WATERS' DAMAGE GREAT

MISSISSIPPI FLOODS DESTROY MILLIONS IN CROPS.

NEW-YORK STATE VISITED BY HEAVY RAINS AND A CLOUDBURST.

Keokuk, Iowa, July 20.—Exploration of the flooded districts of the Mississippi River from Keokuk south, shows conditions beyond the appreciation or realization of any but those of long experience with the Father of Waters in its most destructive mood. The situation is growing worse hourly, and a great conflagration in a great city would not be more rapidly destructive of values. There is absolutely not the slightest chance of stopping this most costly flood in the history of the great river above St. Louis.

A correspondent of The Associated Press went all over the worst damaged area to-day in the steamer Silver Crescent, and found everywhere the greatest crops ever known under water deep enough to float a steamboat. People at the river cities give accounts of losses aggregating many millions of dollars. Hundreds of farmers who were rich ten days ago are now penniless and homeless.

Careful estimates gathered from the statements of best informed people indicate that the loss up to to-day is about $6,000,000, with every prospect of two or three millions additional by the rise above, which has not yet reached the lower stretches of the river. Most of this loss is on the Missouri side of the river, between Keokuk and Hannibal.

Passing the water lapped lumber yards of Keokuk, the mouth of the Des Moines River is nearly two miles wide. Normally, there are two mouths and an island delta, covered with farms, which are now under raging torrents. Alexandria was protected to the last by the Egyptian levee, the breaking of which would send four feet of water all over the town. Gregory is submerged, except the White Church, in which service was held to-day, the congregation from the country reaching the church by the railroad track, which is still above the flood in a waste of waters miles wide. Other towns and cities on the islands are beyond the danger line.

Immense fields are seen in a great lake, with the shore visible only through a glass, where the high bluffs bound the bottoms. Islands dotting the river at its normal stage have disappeared, except for the tops of trees or fringe of high shore willows slightly protruding, like a circular coral reef. Occasionally a house on piles or stilts is seen, but generally only roofs rise to mark the centre of farms of corn.

On the edge of the flood corn gradually rises on a slope, tassels, tops, ears and stalks appearing in order. In the midst of the present river the tracks of the St. Louis, Keokuk and Northwestern Railroad, normally on the Missouri shore, are now a few inches above the water and under it in some stretches. Shore lights for pilots are standing in the midst of a waste of waters, where steamboats can run over them. The river is five to ten miles wide, and another lake seventy miles long is added to the map.

All this territory was practically covered with corn a fortnight ago, estimated to make seventy-five to a hundred bushels to the acre. Previous estimates of the loss have been greatly increased by the prospective yield being found much greater than ever before, experts telling of many farms that were good for one hundred bushels to the acre before the flood. The loss is total. Experience is that if water for forty-eight hours covers four inches every stalk wet by the waves perishes from rotting roots.

The river is rising all the time, six inches during the day in the immense area of seven hundred square miles, and the worst is to come by the extension of the flooded area when the water shall pass the levees, which it is now topping.

The chief flood thus far is on the Missouri side, from Keokuk to Louisiana, with Canton and West Quincy as centres of the country most damaged. On the Illinois side are three continuous levees for forty miles, from Warsaw to Quincy, above the water, which are thus far safe, but farmers are afraid of crevasses from muskrat holes, and every rod of the redoubt is watched day and night.

The breaking of these levees would flood one hundred and seventy-five square miles in Illinois and destroy $2,000,000 to $3,000,000 worth of corn. The levees below Quincy are in the same situation, except that they are lower and less firm. Opposite Quincy, in Missouri, is still another centre of special devastation which is appalling. North twelve miles, to Lagrange, and south to Holton, large prairies are well under water, reaching from the Illinois bluffs to the Missouri bluffs, at least ten miles. Levees hastily thrown around farms are disappearing in a fierce current rushing from above through the draw of the Burlington bridge, carrying everything before it. Lone Tree Prairie, ten miles square, is deserted, the population having fled to Quincy and the bluffs on the Missouri side, from which they watch the complete destruction. Fabius River, fifteen miles above Hannibal, is high, and furnishes a route for the Mississippi to flank the levee, as the Fox River does forty miles up the Mississippi. This flanking movement makes even the highest Missouri levees ineffective. Around La Motte, Silverton, Busch Station, Clemens and Ashburn, north of Hannibal, there is more wheat than at other places, and all in the shock is washed away. The chief crop there is corn, however, and there is the same ruin as at other places.

In the vicinity of Quincy and Hannibal there is much unnecessary loss on account of the peculiar conditions of the flood. A smaller flood began to subside, when warnings from the Keokuk weather bureau observer were received and were unheeded, as being after the fact, when actually it was before the new and greater flood.

DANGER FROM THE ILLINOIS.

RIVER IS STILL RISING AND IS NEAR THE RECORD MARK.

Peoria, Ill., July 20.—The Illinois River to-night stands in imminent danger of causing thousands of dollars' worth of damage to buildings and manufactories in Peoria. The damage already caused along the lowlands by the floods will be but a drop in the bucket compared with the loss if the water shall rise one foot higher. Rivermen say there is no possibility of the water receding in the next thirty-six hours.

To-day the river stood 20.5 feet above low water mark, and it is rising at the rate of half an inch an hour. Should it continue at that rate until tomorrow noon it will have passed the high water mark for this river, which is 21.3, reached in the flood of 1892.

WIND TURNS FARMHOUSE OVER.

EIGHTEEN PERSONS ARE IN IT—A WOMAN AND FOUR CHILDREN INJURED.

Vineland, N. J., July 20 (Special).—A terrific wind and electric storm passed over this section this afternoon doing great damage. At New-Italy, near Vineland, a cyclone struck the farmhouse of A. Pocini, carrying it several yards and turning it upside down with the roof resting on the ground. Eighteen persons, some of whom were neighbors, were in the house. Mrs. Pocini and four children sustained injuries necessitating the summoning of physicians.

The wind storm devastated fruit orchards and laid low cornfields. The path of the storm was half a mile wide. It passed with its greatest force a little south of Vineland, travelling from southwest to northeast.

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MANY DEAD AT BALTIMORE

NINE OF VICTIMS OF A WHIRLWIND DROWNED.

HEAVY DAMAGE TO PROPERTY IN RESIDENCE SECTION OF THE CITY—LOSS TO SHIPPING SMALL.

Baltimore, July 20.—A fierce storm, characterized by a wind of extraordinary velocity, thunder, vivid lightning and a heavy rain, suddenly burst upon Baltimore at 1:30 p. m. to-day, coming from the southwest, with the net result that eleven persons lost their lives, hundreds of houses were unroofed, trees in the public parks and streets were torn up by the roots, many buildings were damaged and several people were injured. The storm exhausted its fury in less than fifteen minutes. The damage done in the business part of the city was comparatively slight, being confined to the blowing down of signs and injuries to roofs. It was in the residence parts of the city, along the river front and in the harbor where the wind spent its violence.

Of those who perished nine were drowned in the harbor from open boats, one was killed by a falling tree, and one by a live wire. The following is a list of the killed:

DROWNED IN THE HARBOR.

ROY BATEMAN, twelve years old.
JOSEPH CAIN, ten years old.
JOHN CAIN, six years old.
THOMAS CARROLL, twenty-one years old.
HARRY M'CORMICK, nineteen years old.
Mrs. MARY SCHULER, twenty-eight years old.
HARRY S. SCHULER, ten months old.
OLIVE SCHULER, four years old.
CHARLES SCHULER, seven years old.

KILLED BY FALLING TREE.

WILLIAM CORNISH (colored).

KILLED BY LIVE WIRE.

CHARLES SCHAEFER.

The first three victims on the above list were out in a rowboat on the river with three other companions. When the storm broke the boat was capsized, three being drowned and three being rescued by the tugboat Adna V. George. The boy killed by a live wire had, in company with two other boys, gone into a shed for protection when the shed blew down, and a live wire fell on one of them, resulting in his death.

SAW WIFE AND CHILDREN DROWNED.

The drowning of Mrs. Schuler and her children was the most pathetic incident of the hurricane. Michael Schuler, with his wife and three children, accompanied by his brother-in-law, Joseph Cooper and his wife, had gone out into the harbor for a sail in a 30-foot boat. When the storm came Schuler and Cooper took in sail. Schuler sent his wife and children into the little cabin, and he stood at the tiller to keep the vessel's head to the wind. A sudden gust of wind threw the boom of the vessel around, knocked Schuler down, and pinned him to the deck. Another gust capsized the boat, releasing Schuler, who with Cooper and his wife were thrown into the water, leaving Mrs. Schuler and her children pinned in the cabin. Cooper saved himself and his wife by hanging to the bottom of the overturned boat, and Schuler saved himself in the same way, after making frantic efforts to get at his imprisoned wife and children. A crew from the schooner Edward H. Hunt rescued Schuler and Cooper and his wife and towed the capsized vessel to the wharf, where it was righted and the dead bodies of Mrs. Schuler and her three children were taken from the cabin.

Thomas Carroll, with four other young men, was out in the harbor in a rowboat, which was capsized. Carroll was drowned, while his four companions clung to the rudder of the Merchant and Miners' steamship Chatham, and from this perilous position they were rescued by the tug Mary.

A colored camp meeting was in progress in Paradise Grove, near Powhatan, on the Liberty Road. The congregation had just been dismissed when the storm broke. A huge oak tree fell upon the tent in which the services had been held. Several of the worshippers were caught beneath it as it fell. The tree had to be sawed into pieces before the imprisoned men and women could be released. William Cornish was crushed to death by the falling tree. The others were not seriously injured.

A CHURCH BADLY DAMAGED.

A hole several feet in diameter was blown in the wall of St. Mary's Star of the Sea Roman Catholic Church, in South Baltimore. A portion of the stone cornice weighing more than a ton fell to the street. Fortunately, no one was injured by the falling stone and brick. The damage to the church is estimated at $7,000.

While the storm was at its height, a boat's crew from the German steamer Breslau, at anchor in the harbor, picked up two men from a boat which had been capsized off Wolf-st.

At the foot of Concord-st. the Merchants and Miners' Transportation Company's warehouse was unroofed, with small damage to the building, but the rain poured in on the valuable cargo stored there, doing a damage which is estimated at from $100,000 to $300,000.

The gas reservoir in South Baltimore, containing about three hundred thousand feet of gas, was blown over, the gas exploding, without injuring any one, the damage being placed at $15,000.

The damage to the shipping in the harbor was general, but not of a serious nature, including such as the ripping of sails and the loss of masts and spars.

The Weather Bureau here reports that it was more in the nature of a whirlwind than a tornado. The wind blew at the rate of sixty-four miles an hour, and the rainfall was 56.100 of an inch. The first indication of the storm was apparent at 1:25 p. m., and the sun reappeared at 1:45. Reports from outlying districts are meagre, but so far as known the storm was confined to Baltimore and suburbs.

TWO MEN DROWNED AT TOLCHESTER.

Tolchester, Md., July 20.—James B. Post, twenty years old, and Theodore C. Parker, twenty-one years old, of Baltimore, who came here to-day on an excursion, were drowned this afternoon. They, with four companions, were rowing in the bay. A wind squall overturned the boat. The other occupants of the little craft clung to it until rescued.

A HEAVY DOWNPOUR OF RAIN

MANY PEOPLE DRENCHED BECAUSE OF SUDDEN THUNDERSTORM.

A heavy thunderstorm struck this city early last evening. Thousands of people in the streets were saturated with the rain.

The wind began to freshen early, and the temperature to fall. At 4:30 p. m. the thermometer was at 85, while 6 o'clock found it down to 68, a break of seventeen degrees, which was intensely welcome to those who could not leave the city. With the fall in temperature rose the wind. At 8:37 o'clock was heard the first peal of thunder, a warning of the rain, which fell in bucketfuls eleven minutes later. People could see it raining like a cloudburst a block away, and as they ran for shelter they were drenched in a few seconds by the downpour. Their departure was like a retreat of panic stricken troops. The entrance at the Manhattan end of the bridge was jammed with refugees.

As soon as the storm came those in open cars pulled down the shades, but these were made wholly ineffective by the fierce wind. They were torn and blown aside, letting in the rain. Many women in shirt waists were drenched.

The wind rose to thirty-six miles an hour at 8:47 o'clock, and the temperature fell 9 degrees in fifteen minutes. The rainfall measured 0.37 of an inch, in ten minutes, but after slowing up 0.11 inch more fell.

NO HEED TO DROWNING MEN.

GRAVE CHARGE AGAINST CREW OF A TUG—MAN SHOOTS FRIEND IN BOAT, OVERPOWERED BY ANOTHER.

DRAWN UNDER A TUG.

CHARGE THAT CREW SAW VICTIMS SINK BUT OFFERED NO AID.

Two men were drowned while boating on the Harlem River yesterday afternoon, and grave charges have been made by a third member of the party, who escaped with his life, against the captain and crew of the tugboat Mattie D., of the Dailey Towing Company, for failing to go to the rescue of the drowning men.

Thomas McNulty, thirty-two years old, a doorman at Carnegie Music Hall, of No. 413 West Fifty-third-st., and Joseph Mellor, thirty-four years old, a porter, of No. 211 East Seventy-fourth-st., were the two men who lost their lives, while Joseph Merrill, twenty-six years old, a porter, of No. 211 East Seventy-fourth-st., was the one who escaped.

According to the story told by Merrill, he and his two companions hired a boat at Fordham Heights at 10 p. m. on Saturday, in which to go fishing. The boat had a round bottom. After rowing up the river the men anchored under the bridge spanning the Harlem Ship Canal. There they cast their lines and fished all night and morning.

OFFERED TO GIVE THEM A LIFT.

About 3 p. m. yesterday they decided that it was time to start for home. The tide was running out and the rowing was difficult. Not much headway had been made against the tide when the Mattie D. hove in sight. She was steaming slowly, picking her way among the numerous fishing craft that were anchored in the stream.

"Can you give us a drink of ice water?" Merrill says one of his companions asked the captain of the tug, "It's hot work rowing."

"I'll give you a lift," the captain is reported to have replied. "Toss me your line."

The painter of the rowboat was at once thrown to one of the members of the tug's crew, who made it fast to the stern of the tug. The tug's propellers started to kick up an eddy in which the frail rowboat swirled and careened in a manner greatly alarming to the men in her. At Two-hundred-and-seventeenth-st., the tug having got clear of the other craft which had impeded her progress, there was an extra burst of speed. Each revolution of her screws caused the heavily laden rowboat to rock more dangerously and bury her prow more deeply in the rollers.

MAN SWEPT OUT BY A WAVE.

Only a short distance had been covered in this manner when a wave swept Mellor from his seat into the river. As the boat was swept on, Merrill managed to grab his companion by the collar and attempted to pull him into the swamping boat.

The three men shouted a warning to the tug's captain, but, according to Merrill, not a bit of attention was paid to their calls. The speed of the tugboat was not diminished. In an attempt to drag Mellor back into the rowboat it was upset, and all three men, shouting frantically for help, were flung into the water.

So strong was the eddy caused by the fast speeding Mattie D. that McNulty and Mellor, both powerful swimmers, were drawn under the tug by the suction and did not again appear on the surface. Merrill managed to keep afloat until picked up by four boys who happened to be rowing near the scene of the accident.

SAYS CREW SAW THE ACCIDENT.

The Mattie D.'s crew, according to Merrill, made no effort to give any aid to the drowning men, but continued on her course, notwithstanding that the captain and crew of the tug had witnessed the accident. It is alleged that the tug dragged the overturned rowboat at her stern for about eight city blocks, and then cut it adrift without slackening her speed.

After the accident members of the Atalanta Boat Club, whose house is near the scene of the accident, dived repeatedly in an effort to recover the bodies of the two men, but without success. At 6 p. m. the police of the Kingsbridge station started to drag the river for the bodies.

Inquiry at the office of the Dailey Towing Company's office revealed the fact that the Mattie D. was commanded by Captain Wilson. No word of the accident had been received there up to a late hour.

FELLED HIM WITH AN OAR.

MAN'S COMPANIONS ON FISHING TRIP THINK HE WENT INSANE.

Joseph Powers, twenty-two years of age, of No. 111 Huron-st., Brooklyn, is supposed to have gone suddenly insane yesterday while fishing with two friends in a boat off Whitestone. This is the only way in which his companions can account for his shooting one of them and firing at the other before being overpowered. His companions were Edward Lee, of No. 362 South Fifth-st., and Charles Beecher, of No. 112 Noble-st., Brooklyn. They said the three had been out all the morning fishing, when about noon, without any apparent reason, Powers drew a revolver and began shooting. The men declare that there was no quarrel in the boat, nor any trouble at any time which could lead up to the act. Powers hit Lee three times. The first bullet struck him in the centre of the forehead, but flattened against the bone without penetrating, and was later extracted. Another lodged in his right arm, and the third in his right shoulder.

Powers then turned the revolver at Beecher and had fired one shot, which went wild, when Beecher knocked the weapon from his hand with an oar, and then felled Powers with the same weapon. Beecher rowed ashore and Detective Creamer, who had been on the beach and heard the shots, took charge of the case. Dr. Watts, of College Point, was called and extracted the bullet in Lee's forehead and that in his shoulder, but could not find the one in the arm. Lee insisted on going home. Powers was locked up. He will be arraigned this morning.

DIVES INTO TWO FEET OF WATER.

BOY ALMOST COMPLETELY PARALYZED—A THOUSAND PERSONS SEE ACCIDENT.

Rather than refuse a dare, Joseph Quirk, fifteen years old, an employe of the Hodgman Rubber Company, of Tuckahoe, dived fifteen feet into Long Island Sound at Oakland Beach yesterday afternoon, landing in two feet of water. His head struck bottom and some of his vertebrae were fractured. Nearly a thousand persons saw the lad take the dive. He was carried to the Westchester County Wheelmen's cottage, where a score of persons worked over him for an hour until he regained consciousness.

The boy's sister, Elsie, witnessed the accident. When she learned that her brother would probably die, she rushed about the beach pleading for some one to go for a priest, and then lapsed into hysterics. A large crowd surrounded the cottage, and the wheelmen, led by Charles Sprang, of Mount Vernon, formed a picket line to keep them from surrounding the injured bather. He was taken to the Women's Hospital in Port Chester. His condition is critical, as almost his entire body is paralyzed.

DENIES SETTLEMENT OF CONTEST.

MISS BIGGAR'S LAWYER SAYS SHE HAS NOT JOINED IN NEGOTIATIONS OVER H. M. BENNETT'S ESTATE.

Charles C. Hendricks, of Bayonne, counsel for Miss Laura Biggar, the actress, said last night that neither he nor Miss Biggar had anything to do with the reported settlement of the estate of Henry M. Bennett. The contest against the admission of the will to probate entered by the relatives of Mr. Bennett has been reported withdrawn. Mr. Hendricks said:

"Neither Miss Biggar nor myself was at Long Branch on Friday when, it is said, the contest was withdrawn. We were not represented. We entered into no negotiations for a settlement or compromise and our case stands the same as it did. We have no intention of accepting any settlement of the estate other than that which gives Miss Biggar every cent to which she is entitled."

DIED TO SAVE HIS DOG.

Baltimore, July 20.—Daniel Furney, fifty-eight years old, dashed in front of a rapidly moving Philadelphia, Wilmington and Baltimore train at the Lafayette-ave. crossing to-day, to rescue his pet fox terrier, which was on the track. He saved the dog, but was himself run down and cut to pieces.

CLOUDBURST KILLS FOUR.

WALL OF WATER CARRIES MILL AND FAMILY OVER A HIGH BLUFF.

Binghamton, N. Y., July 20.—The heavy rains that have prevailed in this section for the last few days reached a climax last night, when three separate cloudbursts occurred within the limits of Broome County alone, and several in the territory to the northward, breaking mill dams, washing out railroad tracks and highway bridges, and doing much minor damage as well as delaying trains. As a result of the water's mad work, four are killed and two are seriously injured, and $200,000 property damage has been done.

THE DEAD.

COOK, James, drowned at Afton, Chenango County.
COOK, Mrs. James, wife of above.
Six-month-old child of Mr. and Mrs. Cook.
RYAN, Michael J., of this city, killed in washout at Harpursville, Broome County, on Delaware and Hudson Railroad.

SERIOUSLY INJURED.

FARRAN, Edward, of this city.
MARSH, Willis E., of this city.

At 8:30 o'clock Saturday evening a cloudburst occurred in the town of Coventry, on the watershed drained by Bump Creek. The downpour soon sent this creek out of bounds. The milldam of I. W. Seeley's mill, two miles west of Afton, went out, carrying with it a great quantity of lath, sawlogs and sawed timber to the Chenango River, two miles below.

The water from the liberated millpond rushed down the narrow valley in a wall ten feet deep. The Taft milldam and an old furniture factory, located about a mile above Afton, stood on the edge of a bluff, with a deep ravine below. When the water reached this point neighbors heard the Cook family, who lived in the upper part of the furniture factory, scream. When they arrived the water was ten feet deep in the yard. Just as they arrived the milldam, the building and the family were washed over the bluff. The building and its contents were literally ground to pieces in the raging water. The bodies of the Cook family were found to-day a mile below the scene of the flood.

The injured mentioned in the list above were on train No. 91 of the Delaware and Hudson Railroad, which ran into a large washout two miles this side of Harpursville about 11 p. m. Saturday. The train, a heavy freight, rolled down a thirty foot embankment.

At Oxford, Chenango County, another cloudburst occurred, and the village is reported much damaged, but no lives are lost.

MOHAWK LOWLANDS SUFFER.

Utica, N. Y., July 20.—Heavy rain during the last forty-eight hours has again overflowed the Mohawk River and the lowlands. It is believed that the oat, hay and corn crops will be small. There is a noticeable shrinkage in the flow of milk because of wet pastures.

FLOODS UP THE STATE.

CROPS DESTROYED, STREETS FLOODED AND TRAINS DELAYED.

[BY TELEGRAPH TO THE TRIBUNE.]

Cortlandt Depot, N. Y., July 20.—A flood nearly equalling that of March was caused here this afternoon by the heavy downpour of rain. Streams are over their banks and the river has risen nearly four feet. Since noon washouts are reported on railroads and trains are delayed. The damage to crops will be great, as many fields in the low lands are under water and hills are badly washed.

Streets are flooded and cellars are full of water in the northwest section of the city, where Dry Creek has overflowed its banks, and boys are rowing boats in the streets.

RAIN IN SARATOGA.

Saratoga, N. Y., July 20.—Rain is falling in sheets here to-night. The fall began yesterday at noon and has been continuous since. This is the heaviest rainfall of the summer.

WORST JULY STORM KNOWN.

Farmer, N. Y., July 20.—The most disastrous flood that has visited this portion of Seneca County occurred this afternoon. The rain began last night, but the heavy downpour came between 2 and 3:30 this afternoon, washing everything in the path of the torrent it created. Wheat in the shock, hay on the ground once cocked up, gardens, roads and in some places bridges, are washed out. Torbet's and Usher's creeks, which cross Main-st. in this village, were over a foot deep on the roadway, fifty to seventy-five yards wide. At the Lehigh Valley station on level ground the ballasting was washed from under the track in several places. The damage to the town of Covert will amount to thousands of dollars. It was the worst July storm ever experienced here.

FIRE IN ROEBLING PLANT.

THE CENTRAL AND OLDER PART AT TRENTON DESTROYED—LOSS $100,000.

[BY TELEGRAPH TO THE TRIBUNE.]

Trenton, N. J., July 20.—Fire to-night destroyed the central part of the John A. Roebling Sons rolling mills, involving a loss roughly estimated at $100,000. The braiding department, the tempering shop, and the galvanizing shop were completely destroyed, and part of the insulated wire department was also burned. The flames were discovered shortly after 10 o'clock, and immediately upon the arrival of Chief Allen every fire engine in the city was called out, the department co-operating with a private fire organization maintained by the Roeblings.

The fire covered an area of nearly an acre, in the oldest part of the Roebling plant, and for a time seriously threatened the larger and more modern buildings, which surround the burned section. The flames were under control before midnight, but the fire burned fiercely until a much later hour. About two hundred hands will be thrown out of employment. The fire is supposed to have started from chemicals employed in the insulating department and stored in sheds. None of the Roeblings were in the city. Charles G. Roebling is at Shelter Island, and his son, Karl G., is at Pocono Mountain. The loss is covered by insurance.

JOHN W. MACKAY DEAD.

Continued from first page.

Sierras into Nevada. He made his first paying investment there at Gold Hill. Then he carefully looked over the whole of the famous Comstock lode, and came to the conclusion that it held inestimable riches. He began his operations at the northern end, sinking a shaft at Union Ground. But lack of means hampered him, and he was forced to seek a partner who would assist him. In this emergency he turned to a couple of young men who had migrated to California with him and had been making money out of a grocery and liquor shop in San Francisco, and then greatly increased their wealth by speculating in mining stocks. Their names were James C. Flood and William S. O'Brien. Indeed, they were already owners of much of the Comstock lode, but did not realize its value, and, not being practical miners, did not know how to go about developing their property. They were glad, therefore, to join forces with Mackay, and to take into the firm also one J. M. Walker, a practical miner. Thus these four entered into partnership in 1864, doubtless with great expectations, which were doomed to be dwarfed by the side of their actual achievements.

They began with the Hale and Norcross mine; and in the three years 1865, 1866 and 1867 took out so much ore that their net profits were more than $1,000,000. Then Mr. Walker withdrew from the firm; thinking, perhaps, "to let well enough alone." If so, he made a sad mistake. His place was taken by James G. Fair, who had been employed by the firm as superintendent of Hale and Norcross, and the work went on. Urged by Mr. Mackay, the firm bought at low prices a number of claims adjacent to theirs, until they had in their hands nearly the whole Comstock lode, which they now called the Consolidated Virginia. At first this extension of interests seemed a mistake. The new mines did not pay. The rest of the mining world laughed at them and predicted their utter failure. Even Flood, O'Brien and Fair began to lost faith. But not so John Mackay. "It's all right. The ore is there," he said. "But we've got down 600 feet," they replied, "and haven't reached it yet." "Well, let's go down 6,000, then," was his undaunted answer. They did go down 1,160 feet and found nothing. Then they began to tunnel on the level. Then a great fire burned all their works, and half a million dollars had been spent with no returns.

And then they "struck it rich." Visitors to Virginia City used to tell of seeing vast piles of glittering silver heaped up like bricks or stone about the "Bonanza" mines, and they told truly. In four years the mines paid $75,000,000 in dividends on stock. The four partners each drew $150,000 a month. In six years the total output of gold and silver, chiefly silver, was more than $300,000,000. This changed the status of the precious metals in the markets of the world, and a new chapter of financial history had to be written. Mr. Mackay owned two-fifths of these wonderful mines, and his three partners one-fifth each. In 1879 Mr. O'Brien died, but the others remained together and sought new fields of activity, since the mines now began to show signs of exhaustion, though to this day some of them are worked with profit. The "Bonanza Kings," as the partners were called, founded the Bank of California with a paid up capital of $10,000,000. Then Mr. Fair, who had become a Senator of the United States, withdrew from the firm. Messrs. Mackay and Flood remained together and founded the Bank of Nevada. In 1887 that institution, through the speculations of one of its officers, became involved in a gigantic "wheat corner." The "corner" proved a disastrous failure. Flood was too ill to look after matters, and telegraphed to Mackay to come home from Europe at once. The latter did so. He went to the bank and examined its books. And he found that it was involved in the ruin to the extent of $23,000,000! "Well, old man," said he, with a smile, to Flood, "it looks as though we might have to go to work again!" The actual loss suffered by the bank was about $11,000,000. Mackay induced his old partner, Fair, to assist him and to assume the presidency of the bank, and so got safely through this trouble.

In 1884 Mr. Mackay formed a partnership with James Gordon Bennett for the construction of some new Atlantic cable lines. The result was the laying of two cables, now known as the lines of the Commercial Cable Company. In 1885 Mr. Mackay was urged to accept a seat in the United States Senate for Nevada, but declined. For some years he has spent much time in Europe, but has always maintained a home and an office in this city. He has given of his wealth with a generous hand to numerous benevolent institutions.

Mr. Mackay was married in 1867 to a daughter of Colonel Daniel C. Hungerford, of this city, and his wife has for years been a conspicuous member of fashionable society in both America and Europe. At her mansions in London and Paris she has given many magnificent entertainments, and has also been a generous patron of literature and art, and of benevolent works.

Two sons were born to Mr. and Mrs. Mackay, John W. Mackay, jr., and Clarence H. Mackay. John W. Mackay, jr., died in 1895, as the result of an accident, being thrown from his horse near Paris. His body was brought to this country by his father, mother and brother on the steamship La Touraine, reaching this country February 2, 1896. The burial was in Greenwood Cemetery. His estate was valued at $650,000.

At the time of her marriage with Mr. Mackay, Mrs. Mackay was the widow of Dr. Bryant, by whom she had a daughter, who, after her mother's second marriage, was known as Miss Mackay. While living in Paris the young woman was the recipient of extraordinary attention, and her hand was sought in marriage by many distinguished men. Among them were Prince Philippe de Berben, of Braganza, and the Marquis de Vol Carlos, the latter's proposal being made by his aunt, ex-Queen Isabella of Spain. Both were rejected, and on February 11, 1885, Miss Mackay, following the inclination of her heart, became the wife of Don Ferdinand Colonna, Prince of Galatro, a scion of one of the most famous Roman families. Mrs. Mackay's sister, formerly Miss Ada Hungerford, is also married to an Italian nobleman, Count Telfener.

Mr. Mackay was shot in the back by W. C. Rippey on February 24 last. The shooting occurred at noon, in Lick Place, San Francisco, a little street just above Montgomery, running from Sutter to Post, in the rear of the Lick House. There are big iron gates at either end of the small street, but they are never closed. On each side is a footway just wide enough for one person to walk upon. Three or four persons were passing through Lick Place, or just entering it, when a pistol shot was heard, sounding between the high walls like the roar of a small cannon. Those who heard it looked quickly and saw through a little cloud of smoke a tall, well dressed man walking toward Sutter-st., at the end of the alley. One hand was behind his back under his coat. Behind him and following him was an older man, white haired and white bearded. In his hand was a short revolver, still smoking. He was working at it as though he wanted to fire again, and in a moment there was a second loud report.

By this time men were rushing into the alley from both ends. As the second shot was fired the victim, moving steadily, had passed into the middle of Lick Place, and between him and the pistol wielder was a delivery wagon, which made accurate aim impossible. The second bullet crashed through a window in a barber shop across the street, scattering the inmates in a panic. Then the man with the pistol, staggering into the street, turned the pistol upon himself and pressed the trigger. He whirled about as though he had been stricken with vertigo and fell in a senseless heap. His victim walked on, seemingly unconscious that he had been wounded, and at the corner turned and looked just in time to see his assailant's attempt at suicide. John Bonner, collector for a nursery which has an office in Lick Place, ran up to the man who was walking away. He did not know it was Mr. Mackay for some time. He asked if he had been shot, and Mr. Mackay replied that he didn't know. But presently he discovered blood oozing from a wound in his back, whereupon he got into Bonner's buggy and went first to a doctor's office and then to his rooms in the Palace Hotel. The doctors examined him and found an ugly bullet hole just to the right of the spinal column and about two inches beneath the shoulder blades. Mr. Mackay was in some pain and the excitement had slightly affected him, but his nerves were steady and he coolly requested the surgeons to find the bullet, and, if possible, take it out. With probes the missile was soon found between the sixth and seventh ribs. It was dangerously near the spinal cord. In fact, had the bullet struck one-twelfth of an inch to the right Mr. Mackay would hardly have needed a surgeon's attendance, or, if he had lived, he would have been hopelessly paralyzed. An operation was at once decided upon, and at 2:30 o'clock the ball was extracted. Mr. Mackay refused to take anæsthetics to deaden the pain, although informed that it would be an exceedingly painful operation.

Rippey, the assassin, seemed to have wounded himself even more seriously, so that his death was hourly expected. He was a man of seventy-four years, who had come from Cincinnati and had been an unsuccessful speculator in mining stocks. He had imagined Mr. Mackay to be responsible for his losses, and committed the crime as an act of personal vengeance. His self-inflicted wounds did not prove to be fatal, however, and he is still living, awaiting the penalty of his crime.

MR. MACKAY'S ONLY SON.

CLARENCE H. IS DEEPLY INTERESTED IN HIS FATHER'S ENTERPRISES.

John W. Mackay's son, Clarence Hungerford Mackay, who now becomes the head of the Mackay family, was born in San Francisco on April 17, 1874. He was educated at Vangirard College, Paris, France, and Beaumont College, Windsor, England, most of his early life being spent abroad. In 1894 he entered his father's office. Two years later he was elected president of the American Forcite Powder Manufacturing Company, a position which he filled for three years. He became a director of the Postal Telegraph Company and of the Commercial Cable Company on February 25, 1896, and on January 21, 1897, he was elected a vice-president of these companies.

In 1899 he organized the Commercial Cable Company of Cuba, but permission to lay a cable from the United States which should land on the shore of Cuba was refused him by General Alger, then Secretary of War. Mr. Mackay married Miss Katherine Alexandra Duer, daughter of Mr. and Mrs. William A. Duer, of this city, on May 17, 1898, and a daughter was born to them on February 5, 1900. Mr. Mackay has a splendid summer home at Roslyn, Long Island. He is a member of the Union, Knickerbocker, Meadow Brook, Westchester Country, Lawyers', New-York Yacht and Metropolitan clubs, of New-York, and the Pacific Union and Bohemian clubs, of San Francisco.

Mr. Mackay has for some years owned a large stable of thoroughbreds, and his colors have many times been carried to victory in important races on the big metropolitan tracks. His colors were first worn in a race some months after he bought Banastar for $11,000 at the auction sale in 1900 of the entire racing stable of the late W. H. Clark.

While in France he became identified with the trotting turf. In his stable were noted trotters. They won for him many important races, and it is said that his successes did much toward creating a demand for light harness horses on the Continent. In October, 1901, an attempt was made to swindle him at Lexington, Ky., by selling him a thoroughbred yearling colt on the result of a short trial. C. F. Hill, who is Mr. Mackay's trainer, went to the Kentucky Association track to see a yearling colt by Wagner work three-eighths, which it was said the colt would do in 36½ seconds. A well known racing man had the colt in charge, and the owners of the colt said they had received an option of $2,500 for him. Hill, in company with a number of men, saw the work, which was done in 36¼ seconds, the first eighth being covered in 11¼ seconds. The work clinched the sale, and Hill went away. Mr. Mackay was to forward to the sellers a check for about $8,000 for the colt.

On the following day word was sent to Mr. Mackay that the colt had been worked out a short three-eighths, and that the three-eighths pole had been moved 44 feet 3 inches. This message came from the owners of the colt, and they also sent word at the same time that they had withdrawn the colt from the market. The owners were in no way involved in the fake trial. The committee of thoroughbred breeders, which was appointed to investigate the matter, said that a well known trainer was guilty of moving the pole and of asking $5,500 more for the colt than the sum at which the owners priced him.

In the present racing season Mr. Mackay has been highly successful. In his stable are many good performers in public. Heno, the fleet footed three-year-old, and Mexican, of the younger class, are two of his best known horses. While Mr. Mackay was sailing out of the port on his way to England last week, Mexican carried his colors to victory in the Produce Stakes at Brighton. Mexican, who also won for him the Double Event and some other good races, is a bay colt by Mirthful and Llandrinio, and was purchased by him from John E. Madden for a big price. Mexican is eligible for the English Derby, and if he trains on, as is likely, it is expected that the "light blue, black sash," will be represented on Epsom Downs next June. Mr. Mackay also owns Aceful, another son of Mirthful; Kamara, Grand Opera and many other thoroughbreds.

Mr. Mackay's horses are well engaged in stake races, but, owing to the death of his father, his colors may not be seen again this year on the turf.

MR. MACKAY'S REALTY HOLDINGS.

John W. Mackay was not numbered among the great realty owners of this city. He was the president of the Commercial Cable Building Company, which owns the Commercial Cable Building, at No. 20 Broad-st. That company was capitalized at $1,000,000, and most of its shares are owned by Mr. Mackay and Jefferson M. Levy. It bought some months ago a parcel adjoining its building. Mr. Mackay also owned the Postal Telegraph Cable Building.

On August 15, 1899, Mr. Mackay bought Harbor Hills, near Roslyn, Long Island, for his daughter-in-law, Mrs. Clarence H. Mackay. Harbor Hills was at one time almost entirely owned by the Tabor estate. It comprises nearly six hundred acres, and includes a chain of wooded hills and several small farms at their base. It is said to be the highest point of land in Long Island.

DELAY OVER CANAL TREATY.

QUESTION OF CONTROL OF LAND SUBMITTED TO COLOMBIAN GOVERNMENT.

Washington, July 20.—Certain modifications which the State Department desires in the protocol governing the construction of the proposed Panama Canal before it assumes the shape of a treaty have been transmitted by Secretary Hay to Mr. Concha, the Colombian Minister here. These relate generally to questions of control and of sovereignty over the strip of land through which the canal, if the Panama route be finally determined upon, will be constructed. They are designed to bring the protocol more in harmony with the provisions of the Spooner amendment and to facilitate ratification by the Senate when the instrument reaches that body in the form of a treaty.

The Colombian legation officials do not feel that the instructions they now have are broad enough to authorize them to accept the modifications proposed by Secretary Hay without further consultation with the home government, and consequently the matter has been submitted by them to their government for further instructions. The aim of Minister Concha is to have the instrument in such shape that when it comes before the two houses of Congress of Colombia for action, it will receive favorable consideration by them.

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