M'KINLEY STILL SECLUDED.

HE REMAINED INDOORS YESTERDAY AND SAW NO CALLERS.

MR. HANNA AND COLONEL M'COOK EXPECTED TO-DAY—THE REPORT ABOUT COLONEL HAY —GRATIFICATION AT GOVERNOR BUSHNELL'S ACTION.

[BY TELEGRAPH TO THE TRIBUNE.]

Canton, Ohio, Feb. 22.—This has been a dull, wet, gray day in Canton. Rain fell steadily for several hours, and no ray of sunshine pierced the heavy clouds. The President-elect remained indoors, and seemed in nowise improved as to his health. The family physician continues to prescribe rest and quiet. Consequently the visitors who come to Canton expecting to see Major McKinley are disappointed.

To-morrow M. A. Hanna expects to come here for a farewell conference before his departure on Thursday for Washington, and Colonel J. J. McCook, of New-York, may arrive about the same time. It can be stated positively that if Colonel McCook is a member of the Cabinet he will not be Attorney-General. It has not been the purpose of the President-elect at any time since Colonel McCook's name has been under consideration to assign him to the Department of Justice, in case he decided to make him a member of his official family. The Attorney-General was selected long before Mr. McCook was thought of in connection with the Cabinet.

There has been no small degree of discussion in Canton to-day of the rumor that Colonel John Hay, of Cleveland, is likely to be appointed Ambassador to Great Britain. The report could not be verified or denied. There were several politicians here who know Colonel Hay, and they had a good deal to say about his admirable equipment, in the way of special training, for a post of the importance of the one with which his name is connected. The President-elect is a warm personal friend of Colonel Hay, and knows how thoroughly well fitted he is for a high place in the diplomatic service. The impression prevails that Colonel Hay is under very serious consideration for appointment as Ambassador to the Court of St. James.

Ohio Republicans here and throughout the State are rejoicing over the decision of Governor Bushnell to appoint Mr. Hanna to the Senate of the United States to succeed John Sherman when the latter goes into the Cabinet. Many telegrams containing pleasant comments on Governor Bushnell's statement have been received here to-day, and both Mr. Hanna and the Governor are being deluged with congratulatory telegrams.

"Governor Bushnell has served notice to the country," said a Republican of wide prominence here this evening, "that the Ohio Republicans mean to stand by their President as a unit; that they mean henceforth to have two representatives instead of one in the Senate of the United States. The action of General Bushnell means that the Republicans are harmonious and full of zeal, and will elect a majority of the members of the General Assembly next fall and send Mark Hanna to the Senate for six years. Governor Bushnell and Senator-elect Foraker, whose advice counts for much with him, saw an opportunity to make a great stroke for party harmony, and they both proved equal to the occasion. The Republicans of Ohio owe them a good deal. Looking at the matter from a selfish, factional point of view, neither of them had much to gain.

"The appointment meets with almost universal satisfaction. No protest has been heard against it. I think 95 per cent of the people of Ohio were in favor of it. Major McKinley will now have Mr. Hanna at Washington, where Mr. Hanna will be free to give him and his Administration the benefit of his business and political experience. Mr. Hanna is a strong character, a man of great native force, wide acquaintance, wonderful business training and uncommon executive ability. He is sure to make himself felt in Congress, and the new Administration is particularly fortunate in having the earnest, active, loyal support of two such men as Foraker and Hanna. Major McKinley is a great peacemaker, and his wisdom and foresight have given the Ohio Republicans an opportunity to establish harmonious relations that ought to endure for many years."

Dr. J. A. Enander, of Chicago, the Editor of a Welsh journal, came to Canton to-day to file a well-indorsed application for the post of Consul-General at Cairo, Egypt. He was unable to see the President-elect.

M. H. De Young, of San Francisco, stopped on his way West to pay his respects to Major McKinley, but did not see him.

Wilbur F. Wakeman, secretary of the Protective Tariff League, was a visitor to Canton to-day.

The house where Major McKinley lives, which has become famous by reason of his occupancy of it and his memorable speeches from the front porch, has been leased by Captain Herman Kuhns, a well-known National Guardsman of Northeastern Ohio.

THE PROPOSED NEW DEPARTMENT.

MAJOR M'KINLEY SAID TO HAVE SELECTED JOHN H. CONVERSE FOR SECRETARY OF COMMERCE AND MANUFACTURES.

Baltimore, Feb. 22.—Captain George Johnson, of New-York, a member of the Resolutions Committee of the National Association of Manufacturers, who is in this city for a few days, is authority for the statement that Senator Frye's bill to establish a Department of Commerce and Manufactures, now pending in the Senate, will be passed by Congress, and that the additional member of President McKinley's official family has already been chosen. The head of the new Department, it is said, will be John H. Converse, president of the Baldwin Locomotive Works, of Philadelphia. The place has been tendered to him by Major McKinley, it is asserted, contingent, of course, on the passage and approval of the bill.

Considerable pressure was brought to bear on Mr. Hanna, it is said, to accept the new portfolio, but it was not to his liking. Senator Frye, of Maine; W. Eleroy Curtis, of the Bureau of American Republics, and Theodore C. Search, president of the National Association of Manufacturers, were named, and each had strong backing for the place. Mr. Search, it is said, withdrew from the race in favor of Mr. Converse, who then received the undivided support of the Manufacturers' Association. The association insisted from the beginning that the Department be entirely free from politics and that a thorough business man be placed in charge. Mr. Search probably realized that if he remained in the contest the aims of the association of which he is the head would be defeated, and when the proper time came announced himself in favor of Mr. Converse. Captain Johnson says he has positive assurances that the bill authorizing the new Department will pass both houses and be approved by the President.

PORTER CALLS AT THE WHITE HOUSE.

MAKING HIMSELF FAMILIAR WITH THE DUTIES OF SECRETARY TO THE PRESIDENT.

Washington, Feb. 22 (Special).—John Addison Porter, who is to hold the office of secretary to the President in the next Administration, is paying a visit of a few days to the Capital. He reached town yesterday, and is making his temporary quarters at the home of William G. Boardman, his uncle. Last evening Mr. Porter made a long visit to Secretary Lamont at his home in H-st., and undoubtedly got some valuable tips on "how to succeed as a private secretary."

This morning he called at the White House in company with General John M. Wilson, Chief of Engineers, and spent several hours there, familiarizing himself with his new duties and the arrangements of the official portion of the Executive Mansion. General Wilson introduced him to Private Secretary Thurber, and the latter presented him to President Cleveland, who was at work in his office at the time. He remained alone with the President for about half an hour, and then had a long chat with Mr. Thurber, going over the business methods and routine of the office. During this informal conversation Mr. Porter was introduced to all the members of the clerical force at the White House. The new secretary said he would go back to Hartford to-night to arrange his private affairs and would be here again later in the week.

Although not fully recovered from a severe attack of the grip, Mr. Porter looks strong and vigorous and fully capable of taking up the cares of office. He is a man of ability and experience, and gives promise of making a success in his new field of usefulness.

Mr. Porter has personally investigated the arrangements being made for the Inauguration and declares them admirable.

FIFTY-FIRST ANNUAL REPORT —OF THE— CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

To the Members:

The year 1896 was marked by almost unremitting commercial depression affecting every interest and by serious disturbances in the public finances producing apprehensions more or less approaching panic for nearly the entire period, both conditions having their origin largely in those questions which became the issues in a political campaign which, for the critical gravity of the results involved and the intensity of feeling engendered, has had no parallel in our history.

In such a year enterprise loses much of its usual reward, and the best results in nearly any business are those accomplished at least cost while maintaining the efficiency of the working machinery and awaiting such favorable change as will allow a satisfactory amount of business to be done at usual cost and without strain.

Effect on Business.

Especially is this true in the business of life insurance. Its cost is usually reckoned as a part of one's expenses; and when money is hard to come at and profits are little, and perhaps nothing, new expenses are not readily undertaken, the usual ones are often curtailed and business shrinks. Under such conditions a large volume of new business can be maintained in only one way; by such concessions on the first premium as tempt a new insurer to take a policy which costs him little or nothing the first year, and which he gets at the expense of the older policyholders whose money has to make up the deficiency caused by what the "new blood" costs but fails to pay.

Were any given quantity of new business in any one year necessary to the stability of a company—as it might be were the company new and its amount at risk as yet too small for a safe average experience—there might be a reason for keeping up a pace even at increased cost, if the business so gotten were likely to stay by. But there is no company of our class doing business to-day in any such situation; nor any which cannot afford to let its new business vary with the conditions affecting the volume of every other business, except those which have attached to the simple methods of legitimate life insurance certain wholly extraneous features which create necessities of their own and dominate the situation. The "accumulated dividend" companies, some of which are losing $125,000,000 and upward of old business every year, and must keep a very great amount of business going in order to keep up the lapses and forfeitures necessary to provide their "accumulated surplus" or tontine fund, have tried to educate the public to believe that a great "new business" and a great "amount at risk" were the true measures of success, and may feel that their choice lies between keeping up the inflow at any cost, by any effective means, and such a shrinkage as they cannot contemplate with equanimity. However that may be, the vicious and costly methods of competition are continued.

An Ideal Position.

The Connecticut Mutual is happily under the stress of no circumstances, natural or artificial, requiring it to force its business beyond the conditions of the time. Its position is ideal, and that to which every company ought to strive to attain, a business so large as to give absolute stability in its average experience, yet not so large but that in good times and under fair conditions it can be maintained without difficulty, even allowing for occasional and considerable shrinkages in bad times, a standard of solvency beyond question, investments worthy such a trust, and an expense account so small as to give the largest possible saving to policy-holders and so adjusted that, whether its business increases or shrinks, it will not have to cut its dividends on that account.

That is the position we occupy. So far as the absolute safety of every present policy-holder is concerned, or so far as his future dividends would be affected, it is not necessary that we should ever write another new policy. The company would pay out to the very last man and maintain the same relative high dividends without it. The only reason for taking new business is that we may give to new families the same secure and cheap protection that those of our present members are getting. The latter have no need whatever for any new business. And, therefore, it is that, among all the struggles for first place as to new business and amount at risk among the large companies, and those of the smaller ones to keep somewhere in the race, the Connecticut Mutual has steadily refused to compete for new business at the cost of present policy-holders. What we can get without reducing their dividends we take; what we can't goes to those whose inducements to agents, and whose speculative proposals and momentary temptations to new men are great, but whose dividends to old members are smaller. In good times we more or less enlarge our business. In hard times we husband our strength, indifferent to all considerations except maintaining our standard of excellence.

We are thus explicit, not only because the matter is apt to these times, but also because in the competition of business, it is commonly represented by those whose only point of comparison with us is in respect of new business and amount at risk, that it is undesirable to insure in a company which is not rapidly increasing its business; that expenses would be less, dividends larger, and security greater if we were pushing harder for new business and getting more of it; a statement which is false in every aspect and particular. There must come a point with every company, no matter how rapid its present growth, beyond which it cannot force an increase of size. And several of the largest companies are rapidly approaching that point. What will be their status then? Should the public, therefore, turn from them? If they will be then undesirable companies, why should they be built up at all?

If a company be truly desirable, prosperous, and safe only while and only as it is increasing its risks, then the more rapidly a company is growing to-day the faster it is approaching the time when it will be no longer desirable, prosperous, or safe. If that be so, life insurance should be summarily suppressed as an inevitable swindle.

But, as our expense rate is less than that of any other company, and only about half that of the great pushers, while our results to policyholders are very much larger than theirs, and our stability greater and more conservatively based, the advantage to be derived from following their example would seem more than doubtful, especially in view of the heavy and continuous reductions they have made and are still making in their dividends, while we have maintained our scale. The reproach of such a conservatism we are very content to bear. The vigor of the oak is of an enduring sort.

Review of the Year.

Notwithstanding the dullness of the year 1896, the affairs of the company in every essential particular were as prosperous as could be reasonably expected under the conditions. A gain in income, assets, and surplus, while earning an increased dividend—an increase of strength more than corresponding with the increase in liabilities, while decreasing the cost of insurance—may, in such times, well be regarded as fairly satisfactory.

The operations of the year, as covered by our report to the Insurance Department, are as follows:

Net assets, January 1, 1896		$60,764,020.64
Received—		
For premiums	$4,743,236.75	
For int. and rents	3,139,495.22	
Bal. profit and loss	50,140.75	
Total income		7,932,782.72
		$68,696,803.36
Disbursed—		
For claims by death and matured endowments	$4,508,018.25	
Surplus returned to policyholders	1,274,658.62	
Lapsed and surrendered policies	759,247.93	
Total paid policyholders	$6,541,924.80	
Commissions to agents, salaries, medical examiners' fees, printing, advertising, legal, real estate, and all other expenses of management	836,715.97	
Taxes	336,490.98	
Total expenditures		7,715,131.75
Bal. net assets, Jan. 1, 1897		$60,981,671.61
Add interest due and accrued, market values of stocks and bonds over cost, and net deferred and uncollected premiums, as per itemized statement herewith		1,970,677.27
Gross assets, Jan. 1, 1897		$62,952,348.88
Total liabilities		55,799,051.84
Surplus, January 1, 1897		$7,153,297.04

Interest.

We received for interest and dividends $2,884,958.31; for rents, $254,446.91. The dullness of the times made collections unusually slow. Yet the overdue interest on December 31, 1896, on nearly $36,000,000 of mortgage loans was only $150,466.71, about $30,000 of which has since been received.

No new defaults have occurred on our bonds, the only case now in default being that of the $100,000 of bonds of the Detroit, Lansing and Northern Railroad now in process of reorganization.

Real Estate Loans.

The amount of old loans paid off and of new loans made was much smaller than usual; a natural result of the conditions which made it hard to get money to pay with, and also made less use for borrowed money. Old loans were paid amounting to $5,560,110.40, and new loans were made for $5,202,279.87.

Foreclosures and Sales.

Other results of the hard times were the prolonged inability of many to pay interest, compelling us to take under foreclosures properties costing $1,233,028.08, and also a great deadness in the real estate market by reason of which comparatively few sales were made, amounting to $124,325.33. There were a good many inquiries after property, but most of them were made in the hope that the pressure of the times might dispose us to offer at low prices. We are fortunately able to hold our property until usual conditions restore usual prices.

The advantage of being able to do this is well illustrated in our own history. Since 1879 the company has sold properties which it had then acquired under foreclosure at a cost of $7,531,618.30. In an examination made that year, the Insurance Commissioner valued these properties at only $6,445,773, an apparent loss of $1,085,845.30. But we did not sell at those figures. We waited and sold as the market wanted it, for $8,922,656.31, or $1,391,038.01 more than the property cost, and $2,476,883.31 more than the Commissioner's valuation.

While some of our properties will not probably sell for as much as they cost, others will sell for more, and, judging from past experience, we see no reason to apprehend any loss on this item as a whole.

Bond Transactions and Holdings.

There were paid off or sold during the year municipal and railroad bonds which cost us $864,633.30, and other bonds purchased at a cost of $783,610.44. The market value of such securities in general was considerably less on December 31, 1896, than on December 31, 1895. The shrinkage on our holdings was, however, only two-thirds of 1 per cent. These holdings are for $13,285,000 par value, costing $13,606,034.97, and worth at the above date, $14,058,907 by an entirely conservative valuation.

Profit and Loss.

A small net loss of $13,105.87 on some of the real estate sales and sundry items was offset by a net gain of $63,246.62, mainly on transactions in bonds, leaving $50,140.75 to the good.

Mortality.

We paid to the families and estates of deceased members during the year $4,106,366.25. The value and timeliness of this great sum to its many recipients in their hour of need are the measure of our yearly service to the households of our country. Its helpfulness can be somewhat realized if one will but imagine that amount being constantly distributed among cases like some that will occur to any of us, and will think what it has meant to them, or would have meant to those who did not have it. It is an unmixed good, coming when the necessity for such help is greatest.

Our death losses were so far inside those expected and provided for that the savings therefrom were $436,689.

It should be always borne in mind that it is not the amount of a company's death losses, nor their proportion to its amount at risk, nor to its income or its assets, which are significant of their effect upon its prosperity, present or future. The older its business, the longer it has been in force, the greater the average age of its members, the greater will be the proportion of deaths and the volume of losses. The question is not only what losses have occurred, but what were expected? What losses were anticipated when the premiums and reserves to meet them were computed? Are the actual losses inside or outside that expectation? That is the only pertinent question in the matter.

Expenses.

The ratio of expenses to income in 1896 was 10.55 per cent.; an increase over the usual average of about one-half of 1 per cent. This was due to no increase in the cost of getting business or in any general expense, but solely to the increased cost of repairs to real estate taken under foreclosure, and necessary to put it in proper order, and to rightly protect our property. The same careful and systematic economy which always distinguishes this company has been rigidly maintained.

New Business.

In consequence of the unbroken business depression of 1896, and especially during the months of the political campaign, and because we spent no money trying to overcome these obstacles, we wrote about 10 per cent less new business in 1896 than in 1895. The renewals of old business were so well kept up, however, that we lost during the year on the whole amount in force only $619,430.

We believe the persistency of the old business of the Connecticut Mutual is quite unique. It is an element of great strength and of cheapness as well. It costs far less to take such care of old business as to keep it, than to get new to replace it. And we are fortunately not in the position of those companies whose heavy expenses can be met and whose extravagant representations of "postponed or accumulated dividends," to be paid fifteen or twenty years hence, can fie fulfilled only by the proceeds of heavy forfeitures of old business every year.

Dividends.

The dividend paid on each policy in 1896 was larger than the corresponding one for 1895. There will be a similar increase in dividends and consequent decrease in the cost of insurance on policies renewed in 1897.

Surplus.

We call attention to those items from which it is possible to derive a surplus, and to the manner in which they have been applied during the year, with a preliminary word of explanation.

We agree to pay certain sums on the occurrence of a certain event. To do this we must have premiums large enough to pay running expenses, the current death claims, and provide a reserve for the greater mortality that will come with the increasing age of the business. We can earn interest on that reserve while we hold it. So we assume a maximum death rate, a maximum expense rate, and a minimum rate of interest, and calculate our premiums and the reserve to be laid aside out of them on those three assumptions. If the death losses and expenses are less than we assumed, we save the difference from the premium; if the interest is more, we save that also. There are sundry other incidental items. Here is an exhibit of the operation of these several factors in the Connecticut Mutual in 1896:

Part of premium provided for expenses, &c.	$967,256
Interest and rents in excess of rate assumed	1,099,722
Balance, profit and loss	50,141
Saved from expected death losses	436,689
Saved from reserve on surrendered policies	129,759
Sundries	25,437
Total	$2,660,004

This total of items applicable to expenses, dividends, &c., has been applied as follows:

Expenses of management	$836,716	
Taxes	336,491	
Decrease in market value of bonds and stocks	92,556	
		$1,265,763
Dividends paid	$1,274,659	
Additions to accumulated dividends	62,541	
Increase in surplus	57,041	
		1,394,241
		$2,660,004

The only item in this exhibit which does not explain itself is probably the saving from the reserve on policies surrendered or not renewed—$129,759. This grows out of lapsed and surrendered policies (less those reinstated) for $5,860,703, the reserve upon which was $961,577, of which amount $831,818, or about 87 per cent., was returned to the policy-holders in paid-up insurance, cash or otherwise, leaving the saving mentioned, $129,759. This saving covers some policies which had not been in force long enough to have a value; but it is principally made up of a small necessary charge made upon each surrendered policy to help in replacing the business so lost, to cover the cost of the change, and to protect the company against the impaired vitality caused by the voluntary withdrawal of sound lives.

Let it be noted that were we doing a tontine or speculative "investment" business, the whole $961,577 of reserve and all the surplus it had accumulated would have gone into the "pool."

A similar exhibit of the items available for expenses, &c., and their application for, say, the last fifteen years, will be interesting in this connection.

Part of prem. provided for expenses, etc.	$14,704,248	
Int. and rents in excess of rate assumed	14,498,567	
Bal., profit and loss	809,716	
Saved from expected death losses	6,864,729	
Saved from reserves on surrenders, etc.	1,238,635	
Inc. in market values of bonds and stocks	1,604	
Sundries	71,048	
		$38,188,547
This has been applied as follows:		
Expenses of management	$11,085,660	
Taxes	4,756,826	
		$15,842,426
Dividends paid	$18,639,965	
Increase in accumulated dividends	540,431	
Increase in surplus	3,765,725	
		22,346,121
		$38,188,547

Here, again, the only item needing explanation is the saving of $1,238,635 in the fifteen years on lapsed and surrendered policies. These amounted to $70,956,220; the reserve on these was $11,337,131, of which amount $10,098,496, or about 89 per cent., was returned to policyholders in paid-up insurance, cash and otherwise. Were ours a tontine business, the whole $11,337,131, and all the surplus accumulated by it, would have gone into the "pool" for the lucky ones to divide—or so much as was not eaten up by the expenses of pushing for new blood.

Similar exhibits by the great group of companies doing that sort of business would be very interesting. They would mark, as nothing else ever can, the precise character, the enormous magnitude, and the startling significance of the gambling in life insurance carried on for the last twenty-five years or more, and now involving, annually, policies to the amount of many hundred million dollars; policies which ought to be sacred to the protection of the families whom they do not guard; which are not taken to guard the family, but with intent to share in what others are to lose.

Moreover, such exhibits by those companies would show those people who have lapsed and forfeited those policies and the surplus already accrued on them where their money goes; and would show those who have won in the speculation where their money has come from, and would show them also why their speculation hasn't turned out half as big as the estimates by which they were led into it.

Excess of Strength Above Legal Standard.

Whoever has occasion to observe the statements of this company, as published by the several State Insurance Department reports, will notice that they credit us with a much larger surplus than we credit ourselves with. For instance, their reports last year showed us as having nearly $1,300,000 more surplus than our own figures. This year the difference will be something still larger. The cause of our own more conservative showing is this:

The State Departments compute our liabilities on the assumption that we will earn 4 per cent. compound interest on our reserves throughout the loagest possible duration of any of our policies, say seventy years or more. On all policies written since April, 1882, we compute our liability on the assumption that we may earn only 3 per cent. For the long periods our contracts are written to cover we do not think it entirely prudent to assume more. This requires us to carry a larger reserve than the 4 per cent. assumption, which is the legal standard of solvency.

Consolidated Statement.

From its organization to Jan. 1, 1897, the company received:

For premiums	$192,111,805.65	
For interest	76,438,281.19	
For rents	7,059,292.87	
Bal. p'fit & loss	1,035,219.59	
Total receipts		$276,644,599.30
It has paid—		
Death claims for	$89,115,154.07	
Endowments for	13,563,462.30	
For surrendered policies	29,803,729.92	
For dividends	55,966,763.64	
A total returned to policyholders or their beneficiaries, being 94.97 per cent. of the entire premiums received	$182,454,109.93	
It has paid for—		
Expenses	24,316,102.41	
Taxes	8,892,715.35	
Total expenditures		$215,662,927.69
Balance net assets, Jan. 1, 1897		$60,981,671.61
It has additional assets (see statement)		1,970,677.27
Total assets		$62,952,348.88

That is, the amounts returned to policy-holders and their beneficiaries ($182,454,109.93) and the balance of income after all expenditures, ($60,981,671.61), aggregating $243,435,781.54, are 126.72 per cent. of the entire amount received from policy-holders. This has been done at an expense of management of 8.79 per cent. of the income. Both in what has been done for the policy-holders and in the economy of management—that is, in the low cost of the great protection given—these results are equalled by no American company.

It has been with a clear perception and deep sense of the absolute necessity to the home life on which our civilization rests and is being built, of simple, straightforward, reliable, and absolute protection to the family, that the Connecticut Mutual has adhered to the plain, uncomplicated, non-speculative ideals of life insurance plan and method which give that protection most perfectly and at least cost, avoiding those schemes which have indeed gained a great following by offering a speculation in that professed protection.

It is with a deep thankfulness we offer the results of our adherence to the right, if simple, ideal, to scientific truth, and to true business method. Respectfully submitted,

JACOB L. GREENE, President.

Hartford, Feb. 13, 1897.

MR. MILLER TOO VIGOROUS.

HIS ROUGH TREATMENT OF MR. SULLIVAN, THE VILLAIN IN "HEARTSEASE," CAUSES HEARTBURNING AND INVITES RECIPROCITY.

There is a play at the Garden Theatre called "Heartsease," but there is enough heartburning behind the scenes to furnish a good secondary drama. The play is somewhat complicated, but, like all normal plays, it has a villain and a hero. In this play the hero is a young song-writer who, after many tribulations, achieves lasting fame and wins the girl he loves. This part is played by Henry Miller, and incidentally the love of his heart is impersonated by Miss Grace Kimball. The bold, bad villain, who steals the young song-writer's opera and produces it as his own, turns the fair girl against her lover and causes incalculable damage, only to be completely foiled in the end, is played by John T. Sullivan.

As the play goes on the score of the opera in question is stolen, and the hero who has been robbed goes to the theatre and hears it produced and credited to the villain. He grows furious, and, as he meets the aforesaid villain in the lobby of the theatre, he pounces upon him and throws him down, choking him severely. Later on in the play, the villain challenges the hero to a duel, and, in order to conform with the most approved forms of play-writing, slaps him across the face, an action indicative of a desire to fight. So much detail is essential to explain the heartburning.

Mr. Miller is a somewhat muscular young man in his way, and in his histrionic ardor he has thrown caution to the winds, and, in hurling Mr. Sullivan to the floor and choking him, he has done so, it is said, in a most vigorous manner. Nelson Wheatcroft, who preceded Mr. Sullivan in the part, stood the choking for a while and then resigned. He gave it out at the time that he couldn't stand Mr. Miller's massage treatment. Mr. Sullivan, however, is a believer in the broad American principle of reciprocity. He saw a chance to get even when he slapped Mr. Miller across the face with his glove. Yesterday being a holiday, there was a matinee. In the choking scene Mr. Miller was particularly ferocious, and Mr. Sullivan merely bided his time and looked grim. In the last act he provided himself with a pair of heavy buckskin gloves with a brass button about as big as a ten-cent piece. When it came his time to slap Mr. Miller in the face he did it—and did it well. The brass button sank deep into Mr. Miller's sensitive flesh and caused him to gasp with pain and astonishment.

When the act was ended Mr. Miller met Mr. Sullivan on the stage, and upbraided him severely. Mr. Sullivan responded hotly, and an encounter seemed imminent. The men were finally parted, however. Last evening Mr. Miller turned up at the theatre with a black eye, and Mr. Sullivan in no amiable mood. Mr. Sullivan offered his resignation. It is now in the hands of the management, and there the case stands.

DEATH OF A NOTORIOUS THIEF.

Captain O'Brien, of the Detective Bureau, yesterday received information of the death of Chauncey Johnson, a notorious bank thief, in the Penitentiary on Blackwell's Island, on Sunday. His death was caused by consumption. He was sent to the prison in November for stealing a pocket-book in Twenty-third-st. Johnson had spent many years in prison for stealing money from banks. He also had been implicated in a number of burglaries. He was an inveterate gambler.

DOGS FILL THE BENCHES.

NEARLY 1,500 OF THEM IN LINE AT MADISON SQUARE GARDEN.

CROWDS OF PEOPLE THRONG THE BIG AMPHITHEATRE AT THE OPENING OF THE ANNUAL SHOW—J. PIERPONT MORGAN'S COLLIES FIGURE PROMINENTLY AMONG THE PRIZE WINNERS.

The dogs and their lovers are having their turn this week. In the course of the year the blue-blooded varieties of pretty much every creature that breathes take possession of Madison Square Garden for a few days, and this week it is the dog's turn. To use a Hibernian paraphrase, the dog is having his day this week. It is the twenty-first annual show of the Westminster Kennel Club, and if it is possible to judge from the success that attended the first day's exhibition, it promises to be the most successful in the history of the club, whose prizes are so much coveted by dog owners and fanciers the whole country over and even in Canada.

The doors were opened at 10 o'clock yesterday morning, and every one of the 1,450 exhibits was then literally in full blast. The noise was appalling. Every single dog of them all seemed bent upon drowning out the roar, the squeak or the yelp of his neighbor, and to that laudable end he raised his voice in song. Whether the populace was attracted by the racket, or by the advance advertising, or by both, is not a matter of interest. The main point is that it lost little time in filling the Garden until it was far from easy to find one's way about. In the middle of the afternoon, just after the dinner hour, the crowd was largest and the dogs were noisiest, although there was not a quiet moment inside the Garden all day, and very likely the small hours of the morning were still made hideous by canine conversation. If Rudyard Kipling had heard it very likely he would have written another Mowgli story, but the rest of mankind can only wonder how all the dogs keep it up so long. The attendance of the day was estimated at about 14,000. A great part of the spectators were women, who divided their attention and admiration about equally between the very big dogs and the very small dogs and between the very ugly dogs and the very beautiful dogs. Their taste seemed to run to opposite extremes.

INTEREST IN THE JUDGING OF ST. BER NARDS.

DOGS OF ALL SIZES.

The dogs are arranged as usual in long rows running the length of the hall—the St. Bernards, the mastiffs and all the large dogs at the Madison-ave. end of the hall and the terriers and the little dogs generally at the opposite end. The extreme varieties of lap dogs and purely pet dogs occupy benches on the floor of the first gallery, above the rest of the show. Strictly speaking, they do not occupy benches—they occupy little glass houses to protect them from the unwelcome attentions of the crowd, and they get air through a screen over their heads. Most of them looked very much bored.

At the end of each long row of benches on the main floor is a large sign, which reads: "Caution. Do not handle the dogs." It might as well not be there. If anybody reads it he doesn't remember the warning, for nearly every passerby fondles every dog that takes his fancy, and for the most part the dogs seem to like it. They were all extremely good-natured yesterday, although their tempers did not improve with the passing of the hours. Doubtless their doggish nerves were raspe1 and worn by the excitement of so many strange faces and the unwonted noises of the city outside.

THEY DIDN'T SEE THE SIGN.

Dr. H. Clay Grover, the veterinarian of the show, reported that only one of the dogs entered was debarred from the exhibition, and that one was found to be suffering from eczema and was immediately dispatched to quarantine. Two "little" St. Bernard puppies—they were as big as calves—had fits, bad ones, and one of them died, but the other is declared by his owner to be perfectly fit, which is odd when you come to think of it.

Another St. Bernard appeared to the veterinarian to be ill. He felt of his pulse and took his temperature, and announced that he was threatened with pneumonia. The doctor thought the animal had not been thoroughly dried after his morning bath.

THE JUDGES WORK RAPIDLY.

The judges made rapid progress in their work yesterday, and by 6 o'clock the benches were covered with the prize tags. L. P. C. Astley, of England, created a small sensation by the rapidity with which he turned the dogs out of the judging-ring, but nobody found fault with his awards. Perhaps the most notable thing about the contests for prizes was the remarkable string taken by J. Pierpont Morgan's collies. Nearly every one of the big prizes went to Mr. Morgan's animals. Masterpiece and Hornpipe taking the most important awards for collies.

The judging in the St. Bernard classes, too, attracted a great deal of interest. It took place just as the afternoon crowd was largest, and the result was awaited with interest. The first special prize, the Waters challenge cup, for the best American-bred St. Bernard shown by a club member, was taken by Dudley E. Waters's Alton II. The greyhounds, too, made a remarkably fine showing, no less than twenty-six of these graceful animals being on exhibition. The greyhounds are always less in number than many other varieties, because they are delicate and hard to raise.

The judges expect to complete their awards early to-day, so that the prize-winners will be easily distinguished. Magnus Schult's troup of performing Great Danes played leap frog and tag, and did lots of other wonderful things last night before a delighted crowd. Two of Lieutenant R. E. Peary's Esquimau dogs also attracted much attention, but they were impolite enough to sleep nearly all day.

The judges of the show are as follows: St. Bernards and Newfoundlands, Miss A. H. Whitney, Lancaster, Mass.; great danes, Charles D. Bernheimer, New-York; American foxhounds, R. D. Perry, Phillipston, Mass.; Chesapeake Bay dogs, George E. Pollock, New-York; cocker spaniels, Andrew Laidlaw, Galt, Canada; poodles, H. V. Lacy, Boston, Mass.; Boston terriers, Dwight Baldwin, Allston, Mass.; Dachshunde, L. A. Klein, Black Lake, Quebec; beagles, George R. Post, Jr., New-York; bulldogs, John H. Matthews, New-York; mastiffs, bloodhounds, greyhounds, English foxhounds, pointers, setters, Irish water spaniels, clumber spaniels, field spaniels, whippets, pugs and toy spaniels, George Raper, England, and Russian wolfhounds, deerhounds, collies, Old English sheep dogs, all terriers, Schipperkes, Pomeranians, Italian greyhounds and miscellaneous, L. P. C. Astley, England.

There was an excellent attendance of fashionable people in the Madison Square Garden yesterday morning, in the afternoon, and again in the evening. Some of the spectators who wandered about the aisles were Mr. and Mrs. James P. Kernochan, Mr. and Mrs. Charles M. Oelrichs, Mr. and Mrs. Paul Gibert Thebaud, Mr. and Mrs. Egerton L. Winthrop, jr., Mr. and Mrs. Harry Alexandre, Mr. and Mrs. Clement C. Moore, Jeremiah P. Robinson, Miss Robinson, Mr. and Mrs. Walker Breese Smith, Mr. and Mrs. Henry Barclay, Schuyler F. Warren, Mr. and Mrs. Lewis Cass Ledyard, Mr. and Mrs. C. Albert Stevens, Mr. and Mrs. Gouverneur M. Carnochan, Mr. and Mrs. Archie Pell, Mr. and Mrs. C. A. Childs, Mr. and Mrs. Elisha Dyer, jr., Mrs. Burke Roche, Mr. and Mrs. Sidney Dillon Ripley, Mr. and Mrs. Henry G. Trevor, Miss Dorothy Schieffelin, Mr. and Mrs. Charles Russell Hone, Mr. and Mrs. J. Borden Harriman, Gilbert Francklyn, James M. Waterbury, Erskine Hewitt, the Misses Van Rensselaer, Mr. and Mrs. John Hadden, jr., Miss Pomeroy, Charles Robinson, Mr. and Mrs. Robert Cornell, Mr. and Mrs. James H. Beekman, James W. Appleton, E. H. Bulkley, Mr. and Mrs. H. Van Rensselaer Kennedy, Mr. and Mrs. A. Lanfear Norrie, Alfred N. Beadleston, Philip Lydig, Peter Moller, Miss Moller, Theodore Frelinghuysen, De Forest Grant, Richard W. G. Welling, ex-Senator Thomas C. Dunham, Duncan Cameron, James W. Gerard, jr., George Work, Mr. and Mrs. Joseph Larocque, jr., and Mr. and Mrs. James Lorillard Kernochan.

THE CHOICE OF THE JUDGES.

The list of first prizes awarded in the different classes by the judges is as follows:

Mastiffs—Open class dogs, Dr. C. A. Lougast's Black Prince Brampton; challenge class dogs, Dr. C. A. Lougast's Rob L.; open class, bitches, Dr. C. A. Lougast's Miss Constable; challenge bitches, Dr. C. A. Lougast's Lady Diana.

Bloodhounds—Open class dogs, J. L. Winchell's Jason; challenge dogs, Dr. C. A. Lougast's Simon de Sudbury; open class bitches, Dr. C. A. Lougast's Stately Girl; challenge bitches, J. L. Winchell's She.

Collies—Dog puppies, J. Pierpont Morgan's Masterpiece; dogs, novice, J. Pierpont Morgan's Masterpiece; dogs, juniors, under two years, J. Pierpont Morgan's Masterpiece; open class dogs, J. Pierpont Morgan's Masterpiece; challenge dogs, J. Pierpont Morgan's Rufford Ormonde; puppies, bitches, J. Pierpont Morgan's Hornpipe; novice bitches, J. Pierpont Morgan's Hornpipe; collies, juniors, under two years, bitches, J. Pierpont Morgan's Hornpipe; open class, bitches, J. Pierpont Morgan's Hornpipe; challenge bitches, J. P. Morgan's Cheriton Phyllis; smooth dogs and bitches, George Ferguson's Taffy II; old English sheep dogs, bobtail dogs, Ford & Robinson's Boxer III; old English sheep dogs, bobtail bitches, Ford & Robinson's Marvoss of Newport.

Greyhounds—Puppies, dogs and bitches, Charles M. Higgins's Viva; open class, dogs, L. C. Whiton's Nimrod; challenge dogs, Dr. J. H. Lyke's Southern Rhymes; open class, bitches, Charles M. Higgins's Stella; challenge bitches, L. C. Whiton's Charles Spinaway.

Russian wolfhounds—Puppies, dogs and bitches, Edward L. Kraus's Boris; open class, dogs, Weeks & Turner's Marksman; challenge class, dogs, George M. Keasbey's Optimist; open class, bitches, Joseph Kennedy's Kremina II; challenge class, bitches, Weeks & Turner's Lady Deitz.

St. Bernards—Rough-coated dog puppies, Richard Holl's Hector Marvel; novice dogs, rough-coated, Jacob F. Lutz's Colonel Strong; open class, rough-coated dogs, Thomas H. Shenbrooke's Sir Ethelwood; challenge class, rough-coated dogs, C. A. Pratt's Le Prince; rough-coated bitch