-eighth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and seventy-ninth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and eightieth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and eighty-first, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and eighty-second, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and eighty-third, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and eighty-fourth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and eighty-fifth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and eighty-sixth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and eighty-seventh, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and eighty-eighth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and eighty-ninth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and ninetieth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and hundredth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and hundred and first, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and hundred and second, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and hundred and third, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and hundred and fourth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and hundred and fifth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred and hundred and hundred and sixth, 112 (Dunphy), 2 to 1; 2 to 1 and 2 to 1; hundred