

M'CURDYS GOT \$4,534,120.

Continued from first page.

Jured, and started an agitation against the company through the press, circulated policyholders and suddenly desisted from his labors on the payment of \$35,000 for his "claims." Mr. Hughes was obviously endeavoring to show that the agent had been bought off and the agitation shocked. Further developments along this line were expected next week. Mr. McCurdy, the president, although he was expected, did not appear, owing to a misunderstanding. He was one of the first witnesses on Tuesday, when the committee reconvenes.

IGNORANT OF SALARY.

R. H. McCurdy Shows Unfamiliarity with Mutual Affairs.

The general attitude of mystery assumed by the officials of the Mutual and pursued by them throughout yesterday's session was marked at the outset of the day by the startling declaration of Robert H. McCurdy, director, general manager and member of the finance committee of the Mutual, who solemnly affirmed that he had never the slightest idea what his father's salary was. Later in the day, when another official of the company met Mr. Hughes's request for information as to where the company charged the \$2,500 paid to the Republican Congressional Committee this attempt at mystification resulted in the first real scene of the investigation to date and the blunt demand by Mr. Hughes that the book in which it had been entered be produced. Not only did Mr. McCurdy declare his own ignorance of his father's salary, but he affirmed that he knew no one who could tell about it. This was the significant point of departure of the day's proceedings.

The next point of significant ignorance affected Mr. McCurdy's brother-in-law, the \$147,000 partner of C. H. Raymond & Co. After reviewing the contracts of this firm with the Mutual and its remarkable rates of commission, Mr. Hughes mildly asked the witness if he knew what the firm was making. Although he was directly in charge of this field, Mr. McCurdy promptly replied that he did not know and had never inquired. These profits of the firm, Mr. Hughes pointed out, were approximately \$247,000. Then he inquired with some sharpness as to whether Mr. McCurdy had not felt it a part of his duty to find out whether the brother-in-law's firm was not getting more than the insurance company could afford to pay. Again Mr. McCurdy ventured a monosyllabic negative. He was associated with his brother-in-law in business and out, lived in the same town with him and was positive that he had not the slightest idea what he was making out of the Mutual Life.

WITNESS BLAMES THE SYSTEM.

This provoked Assemblyman Rogers to inquire if Mr. McCurdy did not feel, as the custodian of funds and acting in a fiduciary capacity, that he ought to have some justification for such apparent neglect. Mr. McCurdy laid all the blame on the system, declaring that not until two months ago had he any suspicion of the amount of these profits. "Large rewards for large achievements," being his justification of this. This started Mr. Hughes on a new line, he conceded the achievements of C. H. Raymond & Co., but he insisted on finding out just what profits these achievements netted the policyholders. Seven years of these achievements, he showed, had only increased the dividends to policyholders from \$2,507,521 to \$2,674,707. He asked Mr. McCurdy to tell if this was not due to large expenses, and Mr. McCurdy thought it was "not necessarily the case" that the dividends to policyholders did not furnish a fair criterion of the prosperity of the company. Mr. Hughes maintained, however, that there must somewhere be a limit to the amount paid agents, and there he plunged into the tangle of C. H. Raymond & Co.

"Did it ever occur to you to say to Mr. Thebaud, in your intimate relations with him, 'What are you getting out of this?'"

"I never asked him about his personal affairs," the witness said coldly.

"But his personal affairs happened to be those of the Mutual Life," retorted Mr. Hughes, countering quickly.

The next line Mr. Hughes took involved a comparison of the percentages allowed agents. Along this line the witness testified that the Texas agency had a similar high allowance, this and no other agency. Later it developed that one of these agents was related to a former Mutual official.

"Don't you think if you offered Mr. Thebaud \$100,000 instead of \$147,000 for his services you could have secured them?" ventured Mr. Hughes. The witness thought this might have been possible if Mr. Thebaud had not possessed a contract, which came, of course, from the company. The attorney of the Mutual then suggested that Mr. McCurdy should have a chance to say that the New-York rates were higher because the work was harder, not because Mr. Thebaud was concerned. This the witness conceded with sudden readiness. But a minute later he was explaining that the Texas rate was equally high because of difficulty in securing business.

MEMBER OF COMMITTEE BEWILDERED.

"Why are life insurance rates of profit higher in Texas?" a member of the committee inquired in evident bewilderment at the apparent contradiction.

"The risks are extra hazardous," volunteered the Mutual counsel.

"You mean for affidavits," retorted Mr. Hughes, alluding to the famous affidavit of the New-York Life to Governor Culberson regarding campaign contributions.

"I understand you," he continued, "if a territory is thickly settled like Manhattan Island it is necessary to give special rates, and if it is sparsely settled like Texas it is necessary to give special rates. This brought a hearty laugh from the audience and a protest from the witness. Following this Mr. Hughes ran down the list of relatives of officials of the Mutual who were placed in various agencies, a list which is thickly settled with names of prominent members of the Mutual provoked the company's counsel, who interjected the protest:

"If it is going to be declared a crime for a man to have another, a cousin or a niece by marriage connected with him in business, it seems to me the President will have to modify his views on race suicide." But again Mr. Hughes turned the laugh.

"It's not a crime," he retorted, "it's only ridiculous."

The next direction toward which Mr. Hughes turned his examination was that of the profits of other agencies. While C. H. Raymond & Co. made \$247,000 in New-York, the Chicago agent, who was not a relative, received only \$15,000. It was declared that following this Mr. McCurdy was imposing list of his holdings in various companies, banks and trust companies, in many of which he was a director. Then he faced the familiar question of syndicates, and declared without hesitation that he had never been connected with any syndicate in which the Mutual was interested or from which it bought bonds.

On the burning issue of retaining Mr. McCurdy's fall back on his old practice, he told a story on the evils of this practice, he told a

AUDITOR ON THE RACK.

Knew Little of Payments—Mutual Salary Roll Produced.

If the developments of the morning session had affected the fortunes of the younger members of the McCurdy family, those of the afternoon were centered about the elder McCurdy. From the outset of the inquiry the size of the president's salary has been a question of wild conjecture. As late as Thursday attorneys, agents and representatives of the Mutual had all testified that they knew nothing about this mysterious salary. President McCurdy's son was equally in the dark in the morning, but soon after the opening of the afternoon session the attorney of the company produced the faithful list. But even this concession came after a final request. The reading of the salary roll produced a marked effect. Its figures, so far as they affect Mr. McCurdy, are printed in another column. They showed that at the outset of his service, in 1884, Mr. McCurdy received \$30,000. In 1886 it had risen to \$50,000. In 1893 to \$75,000; in 1895 to \$90,000; in 1896 to \$100,000, and in 1901 to \$150,000, a sum three times as large as that received by the President of the United States.

Before the revelations regarding the salary Mr. Hughes wrestled for an hour with Charles A. Preller, auditor of the Mutual, who was at once the most unsatisfactory and agitated witness of the inquiry. He apparently knew nothing about any phase of the company's business, the meaning of the figures he recorded, the purpose for which the moneys were expended, and for this profound ignorance he was paid a salary of \$10,000. Mr. Hughes started to wrestle with figures appearing in the annual report of the company, and on the inability of the witness to elucidate these asked for the ledger, which was not there and had to be sent for. The report showed \$864,254.95 for legal expenses in 1904, but Mr. Preller confessed his ignorance of who received the money; he ventured to guess the solicitor might know; he could recall only one lawyer, Charles E. Miller, who had received a retainer or fee.

SENATOR ARMSTRONG LENDS A HAND.

The witness had a book with items for legal expenses in it, and Mr. Hughes ran through this. There were several payments to agents whose names he mentioned in testimony regarding "judges" Hamilton's legislative expenses, among them W. J. Holden. Then his eye lighted on an item of \$25,000 to Robert Olyphant, chairman. This was meaningless to Mr. Preller. He merely knew that it had been authorized by the committee on expenditures. What it was for he had not the slightest idea, and his voice was tremulous as he testified. On August 31 Mr. Olyphant apparently received another \$25,000. This time there was no "chairman" attached to the item. Again Mr. Preller was befogged. A third \$25,000 to Mr. Olyphant on November 9 puzzled him yet once more. He was getting so disturbed by this time that Senator Armstrong helped him out by suggesting that his service was merely clerical, to which he assented with great relief. But Assemblyman Rogers agitated him again by compelling him to testify that for this clerical labor he received \$10,000.

"Where is the item of \$2,500 for that contribution to the Congressional Committee, to Chairman Babcock?" inquired Mr. Hughes, still scanning the book.

"Never heard of it," was the answer. A few minutes' wrestle with the witness on this point ended Mr. Hughes manifestly, and he said with more asperity than he had manifested before:

"Now you know, or some one of your company knows, whether that \$2,500 was booked, and I would like your company to produce the man that knows. If you are not the man I want the company here, and I shall expect your company to do it. The fact is that the payment was made, and I want to know how it was booked."

A further attempt to explain the mysterious payment of \$75,000 to Mr. Olyphant failed utterly, and then a clerk arrived with the McCurdy payrolls.

ROBERT H. M'CURDY RESUMES.

Robert H. McCurdy then resumed the stand, and the question of the salaries was opened. Prompted by his attorney, Mr. McCurdy attempted to explain the increase of the salaries as coincident with vast increases in assets, but this was brushed away by Assemblyman Rogers's reference to the advantages of the policyholders, referred to in the foregoing, and a general laugh drowned the reply. Then Mr. Hughes took the questioning.

"Do you seriously contend, Mr. McCurdy, that the salaries of executive officers should increase in proportion to the accumulations of the assets of the company?"

"This would seem reasonable," was the answer.

"Well, the assets are steadily increasing. Have you in your mind any limit at which the salaries should stop?"

"I have not, for I never knew before what the salaries were."

"Well, if the company goes on increasing its assets, do you think that the president's salary should increase to \$250,000?"

"I have never formulated any idea on the subject."

"Your company is a mutual company, and whether or not the salaries should be increased depends entirely on whether it is profitable to the policyholders to have them increased, does it not?"

"Not entirely; I think the responsibility imposed on the officers should be considered."

"Your board of directors is supposed to represent the policyholders, and in voting for salaries to represent the wishes of the policyholders and not the wishes of the executive officers, so far as their personal interests are concerned, and it is your obligation to have sole regard to the interests of the policyholders, do you not, and do you think there has been any interest of the policyholders in increasing the president's salary from \$100,000 to \$150,000, and, if so, what?"

"Only a proper compensation for increased responsibilities, I think."

"You think the responsibility increased in 1900?"

"The trustees evidently did. They fixed his

salary, I presume. I say I didn't know of its existence."

TEXAS CONTRACTS NOT DISCUSSED.

Mr. Hughes developed nothing more from Mr. McCurdy's ignorance on these points. He then questioned the witness regarding the lease of certain property to the National Safe Deposit Company, which holds the lease of part of the basement of the company's local building, for which it pays \$14,500. The contract of the Mutual with Chamberlain and Gillette, the favored Texas agents, was also presented, but not discussed by Mr. McCurdy.

George T. Dexter, the superintendent of domestic agencies, the next witness called, went into this contract with great explicitness. He estimated the profits of Chamberlain and Gillette in the last six years at \$300,000 annually. Mr. Dexter, who was the first witness to admit knowledge about Mutual affairs, then testified that he had never been familiar with the amount of money made by C. H. Raymond & Co.

Mr. Dexter was equally without information regarding the Texas firm, save for a voluntary statement it had submitted. He replied to a query as to his view of his duty in ascertaining these profits by declaring that the theory had been that the profits were not excessive, and that when it had been supposed they were an investigation was made. In reply to a similar query regarding C. H. Raymond & Co., he testified that, while the subject had been discussed by minor officers through curiosity, and while he had general supervision of the Mutual's agencies in the United States and Canada, he had had nothing to do with the fixing of terms with this firm. Moreover, he added that his advice had never been asked in the matter, and that the contract was made while he was out of the city and handed to him for execution when he returned.

"Do you know anybody except Robert H. McCurdy who has anything to do with the fixing of the terms of that contract?"

"I do not."

"Is that true with other contracts with agents—do you ever fix the terms of any contract?"

SIGNED MOST OF OTHER CONTRACTS.

"I think I have signed most of the other contracts and fixed terms with the salaries of the agencies."

This answer induced to this agreement with the proceedings relative to this agreement with the Mutual named Bowles and in-law firm.

"You have never been consulted in regard to the case of C. H. Raymond & Co.?"

"I never have."

Mr. Dexter then testified to the fact brought out by the witness, that the contract was submitted to the agency committee, consisting of H. H. Rogers, Dumont Clarke, Mr. Truesdale, the president and other officers of the company.

"Now, so far as you know, have there been any general agents of your company who have made as much money as C. H. Raymond & Co.?"

"There certainly has not."

"What is done now I want to know whether you have from your experience any justification for it?"

"I should say no."

The last point Mr. Hughes emphasized followed the recall of Robert H. McCurdy. He asked this witness about a movement started several years ago by a former agent of the Mutual named Bowles and in-law firm, which led to its discontinuance. Mr. McCurdy was unable to recall the particulars of this and Mr. Dexter took the stand. He testified that Bowles represented the Mutual in Wisconsin and was in the act of organizing a branch office of his office at the time. Mr. Dexter said that Mr. Bowles had declared that great financial injury had been done him and that he started a quarrel with the Mutual, and that he was paid \$35,000 to him to settle a number of claims.

Mr. Hughes presented a circular showing a long list of letters from policyholders complaining of the fact of the Section 160 of the Mutual, which was intended to the payment of \$35,000 to a secretary of the movement, appeared on the circular, but the evidence showed that many persons had been joined in the movement, and that much trouble was caused to the company. At one stage in the fight the contestants took an office opposite the Mutual. After the \$35,000 was paid the office was closed and the case disappeared.

Mr. Hughes dwelt on the fact that prior to the agitation the claims of Bowles had not been acknowledged, but that after a bombardment of letters, Mr. Hughes manifestly, and he said with more asperity than he had manifested before:

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EIGHT DEAD IN QUARRY.

Cave-in Covers Victims with Thousands of Tons of Slate.

Troy, N. Y., Oct. 6.—Eight men were killed this morning in a cave-in of the Vermont Slate Company's quarry.

The dead include J. G. Williams, the president of the company, and seven Hungarian laborers. David Cadwallader and Frazier Queen, the foremen of the quarry, were rescued. The latter is expected to die.

Williams was a well known citizen of Fairhaven, Vt. He was formerly a commercial traveler for the New-York Japanese silk store of E. P. Mason. He was about forty-five years old and had been connected with the quarries for about a year. He leaves a widow and two sons.

The quarries where the accident occurred are in the town of Pawlet, Vt., about fifty rods from the New-York State line, four miles from Granville and a mile from Warren Slate Company, but was organized within a year or two, under the name of the Vermont Slate Company. It is understood the stock is principally owned in Northern New-England and in the West.

Williams was standing near the edge of the quarry pit. The foremen and their gang of men, mostly Hungarians, were at work in the pit. Suddenly, following a rumble in the rock, the side of the quarry collapsed. Huge blocks of slate fell, layer after layer, into the pit. There was no chance to escape.

Williams was carried down with the mass of rock which took him from one to two weeks to dig out the entombed men. Immediately after the first collapse a second one took place which damaged the machinery of the bodies.

At noon the wife of one of the buried Hungarians attempted to jump into the hole, but she was prevented from doing so by the foremen. She was taken to the hospital, where she died.

Dr. Cook, who arrived from the Presbyterian Hospital, thought death might have resulted from shock. Tennant was arrested on a technical charge of homicide.

CAR CRUSHES WATCHMAN.

Employee of D. G. Reid Killed at His Garage.

Alexander Lawson, a watchman employed by Daniel G. Reid, the banker, at the latter's private garage, No. 168 East 70th-st., was instantly killed last night by being crushed by a heavy touring car.

William Tennant, Mr. Reid's chauffeur, brought the car to the garage and then stepped from the machine. In some manner the machine started and rushed against the wall.

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IMPORTANT NAVAL INQUIRY.

Decision Will Settle Right of Officers Out of Uniforms to Pass Sentries.

Behind closed doors, in the equipment building at the Brooklyn Navy Yard, a question is being thrashed out by a board of inquiry ordered from Washington. The case is a serious one and of intense interest.

The other winners were St. Roma, Kinleydale, Watertank and New Mown Hay. Kinleydale ran a remarkable race in the six-furlong handicap. He was practically left at the post, and finished fully ten lengths behind his field, while he settled down to racing. There were some in the grandstand unkind enough to say that J. Martin, on Accountant, and O'Neill, on Sidney F., were being run loosely.

He was put in the ambulance and hurried away. After a short delay, Retford was withdrawn. O'Mahoney's last moment's help was given by the ton Beach the day that that willful thoroughbred crashed through the fence and receded behind the stables.

While Rodrock was schooling Gus Straus yesterday morning through the steeplechase field he got a bad fall which made it necessary to take him to the hospital. Later, however, he was returned to the stable.

PADDOCK PARAGRAPHS.

O'Mahoney, a jockey whose mounts are few and far between, had a narrow escape from instant death while going to the post in the last race, and as it was he so badly injured that he had to be taken to the hospital. He had the mount on Retford and on the way to the post the colt bolted and tried to jump the paddock fence. In doing it he turned a complete somersault and O'Mahoney was fully ten lengths behind his field when he was put in the ambulance and hurried away.

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WANTS CASTRO'S BLOOD.

Brooklyn Man Would Fight Venezuela's President Single Handed.

It seems as though the troubles of President Castro of Venezuela will never cease. He has met the attacks of the navies of European powers and has sent them home in ignominious defeat. He has met ultimatum with ultimatum, and has crushed insurrections innumerable. Now he is called upon to defend himself on the field of honor.

James A. Radcliffe, of Brooklyn, a financier interested in the Orinoco Company (Limited), which has a concession in Venezuela, has a grievance, which he wishes to settle by means of pistols or sabres.

In a letter sent to President Castro Mr. Radcliffe says that he will kill shortly for Venezuela and extend to the Chief Executive the hand of friendship. If he rejects these friendly advances, then only a duel will assuage his injured honor.

President Castro is a man of undoubted courage, and would as soon fight a duel as suspend the payment of a foreign debt. But the point is here, Mr. Radcliffe, when he says that he will soon sail for Venezuela, figures without a moment's hesitation, every passenger leaving here for that republic must carry a passport from the Venezuelan Consul General in this city.

The steamship company operating between here and La Guayra, without a ticket without the presentation of this passport, and it was intimated yesterday that Mr. Radcliffe will be refused a passport for five or six weeks.

A HUNDRED WORKMEN ENTOMBED.

Building Collapses in St. Petersburg—Many Lives Believed Lost.

St. Petersburg, Oct. 6.—A five-story building in course of construction in Meschtschankaja-st. collapsed to-day, and a hundred workmen were buried in the ruins. Seven of the men have been extricated. They were seriously injured.

POSTOFFICE CLERKS STRIKE.

Men at Goldfield, Nev., Walk Out Because Their Pay is Reduced.

Goldfield, Nev., Oct. 6.—Owing to a reduction of the salaries of the clerks at the postoffice here from \$120 a month to \$83 a month by direct orders from Washington, five men walked out of the office, and were persuaded to return only by Postmaster Smith personally appearing there. The strikers' salary will take the places of the old force at the lower salary.

WOMEN AT THE NETS.

Miss Souther Beats Miss Freeman on Essex County Courts.

With the start of the mixed doubles on the lawn tennis courts of the Essex County Country Club at Orange, N. J., yesterday, the big women's carnival was put in full swing. The first round of the mixed doubles was completed. The feature was the winning of the final match of the women's singles by Miss Souther. In this match Miss Souther beat Miss Freeman, 6-2, 6-3.

Women's singles (third round)—Miss Freeman defeated Miss Jewett, 8-6, 6-2; Miss Hill defeated Miss Granville, 6-4, 6-2.

Final round—Miss Souther defeated Miss Freeman, 3-6, 6-4, 6-2.

THE WORLD OF SPORTS.

ROBEN RACES TO FAME.

MAKES A WORLD'S RECORD.

Runs Six Furlongs in 1:11 3-5 Under His Crushing Impost.

Robesen added to his fame as a sprinter at Belmont Park yesterday by taking up the crushing impost of 147 pounds and running six furlongs in 1:11 3-5, a new world's record for a circular track. It was a performance which stamps him as one of the greatest, if not the greatest sprinter which has ever raced in this country or abroad. At no time in the race yesterday did he seem to be fully extended, so frictionless was his stride, and at the end he was only galloping, with O'Neill sitting still and simply holding him together. The old record was 1:11 4-5, made by Dick Wells at Chicago, with only 100 pounds up.

In winning Robesen got an ovation from the crowd which has hardly been equalled this year. Men and women cheered and clapped, and a crowd gathered around the judges' stand to see O'Neill dismount and the big horse led away. It was in the Manhattan Handicap for all ages that the son of Ben Strome—Rose Leaf made turf history. Opposed to him were Aeronaot, Race King, Belle Strome and Klingers—not a particularly classy lot, but shifty sprinters for all that. Robesen was conceding from 42 to 40 pounds actual weight, and as weight is a great leveller, as good as 6 to 5 was laid against his chances at one time in the speculation. His followers had confidence in his ability to carry a ton if necessary, however, and sent him to the post at 3 to 5.

When it came to racing, Robesen made his field look cheap. He outbroke the speedy Aeronaot and romped along in front as if it was no play. Just before rounding the stretch turn Aeronaot got to his saddle skirts, but it was only on surferance, and when O'Neill let out a rap Robesen drew away and fairly romped home, five lengths to the good. Aeronaot was as easily second best, and beat Race King four lengths for the place.

The other winners were St. Roma, Kinleydale, Watertank and New Mown Hay. Kinleydale ran a remarkable race in the six-furlong handicap. He was practically left at the post, and finished fully ten lengths behind his field, while he settled down to racing. There were some in the grandstand unkind enough to say that J. Martin, on Accountant, and O'Neill, on Sidney F., were being run loosely.

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