New-York Tribune.

VOL. LXV...NO. 21,508. To-day, fair; light to fresh south to southwest winds. NEW-YORK, THURSDAY, OCTOBER 5, 1905.—SIXTEEN PAGES.— Copyright, 1905, by The Tribune Association. PRICE THREE CENTS.

BAIT TEMPTS HEARST.

NOW HE RECONSIDERS.

Expected to Accept Nomination from Committee To-day.

William R. Hearst, leader of the Municipal Ownership League, after refusing to accept a nomination for Mayor at the hands of his organization, attended its convention at the Grand Central Palace last night and took part in the work. He has practically reconsidered his decision, and it is understood that he will to-day inform the committee appointed by the convention to wait on him that he will accept a nomination for Mayor. The committee is composed of Judge Samuel Seabury, ex-Senator Ford, Martin J. Flaherty, Durbin Van Vleck, John A. Martin and William J. O'Gorman.

The city convention of the Municipal Ownership League was held in the Grand Central Palace. There were probably twenty-five hundred persons present when the meeting was called to order. The hall was decorated, and a band played lively airs.

Thomas F. Gilleran called the meeting to order. In his speech Mr. Gilleran said that the meeting had been called for the purpose of protesting against the unholy alliance in this city between the big corporations and the political machines of the Republican and Democratic parties. He said that many speakers, possibly candidates on the ticket yet to be selected, would speak. He then introduced J. G. Phelps Stokes as permanent chairman of the convention.

Mr. Stokes, in a sport speech, said that he was a newcomer in the movement. He declared that the future of New-York was undoubtedly critical. He added that the insurance revelations and the exposures of alliance between the corporations and the Republican and Democratic organizations had undermined the faith of the people in both parties, and that it was time for the citizens to interfere. He said that this was all the more necessary as an earnest attempt for fusion had failed. He was loudly cheered.

After the adoption of the resolutions, Clarence J. Shearn, who is Mr. Hearst's personal counsel, was introduced and made a rather long speech, attacking the corporations and their combination with the political machines. Mr. Shearn said that an iniquitous contract had been entered into last Wednesday in a downtown office, wherein Thomas F. Ryan had agreed to furnish $100,000 for campaign purposes, and that Benjamin B. Odell, the other party to the contract, had bartered away all chances for fusion, which the citizens of New-York wanted. The motive on Mr. Ryan's part was to continue in power a complacent city government, which would have the giving away of municipal franchises worth many millions, and, further, to check the rising tide of municipal ownership.

LOUD SHOUTS FOR HEARST.

Mr. Shearn appealed to the audience to defeat Mr. Ryan's object, and said that if the voters placed in the Mayor's chair the choice of the mass meeting, it would be prevented. The name of William R. Hearst was loudly shouted when the speaker referred to the choice of the meeting for Mayor.

"Who is most interested in the re-election of Mayor McClellan?" demanded the speaker of the crowd.

"Murphy—Murphy," answered the audience.

"Yes, Murphy first, last and always—that he may enrich himself through private contracts."

Then the speaker mentioned McCarren's name and the crowd hooted. Mr. Shearn then said McClellan's election would greatly please the Gas Trust, Belmont and the traction interests generally.

Secretary Ihmsen at this juncture read a letter from Dr. Parkhurst.

Former Senator John Ford commenced by saying that the city was boss ridden; Odell and Murphy posed only as bosses, and did business only as bosses.

The speaker then discussed the franchises to be given away during the next few years, and he placed their value at $1,000,000,000.

Mr. Ford was interrupted by the entrance of William R. Hearst. The crowd stood up and loudly cheered him.

When Mr. Hearst mounted the platform, for seven minutes the big crowd cheered and waved flags. Men, and even women, climbed upon their chairs and shouted. Through it all Mr. Hearst stood smiling, until he saw that no effort of his could stop the noise. Then he seated himself by the side of Chairman Stokes and waited for the crowd to shout itself out.

MR. HEARST'S SPEECH.

Mr. Hearst then said, in part:

My friends, one of our greatest national heroes, one of our noblest and best men, has said that our government is a government of the people, by the people and for the people. It was true in his time; it was true when Jefferson and the Fathers framed the government. It was true when Washington fought and established the government; it was true when Lincoln maintained the government, but is it true to-day? Is there a government in this city for the people?

You are the people, and what has it done for you? It has taken your public property, the values of which you have created by your common effort, by your united industry, enterprise and intelligence, and it has made them a gift to "grafters."

It has taken your public franchises, your representatives have taken your public franchises and given them away. Perhaps I should say they have sold them, but not for your benefit. They got the money, but you did not get it. That is the way your public representatives have shown their concern for the people.

If you left your private house with your private servant, and came back and found that he had taken the pictures off the walls and the carpets off the floors, and the chairs and the tables, what would you do? If he had said that he had given them away for your special interest, what would you say? You would say, "You have not; you have sold them for your private profit. You are as good as a thief." And you would put him in jail.

And, good friends, that is what you ought to say, and that is what you ought to do, to the public servants that despoil the whole people.

That is the government for the people in New-York to-day. And have we left any government for the people? You have your votes and the privilege of casting them, but for whom? For Mr. Murphy's puppet or for Mr. Odell's puppet? If you want gas that will burn and not merely poison, you can vote for Mr. Murphy's puppet, and you won't get it. And if you want the reduction in your extortionate bills you can vote for Mr. Odell's puppet, and not get it. If you want decent treatment for your heroic firemen, your brave police, your conscientious clerks, your hard working street cleaners, you can vote for Mr. Murphy's man, and you won't get it. If you want to retain the small proportion of your public property that still remains unstolen you can vote for Mr. Odell's man or Mr. Murphy's man, and you won't get that. And remember this, that if you vote for Mr. Murphy's man or Mr. Odell's man you are voting for Mr. Ryan's man—Mr. Ryan, the gas man, the electric man, the transit man, the controller of that highly moral corporation—the Equitable Life Assurance Company.

Gentlemen, the corporations gave $50,000 here and $50,000 there, a million in all, and they name the candidate and you vote for this bought candidate or that bought candidate as an example of government by the people.

Gentlemen, I do not come here to flatter the voters of New-York. You know what kind of a government you have. Do you know who I think is at fault. I do not believe the corporations are at fault. I do not believe that Mr. Murphy or Mr. Odell or Mr. Murphy's man or Mr. Odell's man is at fault—I am afraid that you are at fault. You are a sleeping majority. Wake up! Nominate honest and independent men, men like Judge Seabury or Senator Ford, who, I am sure, will lead you to victory and restore this city to a government of the people, by the people and for the people.

A second demonstration greeted Mr. Hearst's efforts, in the midst of which a little man with a black mustache ran down the centre aisle and shouted to the chair:

"Mr. Chairman, I move that we nominate William R. Hearst to lead us to victory."

A hundred voices seconded this. The man making the nomination said he was Simon G. Levy, but refused his address. He was, he said, a lawyer, a member of the Citizens Union.

Senator Ford seconded the nomination of Mr. Hearst, as did a young man who said he represented the 21st Assembly District of Brooklyn and many others.

Chairman Stokes succeeded in shutting off a new crop of seconds, put the motion and declared it carried. The meeting then adjourned. The committee was appointed later.

Through express service between New-York and Portland will be extended, leaving New-York, eastbound, at 8:02 p. m., daily, except Sunday, until and including October 22.—Advt.

REALIGNING THE POWERS.

Russo-German Treaty Prophesied—British Move Toward Russia.

Paris, Oct. 4.—Chancelleries here and through Europe are taking the keenest interest in the possible and even probable formation of a new European alliance consequent upon the termination of the war and the conclusion of a closer Anglo-Japanese alliance. This has advanced beyond discussion in the newspapers, and has already reached the stage of discreet diplomatic soundings.

The various proposed realignments of European powers are divided into three main movements—first, British inclination toward an accord with Russia; second, a German-Russian movement for an alliance offsetting the Anglo-Japanese alliance; and, third, Russo-German overtures to induce France to join the latter combination.

Great Britain's desire for closer relations with Russia has brought about the distinct diplomatic suggestion that Great Britain is ready to give fuller recognition to Russia's privileged position in Southern Turkey, notably at Constantinople and along the Bosporus. Russia's ambitions in that direction have heretofore encountered strong opposition in England.

The view in French official quarters is distinctly favorable to an Anglo-Russian understanding. It was one of the projects of M. Delcassé when Foreign Minister to have King Edward visit Emperor Nicholas as a means to promote reconciliation between Russia and Great Britain. Since the retirement of M. Delcassé this project has been in abeyance, but the officials continue favorable to an Anglo-Russian agreement.

The proposed German-Russian alliance is favored by strong elements in both countries as a counterpoise to the Anglo-Japanese treaty. The "Temps" to-night prints an authorized interview with Prince von Bülow, the German Imperial Chancellor, at Baden-Baden, openly advocating a German-Russian agreement. The prince says:

It is natural and traditional that we should have the best relations with Russia. Why should France take umbrage? We do not take umbrage because of the Franco-Russian alliance. A system of pacific alliances would assure the equilibrium of Europe. The Franco-Italian rapprochement has not an anti-German character, nor should a Russo-German rapprochement have an anti-French character.

In regard to French participation in a Russo-German agreement, it can be definitely stated that France, before considering a new alignment of the powers, intends to await the final settlement of the controversy with regard to Morocco. Until Morocco's future is assured French bonds of sympathy will continue with Russia and Great Britain.

HAVEMEYERS IN PERIL.

Dynamite Explodes While They Were in Cripple Creek Mine.

[By Telegraph to The Tribune.]

Colorado Springs, Col., Oct. 4.—Five hundred feet underground in the great Portland mine at Cripple Creek, yesterday, H. O. Havemeyer stood within a few feet of death. That he and the other members of his party were not killed is considered a miracle, as an explosion of dynamite occurred in the very chamber of the mine they were inspecting.

W. B. Thomas, of Boston, who, with his family, is with the Havemeyer party, was the most seriously injured. He stood within five feet of the explosion, and the right side of his face was slightly burned. It was several minutes before he recovered from the shock.

Miss Adeline Havemeyer was badly cut by a flying piece of rock. Miss Electa Havemeyer, who was standing close to her, was knocked down by the shock. Miss Margaret Thomas and Horace Havemeyer were some distance from the explosion and escaped unhurt. The fact that Mr. Havemeyer and his wife were a few feet further away than Mr. Thomas saved them from a similar experience, and, as it was, both were severely shocked.

Some of the women fainted before the party reached the surface, and when the party returned to Colorado Springs last night they were still feeling the effects of their experience. The mine management, it is understood, has ordered an investigation. News of the accident was suppressed, and the miners were cautioned not to say a word about it.

IN CONVULSIONS IN BOX.

Pittsburg Woman Overcome by Morphine at Hippodrome Matinee.

Mrs. W. W. Woodruff, of No. 420 Dennison-ave., Pittsburg, was taken with convulsions at the matinee at the Hippodrome yesterday, due to an overdose of morphine pills, and except for the prompt work of Dr. W. E. Young, the Hippodrome physician, and Miss Bessie Kohnstann, the nurse attached to the theatre, it is said she might have died.

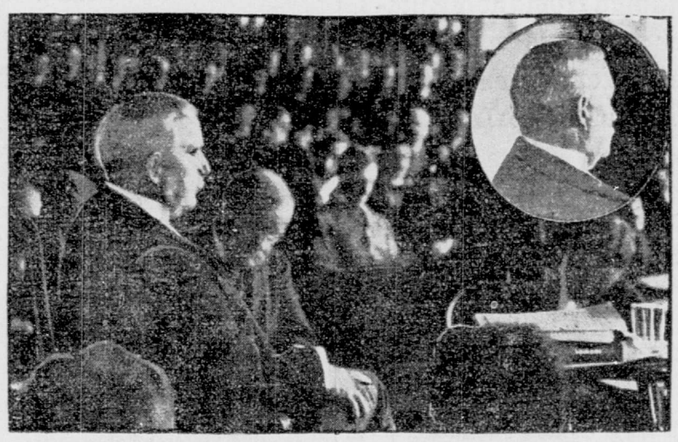
She was taken from the box as soon as the convulsions came on her and taken across 43d-st. to the little hospital maintained in case of accident to any of the acrobats in the show. There Dr. Young and the nurse worked over her until 6 o'clock, when she was taken to the Hotel Manhattan. Last evening she was so far improved that she expects to depart for Pittsburg this morning.

Mrs. Woodruff, who is the wife of a grocery broker, closed their summer place at Laurel Beach, Conn., on Tuesday and left there for New-York yesterday morning. Before starting she felt sick and sent her coachman to a druggist to purchase some one-eighth grain morphine pills. He bought 10 cents' worth, and she took three pills on the train. During the performance at the Hippodrome she says she "munched some more," how many is not known, but as there were six pills left in the box, and one can usually get twelve for 10 cents, it is supposed she took three-quarters of a grain of morphine in all.

Pittsburg, Oct. 4.—W. W. Woodruff, whose wife was taken ill at the Hippodrome in New-York last evening, is president of the Woodruff Merchandise Company, grain dealers, of this city. The family for many years have lived at Swissvale, Penn., but recently purchased a beautiful home in this city. This house has been closed since early in the summer, the family having taken a summer cottage at Laurel Beach, N. Y. The family is well known here, the Woodruffs being connected with the Nimicks, the iron manufacturers. None of the immediate members of the Woodruff family are in the city.

DEWEY'S "BRUT-CUVEE" CHAMPAGNE.

One bottle will convince you of its superiority. H. T. Dewey & Sons Co., 128 Fulton St., New York.—Advt.



PRESIDENT M'CALL OF THE NEW-YORK LIFE.
Testifying about legislative blackmail before the Armstrong Commission.

REFORMER A BANKRUPT.

OWES HALF A MILLION.

L. H. Jones, Formerly of Buffalo, Has Assets of $140.

Lodewick Holmes Jones, erstwhile reformer in Buffalo, filed a petition in bankruptcy here yesterday, with liabilities of $498,607, and assets of $140.

L. H. Jones, better known in Buffalo as "Loddy," or "Kodak" Jones, is still a subject of sorrowful comment in the Bison City on the part of ministers, saloonkeepers, tradespeople and his former friends.

Jones is a son of a wealthy lawyer, and from the days when he attended the Central High School of Buffalo he was marked for his nerve. After graduating from the high school Jones entered a law office and studied law. Shortly after he was admitted to the bar he sprang into prominence by posing as a reformer.

His pet hobby was the enforcement of the Raines law, and in obtaining evidence of violations of the law he photographed saloons where the violations were committed. He was beaten a number of times for this by irate saloonkeepers and also had his camera smashed, but he got much free advertising from the newspapers. He over-reached himself, however, when he took a photograph of a building that was owned by his own father, and his desire to enforce the Raines law abated immediately.

Jones then turned his attention to Sunday baseball playing and succeeded in stopping this sport on Sundays in Buffalo. In these efforts he had the support of the Rev. Dr. O. P. Gifford, pastor of the Delaware Avenue Baptist Church, one of the weolthiest churches in Buffalo. Jones seemed to prosper, but suddenly his relations with Dr. Gifford were severed, and about the same time he ceased all his reform efforts. To a friend, Jones confided that reforming had paid and had helped him to build up a big law practice.

The next heard of Jones was the announcement that he had married a wealthy Southern girl and had bought a gne home in Linwood-ave., one of the most fashionable sections of Buffalo. The lavishness with which the house was furnished for his bride, the opulence in which Jones lived, his retinue of servants and fine horses made many older Buffalo lawyers envious.

Jones hinted that he derived a big income from a theatre in which he was interested, but no one knew where Jones got his money until one day, several big drays were backed up to his fine house and the place was stripped of all its contents by the tradespeople, who had never been paid for the wares. A contractor, who had built a veranda on the house, and who had not quite finished the job, tore down the veranda and carted away the material.

Jones then disappeared from Buffalo, and, excepting those who had special cause to remember him, he was soon forgotten. The fact that he was here was not known in Buffalo, but that he is a bankrupt is not a surprise to Buffalonians.

The principal creditors are: Henry Altenbrand and twenty-eight others, doing business on August 3, 1903, as the New-York and New-England Underwriters at Lloyds, $20,000; A. B. Wolf and W. I. Clarke, of No. 80 William-st., $153,000; the Bank of Richmond, receiver of the Richmond Fire Insurance Company, Richmond, Va., $8,000; the Buffalo (N. Y.) Savings Bank, $105,000; the Third National Bank, of Buffalo, $6,300; the German-American Bank, of Buffalo, $28,000; the receiver of the Bank of Commerce, Buffalo, $34,700; Adelbert Moot, Buffalo, $16,000; the Seaman's Bank for Savings, at No. 70 Wall-st., $89,000.

The petitioner also owes for a number of household accounts, furnished him at Oyster Bay, in July last, all for small amounts. The major portion of the liabilities were incurred in Buffalo for living expenses, where, according to the petition, petitioner was interested in insurance, and in connection with which the expenses were incurred.

The assets consist of petitioner's office furniture, fixtures, law books and household effects. Philip P. Gardiner, of No. 32 Broadway, is the attorney for the petitioner.

BOOM JUDGE ASPINALL.

Brooklyn Republicans to Urge Him for Mayoralty Candidate.

President Halpin of the Republican County Committee said last night that the Republicans would name a strong ticket at the city convention to-morrow night, but he declined to indicate the names of the candidates for the three places.

Brooklyn Republicans started a boom for County Judge Joseph A. Aspinall, and it was said last night that his name would be pressed with vigor by the Brooklyn delegates unless it appears before to-morrow night that a candidate will be selected whose commanding availability will make it useless to consider any one else.

State Chairman Odell, President Halpin and Edward Lauterbach were in consultation yesterday, and last night Michael J. Dady was with Mr. Halpin at the Republican Club. Ex-Governor Odell said that he was not taking a particularly active part in local politics, and did not know what the city convention would do on Friday night at Carnegie Hall.

Following the conference at the Republican Club there was a good deal more talk of Judge Aspinall as the Republican candidate for Mayor. When Colonel Dady was asked about it he said:

"Judge Aspinall is a great favorite with Brooklyn Republicans. At the present outlook it seems likely that the Brooklyn men will urge his nomination. I cannot predict the outcome of the convention. Brooklyn does not dominate the convention. Mr. Aspinall is our candidate."

President Halpin, when asked about the Aspinall boom, said that the candidates would not be selected till convention night.

$200,000 THEFT AT PARIS.

Coins Intended for the Metropolitan Stolen from American.

Paris, Oct. 4.—The Rev. Jeremiah Zimmerman, of Syracuse, N. Y., the well known numismatist and Egyptologist, who is staying in Paris, on his way to the United States from Egypt, was to-day the victim of thieves, who stole the entire collection of ancient coins, medals and cameos obtained on his Egyptian tour. The collection was to go to the Metropolitan Museum of Art at New-York. The value of the collection is estimated at $200,000. An Englishman staying at the same hotel has been arrested on suspicion.

NOTHING QUITE EQUALS IT.

The Twentieth Century Limited, the 18-hour train between New-York and Chicago by the New-York Central Lines. Leaves New-York 3:30 p. m., arrives Chicago 8:30 next morning—a night's ride.—Advt.

F. J. BISCHOFF MISSING.

KEEPING OUT OF ASYLUM.

Wife Does Not Believe Him Insane—His Family Destitute.

The family of Franklin J. Bischoff, who was judged insane by a commission appointed by Justice Warren W. Foster three weeks ago, and ordered committed to the State Hospital for the Insane at Matteawan, are greatly worried over his disappearance in New-York just after the commitment was signed. They believe that he is in hiding in an effort to keep out of the asylum.

He is the son of the late Henry Bischoff, sr., who is best known to New-Yorkers as the founder of the Bischoff banking house, in Broadway, at Park Place. His elder brother is Judge Henry Bischoff, of the Supreme Court. His wife and two daughters, Marie and Sadie, are living on the outskirts of Harrison, N. Y.

Mrs. Bischoff said yesterday that her husband was last seen on September 19 at the office of their lawyer, I. Newton Williams, No. 31 Liberty-st. He was then trying to have the commitment to the asylum set aside. She received a letter from him last Friday. It was mailed in New-York, and told her not to worry, as he would keep out of the way until matters were cleared up. She says he is not at St. Mark's Hospital, where he was ill before the recent court proceedings.

The Tribune last night called up the authorities of the Matteawan Hospital for the Insane, to which Bischoff was committed, and asked if he had been received there. The reply was:

"We have no record of any prisoner named Franklin J. Bischoff at this asylum, and he certainly has not been here."

There is about to be a spirited legal contest over the settlement of the late Henry Bischoff's estate, which at the time of his death was supposed to be valued at a considerable amount. Justice Henry Bischoff, the executor, filed his first account with the Surrogate early in August of this year, and before the end of that month several of the heirs, members of the family of Franklin J. Bischoff, filed extended objections, demanding, among other things, the production of the books of the estate, that they might have expert accountants examine them.

Surrogate Thomas heard a motion made by Justice Bischoff's attorney to strike out the objections. He referred the case to ex-Judge Abraham R. Lawrence, of No. 135 Broadway, who will hear testimony in the case as referee. The hearing has been set for October 14.

Henry Bischoff, sr., whose estate thus comes into the courts, died on March 7, 1902. He was born in Baden, Germany, in 1827. He came to this country in 1847 and started an importing business, dealing in wines and fruits. A department devoted to money changing and remittance grew to such proportions that he abandoned the importing and devoted himself entirely to banking. At the time of his death he was a director of the Union Square Bank and a member of the Liederkranz and other German societies.

He left a long will, made in 1896 and offered for probate on March 14, 1902. The will was witnessed by such well known men as Hermann Bolte, William J. Becker, H. Adolph Winkopp and Louis B. Hasbrouck, and there was no contest. Justice Henry Bischoff became the executor.

PROVISIONS OF THE WILL.

The will made a bequest of his interest in the Bischoff banking house to his eldest son, the present justice. The residue of the estate, both real and personal, was to be converted into cash and divided into ten equal shares, of which Justice Bischoff was to receive two shares; two daughters living in Germany two shares each; a grandson in Germany one share; another grandson, Ernest Bischoff, of No. 559 West 142d-st., one share; two remaining shares to be placed in trust, the income to paid to Franklin J. Bischoff and his family for their support, the shares to be divided share and share alike between Mrs. Bischoff and her two daughters on his death.

Franklin J. Bischoff was a lawyer, with a considerable practice, when he was charged with converting certain funds intrusted to him as attorney to his own use. He was in a highly nervous condition, and it was believed that his mind was unbalanced. He was sent to Bloomingdale, and remained there nearly a year, when the authorities refused to hold him longer.

The proceedings leading up to the recent commitment of Franklin J. Bischoff began December 7, 1903, when James J. Jenny, of No. 225 West 37th-st., seventy years of age, a retired merchant, charged Bischoff with the larceny of $3,000. The complaint declares that Jenny gave Bischoff a check for that amount on the Amsterdam Bank to pay off a mortgage, and that the money was diverted to Bischoff's own use. Bischoff pleaded not guilty, and, it appearing that his sanity was questioned, Justice Warren W. Foster, of the General Sessions, on July 26, 1905, appointed as a commission to inquire into his mental condition John Ordway, Dr. Allan McLane Hamilton and William J. Carroll. On September 12 the commission reported as follows:

That Franklin J. Bischoff, from his early youth, has exhibited symptoms of an imperfect mental organization, giving rise to a progressive form of insanity known as paranoidal dementia præcox, and whose uninterrupted advance has been accompanied by fixed delusions of personal persecution extending over a period of many years. That in consequence of this condition of mental degeneracy his reasoning powers are so confused as to be incapable of distinguishing between right and wrong in estimating the true character and consequences of his action toward others, and that he is unable to conduct his defence or instruct his counsel in preparing it.

In signing the commitment, Judge Foster wrote:

I have carefully read the report of the commission and the evidence on which it is based. I confirm the report, and, deeming the defendant's discharge dangerous to the public safety, I commit him to the State Lunatic Asylum.

INTERVIEW WITH THE WIFE.

A Tribune reporter saw Mrs. Franklin J. Bischoff yesterday in her home, in Park Road, Harrison. She said:

They can never make me believe that my husband is insane, though I must say he has had troubles enough to make him so. For ten years it has been nothing but indictments and commissions and commitments. Before his father died we received an allowance of $100 a month, which enabled us to live in some sort of comfort.

Ever since his death we have been trying to have the estate settled, and to find out what amount is to be held in trust until my husband dies. Until then we should be paid the income. Afterward it goes to my daughters.

It was two years after Grandfather Bischoff's death that we received anything from the es-

Continued on fourth page.

SPENT $885,000 "FOR RESULTS"

John A. McCall Testifies to Five Years' Disbursements of New-York Life Through "Judge" Hamilton.

LATTER'S RETURNED CHECKS MISSING.

His Partner at Albany Says They Disappeared from Desk—Witness Declares Most Bills Are for Blackmail.

The following were the most important points developed in the testimony before the Legislative Insurance Investigating Committee yesterday:

1. That the New-York Life paid $885,000 to "Judge Andy" Hamilton, its legislative agent, in the last five years.

2. That $476,000 of this money was charged to "legal expenses," $235,000 to "yellow dog" funds and $134,000 covered a counsel fee to "Judge" Hamilton for one case.

3. That "Judge" Hamilton was understood by President McCall to use this money to stop hostile legislation by dealing with "the best fellow he could find to produce results," and no account was ever kept of this expenditure.

4. That according to President McCall three-quarters of the insurance legislation proposed in State legislatures in any session is to blackmail insurance companies, and that it is to fight this legislation that insurance companies employ legislative agents.

5. That in at least one case the New-York Life retained a legislative agent to fight federal legislation at Washington.

6. That President McCall of the New-York Life borrowed $75,000 of the Metropolitan Life, in which company he was a director, at a low rate of interest, and that his company loaned $50,000 to John R. Hegeman, president of the Metropolitan, at the same low rate.

7. That the $150,000 contributed by the New-York Life to the last three Republican campaign funds was subscribed without any promise of quid pro quo.

8. That the checks of "Judge" Hamilton, subpœnaed by the committee, have mysteriously disappeared.

INSURANCE FINANCE METHODS BROUGHT OUT.

M'CALL FAMILY SALARIES.

JOHN A. M'CALL	$100,000
JOHN C. M'CALL, son	15,000
ALBERT M'CLAVE, son-in-law	15,000
JOHN A. HORAN, brother-in-law	7,500
Total	$137,500

JUSTICE E. E. M'CALL, brother, formerly counsel of the New-York Life, with large retainer and fees.

Something approaching a definite explanation of the mysterious legislative activities of "Judge" Andrew Hamilton, legislative agent of the Mutual, Equitable and New-York Life companies, and of the hitherto inexplicable "yellow dog" funds came yesterday, when John A. McCall, president of the New-York Life, testified that three-quarters of the measures proposed in legislatures of the United States were "strike" or blackmailing bills, designed to "bleed" insurance companies.

Following this frank arraignment of legislatures Mr. McCall outlined in detail the vast sums that have been handled by "Judge" Hamilton in fighting hostile legislation at various State capitals in the last five years. From the New-York Life alone "Judge" Hamilton received $711,000 in this period, in addition to a single fee of $134,000 for counsel services. It will be recalled that testimony of Equitable officials revealed the fact that "Judge" Hamilton's expenses were divided between the three great companies, and if he received equal sums from the other two his expenditures for "legislative work" against insurance legislation in the last five years would aggregate over $2,000,000.

Mr. Hughes pressed home the probe into this form of insurance activity in a merciless fashion. He not only turned a flood of light upon the proceedings which permitted an official of the New-York Life to swear that the company had made no campaign contributions in a year when it had actually contributed $50,000, but he gave Mr. McCall a bad half hour explaining the circumlocutions by which Governor Culberson and the Texas State officials were hoodwinked about this performance.

Most striking, however, was the admission he wrung from the witness regarding the uses to which the vast legislative funds were put. In form, Mr. McCall continued his former declaration that so far as he knew not a cent had been used corruptly to "influence legislation." In fact, he admitted that the money was turned over to "Judge" Hamilton to use in legislative halls in such a way as "to produce results." "Producing results" from the insurance point of view meant nothing more or less than the stifling of inimical legislation, whether the ordinary "strike" form of blackmail, or the recommendations of State insurance departments. Following this line, Mr. Hughes led the witness to the admission that while the New-York Life officially dealt only with attorneys "Judge" Hamilton was free to employ any one who could do the work, whether an attorney or not. "Entire freedom" were the words with which he described "Judge" Hamilton's power.

Then Mr. Hughes took a forward step in the tracing of the methods of the great insurance lobby that has been so frequently described as existing at Albany and at other State capitals. By close cross questioning he obtained from Mr. McCall the admission that there were in many States men in a position to deal with legislative measures in such fashion as to exercise pressure to the extent of preventing the re-election of men acting counter to their wishes. Mr. McCall was not sure that those men could drive recalcitrant legislators out of politics, but he admitted their position would be "seriously strained." That the system reached to the national Congress Mr. McCall admitted in testifying to the employment of an agent to fight a federal bill solely "because he was a man of very large acquaintance in Washington."

Apart from the legislative phases of his testimony, the most amazing single feature of Mr. McCall's examination was his admission regarding the hitherto unexplained loan of $50,000 to John R. Hegeman, president of the Metropolitan Life Insurance Company, at a nominal rate of interest. Mr. McCall, apparently nettled by Mr. Hughes's questions regarding the reason for the loan of this sum at a nominal rate of interest, declared that he regarded the interest rate as all right, and said with some feeling that he had obtained a similar loan from Mr. Hegeman at a similar rate. This apparent "break" was seized on by Mr. Hughes at once and the fact shown that Mr. McCall, a director in the Metropolitan, had obtained a personal loan from this company of $75,000, $50,000 of it nearly three years ago, and that the rate had not been raised until after the insurance agitation had become pronounced. When Mr. Hughes attempted to emphasize an impropriety in this proceeding Mr. McCall declared with evident sincerity that he would have taken the money at a lower rate of interest if he could have obtained it.

The yearly salary roll of the McCall family drawn from the New-York Life was shown to be $137,500. This was materially larger when Justice E. E. McCall was the counsel of the company, as shown by the immense fees, amounting to $134,000 in a single case, received by "Judge" Hamilton, who has done legal as well as legislative work for the company since Judge McCall left it. Another interesting appearance of the McCall family was among the tenants of a New-York Life building at No. 49 West 72d-st. This building cost the New-York Life $203,056; it pays an annual net income of $4,117. Apartments in this building are occupied by John C. McCall, Leo McCall, Ballard McCall and Albert McClave, a son-in-law of President McCall. The first three paid $1,500 in 1904, the last $1,700. Mr. McCall also testified to the fact that he carried a $300,000 policy in the New-York Life, and was a policyholder in the Metropolitan.

In the morning session Mr. McKeen assumed the role of inquisitor for the first time, and uncovered a vast mass of technical evidence, particularly important, as it showed the huge cost to the New-York Life in obtaining new business. Much stress was laid on the fact that there should be some limit set to the size to which insurance liabilities and business should expand. In the afternoon a law partner of "Judge" Hamilton, Neil F. Towner, of Albany, testified that "Judge" Hamilton's returned checks had disappeared, that he had searched for them in obedience to the subpœna of the committee, and they had vanished from the desk where he had left them. He added the information that "Judge" Hamilton would sail from Europe for New-York to-morrow.

"THREE-FOURTHS OF BILLS FOR BLACKMAIL."

PRESIDENT M'CALL ATTACKS LEGISLATURES—TELLS OF VAST EXPENDITURES THROUGH AGENTS.

Something of the change that marked the demeanor of George W. Perkins on his second appearance before the legislative committee was noted in the manner of President John A. McCall, when he returned to meet Mr. Hughes's corkscrew questions yesterday. At his first appearance he had been an enthusiastic and eloquent witness, with long addresses at hand and an eager insistence on explanations, yesterday he was a calmer and less urgent witness, and his testimony, while equally sensational, was the result of more persistent questioning. At times he was voluble, made explanations of so startling a character as to arouse even the most sleepy member of the committee, but his addresses were lacking, his manner more nervous and less reposeful, he passed from surprising candor to amazing reticence in the same moment. Perhaps the most amusing point in his whole testimony was his admission that he was among the insurance officials caught in the unhappy venture of International Navigation syndicates.

"What, were you in that, too?" queried Mr. Hughes, with a broad smile; "a fellow feeling makes in wondrous kind," said the witness, bowing a mournful assent amid general laughter. His contribution was $100,000.

It was in the morning that Mr. McCall made his emphatic declaration regarding the misery he annually suffered from legislative blackmail. He said:

With the beginning of every year, I dare say it is the feeling of every executive officer—I know it is of myself—that for the ensuing five or six months of the year we shall be badgered and harassed to death in every State in the Union by the introduction of bad bills of every kind; sometimes men of honor will feel they have a right to amend a law and their motives are all right, but mainly the general insurance legislation of this country, if you will follow it, emanates from people who are desirous of striking at insurance companies. I may even continue that thought further and say that I believe that three-fourths of the insurance bills introduced in the United States are blackmailing bills, until, as I have said, the management of these companies really tremble in the beginning of the year as to what they have to encounter during the following six months of the year.

It is a condition which I think your committee, if it will, Mr. Chairman, can do much to provide against, if it will pass a law similar, if you will, to the Massachusetts law, which has been very effective. I think that every bill introduced shall be lodged or reported in the office of the Secretary of State, every insurance bill, the introducer mentioned, and on the corresponding page the name of the man, the author, attorney or agent selected by the corporation to oppose or favor that measure, so that every bill will have its record and every man appearing at the capital or before a committee will also be recorded on this book of the Secretary of State. And then, when the legislature, if you will, compels the officers of the companies under oath to state exactly how much they have paid their agents and those attorneys, you will have very much less blackmailing legislation and fewer opportunities for blackmailers to strike at insurance companies.

It was to this declaration, showing the necessity of "Judge" Hamilton's activities and the apparent end to which his immense revenues were directed, that Mr. Hughes turned promptly when he began his cross examination, and the witness's answers contributed some of the most sensational evidence yet taken. Mr. Hughes inquired:

Q.—We had two or three matters on the other day which I must examine you further upon, and you have made a very interesting statement during Mr. McKeen's examination as to your relation