INSURANCE MEN UNITE.

ORGANIZE AT WALDORF.

One Purpose Said To Be Abolition of "Twisting."

The Association of Life Insurance Presidents virtually was organized and a constitution drafted for it at the Waldorf yesterday afternoon. Vice-presidents, as representatives of their companies, will be admitted to membership in the new association.

To consider any legislative measures that may be introduced, with a view to present publicly reasons for the adoption or rejection of the measures, is one of the principal aims of the new association. The meeting adjourned until Friday, when it will act on the constitution and by-laws drafted yesterday. President Morton of the Equitable suggested the meeting several weeks ago.

One of the unnamed objects of the new association, it is said, is the abolition of the practice of "twisting," whereby agents induce a policyholder, to his detriment, to transfer his policy from one company to another. Co-operative action against "rebating" may be considered also.

Mr. Morton called the morning session to order, and was chairman of the meeting. Vice-president Buckner of the New York Life was elected secretary. The following committee was appointed to draft a constitution and by-laws:

Dr. John P. Munn, president of the United States Life Insurance Company; Haley Fiske, vice-president of the Metropolitan Life Insurance Company; L. G. Fouse, president of the Fidelity Mutual Life, of Philadelphia; Joseph A. De Boer, president of the National Life, of Montpelier, Vt.; Dr. Leslie D. Ward, vice-president of the Prudential Life, of Newark, N. J.; J. R. Clark, president of the Union Central Life, of Cincinnati, and Mr. Morton.

At the afternoon session the committee reported a proposed constitution and by-laws, copies of which were distributed to the officials attending the meeting.

The draft of the suggested constitution states the association's object as follows:

To promote the welfare of policyholders.

To advance the interests of life insurance.

To prevent extravagance and reduce expenses by an interchange of views on practice among life insurance companies in matters of general administration.

To consider carefully important measures that may be introduced from time to time in legislative bodies, with a view to ascertaining and publicly presenting the grounds which may exist for their adoption or rejection by the legislature.

To consider anything that may be suitably a matter of general concern to the life insurance business.

The list of the companies represented at yesterday's meeting and the representatives are:

Ætna Life, Hartford, Conn., J. L. English, vice-president; Berkshire Life, Pittsfield, Mass., James W. Hull, president; Connecticut General Life, Hartford, Conn., Robert W. Huntington, jr., president; Equitable Life, New York, Paul Morton, president, and Gage E. Tarbell and George T. Wilson, vice-presidents; Fidelity Mutual Life, Philadelphia, L. G. Fouse, president; Germania Life, New York, Cornelius Doremus, president; Home Life, New York, George E. Ide, president; Manhattan Life, New York, N. W. Torrey, secretary; Maryland Life, Baltimore, W. H. Blackford, president; Massachusetts Mutual, Springfield, Mass., John Hall, president; Metropolitan Life, New York, Haley Fiske, first vice-president, and Fourth Vice-President Ayres; Michigan Mutual Life, Detroit, A. F. Moore, secretary; Mutual Life, New York, J. A. Peabody, president; National Life, Montpelier, Vt., Joseph A. De Boer, president, and James T. Phelps, vice-president; New England Mutual, of Boston, Alfred D. Foster, vice-president; New York Life, Darwin P. Kingsley and Thomas A. Buckner, vice-presidents; Provident Life and Trust Company, Philadelphia, Asa A. Wing, president, and Joseph Ashbrook, vice-president; Provident Savings, New York, John W. Freeman, secretary; Prudential Life, of Newark, Dr. Leslie D. Ward, vice-president; Security Mutual Life, of Binghamton, N. Y., Charles M. Turner, president; State Mutual Life, Worcester, Mass., A. S. Bullock, president; Travelers', of Hartford, Conn., S. C. Dunham, president; Union Central Life, Cincinnati, Ohio, J. R. Clark, president; United States Life, New York, Dr. J. P. Munn, president.

These companies declared themselves in sympathy with the movement, but were unable to send representatives to the conference: The Washington Life, New York; Equitable Life, of Des Moines, Ia., and the Pacific Mutual Life, of Los Angeles.

Speaking of the purposed constitution, Mr. Morton said: "The plan is only tentative, but under it the welfare of the policyholder will be the first thing considered, and next will come a better and more uniform practice generally in life insurance.

"Expenses are to be reduced where possible and waste eliminated. The association will publicly present its views to lawmaking bodies and all others wishing light and information on life insurance matters. There will be nothing about the proposed organization that we care to keep from the public."

LOOKS INTO SYNDICATES.

Grand Jury Takes Testimony from Woodbury C. Langdon.

Woodbury C. Langdon testified before the grand jury yesterday on the subject of syndicate transactions in connection with District Attorney Jerome's investigation of the New York Life.

Mr. Langdon, who is a candidate for re-election as trustee on the company's ticket, testified also, it is said, as to his connection with the New York Security and Trust Company. George Perkins was again a witness as to the company's "Prussian bond" transaction. In the morning F. H. Shipman, assistant treasurer of the company, testified before the grand jury. In the afternoon Alexander Webb, jr., ex-vice-president of the New York Security and Trust Company; J. Carroll Root, secretary of the same company; M. M. Mattison, chief clerk in the New York Life's financial department, and James Morrison, a finance committeeman, gave testimony.

The investigation was adjourned until Wednesday.

The testimony taken seemed to indicate an attempt to show that the company's financial transactions involved and made necessary false entries on its books. Should the grand jury find this to have been the case, indictments may follow for forgery in the third degree.

GENERAL TRACY WARY.

Will Wait Till Mutual Elects Him Before Talking.

General Benjamin F. Tracy, an international policyholders' committeeman alleged to have been "conscripted" with four fellow committeemen on the Mutual Life's administration ticket, made a statement yesterday declining to say if he would refuse to serve if elected. He said:

"I shall wait until I know definitely whether I have been elected, and shall then consult with the other members of the committee."

Earlier in the day Vice-President Dexter of the Mutual Life said that he understood that both Mr. Dexter and Harlow N. Higginbotham, of Chicago, were willing to serve if elected.

At the opening of the campaign the international committee declared unequivocally that none of its members would serve as a life insurance director under any circumstances, the declaration being published broadcast. At the committee's offices yesterday it was said that neither General Tracy nor Mr. Higinbotham could serve as a director, if only because the Mutual Life's bylaws limit directorships to policyholders, and neither man, according to the committee, is a Mutual Life policyholder and, moreover, both are too old now to take out policies in this company.

Although there was no record of the incorporation, apparently, one of the corporators of the new North American Life Insurance Company told a Tribune reporter yesterday that the company's articles of incorporation had been filed in Trenton, N. J., in the afternoon. He said:

"We have deposited $150,000 of the company's new capital stock. Fifteen of us appeared as corporators and we want to keep the control of the company in the agents' hands.

"There are to be thirty trustees, two representing some of the states, and only one other states.

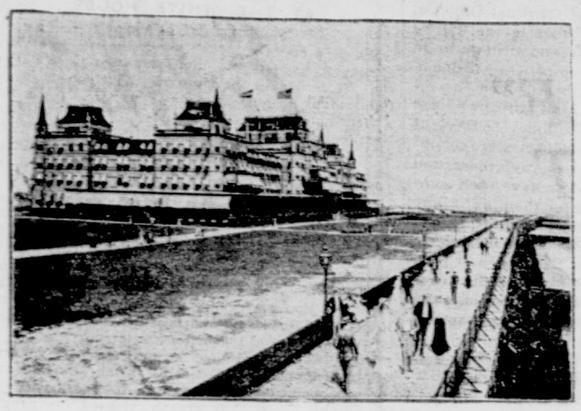
"We do not purpose to do any business in the State of New York."

He predicted the defection of at least five thousand agents from each of the "Big Three" as the result of the organization of the new company.

A meeting of the corporators took place in this city yesterday and there will be another meeting this morning.

Superintendent Kelsey is expected back here today, when he will confer with the various Mutual-New York Life election interests.

MANHATTAN BEACH AND ORIENTAL HOTEL PROPERTIES, WHICH SOLD FOR $1,100,000 YESTERDAY.



ORIENTAL HOTEL.

MANHATTAN BEACH HOTEL.

ARGUES FOR BURNHAM.

Rand Says Insurance Man's Crime, if Committed, Was Outlawed.

Justice O'Gorman heard argument yesterday in the application of William Rand, jr., on the legality of the conviction of George Burnham, jr., vice-president and counsel of the Mutual Reserve, of the larceny, by embezzlement, of a check for $7,750. Assistant District Attorney Taylor opposed the application and the justice reserved decision.

Mr. Rand contended that the prosecution of the crime, if one had been committed, was barred by the statute of limitations. Another point was that Justice Greenbaum, who presided at the trial, erred in his charge to the jury.

Counsel declared that the indictment read that the crime was committed in October, 1901, while the check was given in November, 1900, and the statute bars prosecution after five years.

"If this money was stolen," said Mr. Rand, "it was stolen when the check was put in escrow, November 16, 1901. Assuming that the crime was committed, if Burnham stole that check on November 16, 1900, then from that time it was in the possession of a thief. Justice Greenbaum considered this point deeply, and I may say, with all due respect, that he was puzzled, but he yielded to the argument of the District Attorney that every act of the thief after that with relation to that check was a fresh commission of the theft, just as the law makes it a fresh crime when a thief crosses the line into another county with his booty and makes himself liable to a fresh arrest and indictment.

Mr. Rand said no one could dispute that the introduction of the check coupling the names of Payn and Senator Platt with the $10,000 Exempt Firemen's Association check was prejudicial to Burnham. He continued:

I do not know anything about the senior United States Senator from this state, but he is in public disfavor at this time, and the coupling of his name with that of Payn and this check was enough to convict Burnham alone, and I would not have been surprised had the jury, after hearing of this Payn-Platt $10,000 check, convicted Burnham without leaving the box.

DIVORCE LAW REFORM.

National Congress Prepares Address to President and Governors.

The National Congress on Uniform Divorce Laws, which held sessions in Washington in February and in Philadelphia in November, has prepared an address to the President and Congress and to the Governors and Legislatures of the several states, urging the adoption of the laws as suggested. The laws are drastic in their proposed changes. The congress has Samuel W. Pennypacker, Governor of Pennsylvania, as president, and among the vice-presidents are Amasa M. Eaton, of Providence, and Elbert R. Dabney, of Oakland. Walter George Smith, of Philadelphia, is chairman, and on the executive committee are Bishop Gailor of Tennessee, Bishop Shanley of Fargo, John R. Emery, Vice-Chancellor of New Jersey, and Ralph W. Breckenridge, of Omaha.

In the address six causes are given as allowing divorce, which, it is urged, should be adopted in every state. They are adultery, bigamy, conviction of crime in certain cases, extreme cruelty, wilful desertion for two years and habitual drunkenness for two years.

"The great and constantly increasing number of divorces in the United States," the address begins, "has aroused a general public interest, which has resulted in a widespread movement for their restriction." Continuing, the address says:

The principal subjects covered by the resolutions and the Uniform Divorce act relate to the important matters of (1) the causes of annulment and divorce; (2) the establishment of the two kinds of divorce, limited as well as absolute, in those states where the former does not exist; (3) the adoption of a uniform rule governing the acquiring of jurisdiction in divorce actions; and, as intimately connected with this last subject, (4) the adoption of a uniform rule covering the subject of the faith and credit to be given to decrees of divorce in other states.

In urging the adoption of a uniform divorce law the address continues:

To establish a uniform law which shall reach all cases not covered by the United States Supreme Court decisions, and remove, as far as possible, the scandal to public morals as well as the reproach to American jurisprudence arising from a man and woman being held to be married in one state and not married in another, the congress adopted two principles or rules—one relating to jurisdiction over defendants not personally served with process in the state in which action is brought, the other relating to the effect of foreign decrees.

The laws, as proposed, give five causes for the annulment of the marriage contract. They include impotency, consanguinity and affinity, properly limited; existing marriage; fraud, force or coercion, and insanity, unknown to the other party.

For divorce from the bonds of matrimony six reasons are given, as stated previously. Five causes are given for a legal separation, or divorce from bed and board. They are adultery, intolerable cruelty, wilful disertion for two years, hopeless insanity of husband and habitual drunkenness.

It is also made part of the proposed laws that no party concerned in the divorce shall be allowed to remarry for one year, at least.

MAYOR M'CLELLAN'S CHRISTMAS.

Mayor McClellan left town yesterday afternoon for Princeton, where he will spend the holidays. He will probably not be back at his office again before Thursday, or a couple of days after Christmas Day. He may take a trip to spend a few days with friends, but contemplates remaining at home for Christmas dinner.

NEWSPAPER MAN KILLS HIMSELF.

Freeman E. Huddle, who had done work for many years as a photographer and special writer on Manhattan newspapers and who was a graduate of Heidelberg University, Ohio, killed himself with a revolver at his home, No. 547 Ninth street, Brooklyn, yesterday. He was found by H. B. Dobbin with a bullet wound over his heart. It is supposed that Huddle was despondent because of a quarrel with his wife.

GOVERNOR HIGGINS GOES HOME.

Albany, Dec. 21.—Governor Higgins left here for his home in Olean at noon to-day. He will not return to Albany until after Christmas.

SERVES GREAT AND SMALL ALIKE.

From The Menominee (Mich.) Herald-Leader.

This great work is done by an organization entirely mutual in its nature, known as The Associated Press. It goes everywhere. It does not distinguish between The New-York Tribune and the smallest country daily.

OPTIONS FOR NEW LOTOS CLUB SITE.

The Lotos Club, which recently sold its old home Nos. 556 and 558 Fifth avenue to Jacob Neadle for $750,000, has got options on several parcels near its present site. It has planned to spend about $250,000 for a new site. It may not exercise any one one of the options it now has.

SERVICES OVER BISHOP'S BODY.

Philadelphia, Dec. 21.—The body of Bishop McCabe arrived here to-day and was exposed to the view of the public for several hours in Arch Street Methodist Episcopal Church. The funeral was then held and after it the body was placed on a Pennsylvania Railroad train bound for the West. The burial will be at Evanston, Ill. A memorial service for Bishop McCabe will be held here next Monday at Arch Street Church.

REPLIES TO DR. CRAPSEY'S ADVOCATE.

Bishop Williams Says He Can Leave Church Without Disturbing It.

[By Telegraph to The Tribune.]

Milwaukee, Dec. 21.—Bishop G. Mott Williams, of Marquette, in an open letter has replied to the recent sermon on the Dr. Crapsey case by the Rev. William Austin Smith, of St. Paul's Church, Milwaukee. He says that if Mr. Smith feels with Dr. Crapsey, his associates would honor him if he sought a freer pulpit. The letter says:

If, instead of using merely the language of criticism and sympathy with Dr. Crapsey's school, he should go the length of making the same categorical denials of the ancient faith made by Dr. Crapsey, he might easily find that the faith of the Church, East and West, is the same.

A reference to my lists shows me that the Rev. Mr. Smith was graduated in 1895, at which time I had been already fifteen years in the Episcopal ministry, part of which time I spent in Western New York and in contact with churchmen of all schools. I have never until recently seen it seriously asserted by any person North, South, East, West, or by any clergyman of any school of thought, that we were free to revise our faith to suit the twentieth century as regards the doctrine of our Lord's person. But if Mr. Smith feels as he does and believes with Dr. Crapsey, we would deeply honor him if he accepted his own suggestion and sought a freer pulpit. Many have done so during these last years without first disturbing the peace of the Church they intended to leave. It is only here and there one who insists on being tried to advertise to the world his irrational position.

JEFFERSON MONUMENT ASSURED.

Money Flows In, and Andrew Carnegie Makes Contribution of $25,000.

Pledges for $100,000, twice the amount estimated to be necessary for the scheme, have already been made for a monument to the late Joseph Jefferson, to be erected in Central Park. Permission has been granted for placing the monument by the Park Commissioner. The raising of the money and other details of the scheme, including plans for the dedication of the monument, are in the hands of James W. Morrissey, the theatrical manager.

Contributions to the fund have been pledged by most of the well known actors and theatrical managers and others. According to Mr. Morrissey, the largest contribution, one of $25,000, has been pledged by Andrew Carnegie, Mr. Morrissey having received a letter to that effect recently from Mr. Carnegie's secretary. The funds will be in charge of an association, of which Frank W. Tilford, president of the Lincoln National Bank, is treasurer.

MR. CASSATT ILL IN BED.

President of P. R. R. Has Been in Poor Health Since Return from Europe.

[By Telegraph to The Tribune.]

Philadelphia, Dec. 21.—President Cassatt of the Pennsylvania Railroad is confined to bed at his home in Haverford, and is reported to be seriously ill. It is understood that the trouble is not whooping cough, from which he suffered during the summer.

Ever since Mr. Cassatt was so hurriedly recalled from Europe last spring he has not been in the best of health. While he has been at his office frequently, he has not been as assiduous in his attention to duty as in former years. Some weeks he has been absent for a day or two at a time.

LADY ELLENBOROUGH GETS $560,000.

Accounting of Mrs. Schenley's Estate for Six Months Filed in Pittsburg.

[By Telegraph to The Tribune.]

Pittsburg, Dec. 21.—The accounting of the executors of the American will of Mrs. Marie Schenley, filed at the Orphans' court here today, gives Lady Ellenborough, of London, until a few days ago Miss Hermione Schenley, a Christmas present in the shape of a distribution of the earnings of the Schenley estate, amounting to $560,000.

The executors are Andrew Carnegie, Denny Brereton and John W. Herron. The account covers the period from April 1 to September 1 of this year. The rents from the Pittsburg property alone amount to $100,000.

EXTRADITION FOR BRIBERY.

Supplementary Article to Treaty with Great Britain Signed.

Washington, Dec. 21.—Secretary Root and Sir Mortimer Durand to-day signed a supplementary article to the existing extradition treaty between the United States and Great Britain, including bribery in the list of extraditable crimes.

UNION SEMINARY PLANS ACCEPTED.

Boston Firm of Architects Gets Award—Bonuses to Other Competitors.

The award in the architectural competition for the new buildings of the Union Theological Seminary has been made to Allen & Collens, of Boston. Thirty-five firms submitted plans.

In addition awards of $800 were made to four firms, whose plans were judged to be next best. A payment of $800 each was made to four other firms especially invited to take part.

The new buildings of the seminary are to be erected on the property, at 120th to 122d street, Broadway and Claremont avenue.

SON BORN TO DELEGATE FROM ALASKA.

[From The Tribune Bureau.]

Washington, Dec. 21.—A son was born to-day to Delegate and Mrs. Frank H. Waskey, of Alaska. The youngster, who is reported to be a sturdy, handsome boy, may plume himself in after years over the fact that he is the first son of the first Delegate from the territory. His father and mother are justifiably proud of the fact, and are now searching for a suitable name for their heir. Mr. Waskey had brought from Alaska a beautiful outfit of snow white furs for the baby, and has given out the tip that if any one encounters a little polar bear with rosy cheeks and laughing eyes about the streets of Washington it belongs to him.

MME. LILLIAN NORDICA HERE.

Mme. Lillian Nordica, the singer, who arrived yesterday on the Kaiser Wilhelm II, announced that she will join the San Carlo Opera Company in New Orleans. Previously she will give a series of special performances in New York and cities between here and New Orleans.

SENATOR NEWLANDS AT BERLIN.

Berlin, Dec. 21.—Senator Newlands, of Nevada, has arrived here to visit his daughter, Frau von Bredow, who has been seriously ill. She is the wife of Lieutenant Leopold von Bredow, who is attached to a Cuirassier regiment stationed in Berlin. Frau von Bredow is better, and may be able to leave Berlin soon.

Frances Newlands, daughter of Senator Newlands, was married to Lieutenant von Bredow on May 6, 1905, at Woodley, the country home of the bride's father, near Washington.

"SCHOOL SYSTEM WRONG."

Kings County Grand Jury Makes a Sweeping Presentment.

A presentment against home work by school children was handed in to County Judge Aspinall in Brooklyn yesterday by the December grand jury. The jury has been neglecting criminal cases scheduled to go before it while it investigated the course of study in the public schools. After mature deliberation the jury has concluded that the prevailing educational system of New York City—not Kings County alone—is all wrong and should be entirely revised.

The chief recommendations of its long report are that the present course of study in the high schools be abolished, that the school day be lengthened an hour, that no attempt be made to fit pupils for college in these schools, that principals be given a veto power over the course of study in their schools and that a post-graduate course be added for the preparation of children for college.

The jury bases its recommendations on the hypothesis that the work now required of pupils in the high schools impairs their health.

In this connection it says:

It seems to the grand jury, therefore, that the students are being forced far beyond their physical capacity to absorb and retain knowledge; that this has a tendency to weaken memory and cause physical disability in many instances, though this may not be immediately apparent.

Superintendent Maxwell was asked what he thought about the Kings County rGand Jury presentment and he replied:

I wholly disapprove of the presentment, which advocates the abolishment of home study. We cannot do without home study, but parents should see to it that their children do not study at home for more than two hours; that is long enough, and if a child knows that it must finish its lessons within that limit it will do so. I told the grand jury that parents should not allow their children to study longer than this period, regardless of what task might be assigned to them by the teachers. Some of the teachers are too self-centred; they try to press on a child as much of their branch of study as they can, forgetting that other teachers are doing the same with other subjects.

Mr. Maxwell refused to enter into a general discussion of the presentment. He said he was tired, and wanted to catch a train, but intimated that he would have something to say on the matter later.

MANHATTAN BEACH PROPERTY SOLD.

Big Hotels Practically Revert to the Original Owners.

The Manhattan Beach property, including the Manhattan Beach and Oriental Hotels, was sold yesterday in foreclosure proceedings by William H. Smith, the auctioneer, at the Real Estate Exchange, Brooklyn, to George C. Austin, the lawyer, for $1,100,000. Mr. Austin represented at the sale the Austin-Corbin interests, which control the bonds.

The Title Guarantee and Trust Company was the plaintiff, and the Manhattan Beach Hotel and Land Company, Limited, the defendant. The title company held a first mortgage of $1,650,000 and a second mortgage of $225,000 on the property.

About $250,000 in unpaid interest, taxes, etc., was due on the property. There was only one bid—that of Mr. Austin. Owing to this sale the property practically reverts to the Corbin estate, the original owners. Real estate men think that the property will be cut up into large plots for improvement with fine frame cottages.

PROMINENT ARRIVALS AT THE HOTELS

ALBERMARLE—A. J. Meier, St. Louis; Pierre Lorillard, jr., Tuxedo. BELVEDERE—J. Nobel, Vienna, Austria. BRESLIN—R. E. Bennett, London; Captain Wirt Robinson, U. S. A. CUMBERLAND—Lieutenant Commander W. J. Maxwell, U. S. N. EARLINGTON—L. Amoniss, Italy; G. L. Arms, Buffalo. FIFTH AVENUE—Dr. Emil Reid, Chicago; Otto Thiele, Bremen; J. M. Hamilton, Albany. HOFFMAN—W. D. Cortwright, Honduras; J. J. Jacquel, France. HOLLAND—D. C. Jordan, Edinburgh; Calud Fraser, London. IMPERIAL—A. Plaissetly, Paris; S. C. Yin and S. C. Yang, Shanghai, China. MANHATTAN—Sidney A. Witherbee, Durango, Mexico. MAJESTIC—David Forbes, London. NETHERLAND—Judge Ygnacio, Sepulveda, Mexico City; Albert Clark, San Francisco. PARK AVENUE—C. Hartzell, Porto Rico. ST. DENIS—M. C. Harris, Tokio, Japan. SAVOY—A. H. Davenport, Philadelphia; W. B. Segal, Florence, Italy. ST. REGIS—Prince Lynar, Washington. VICTORIA—Pierre Crabitos and H. H. Berlin, New Orleans. WALDORF-ASTORIA—Judge W. J. Calhoun, Chicago; Governor W. T. Cobb, Maine; Eugene Fischoff, Paris; J. Wood Fosdeck, Paris; William Barrett-Ridgeley, Washington.

WHAT IS GOING ON TO-DAY.

Fifteenth annual dinner of the Pilgrim Mothers, Waldorf-Astoria, 12:30 p. m.

Conference of the College Football Rules Committee, Murray Hill Hotel, afternoon.

Christmas festival for the Colored Orphan Asylum, 143d street and Amsterdam avenue, 2 p. m.

One hundred and first annual dinner of the New England Society in the city of New York, Waldorf-Astoria, 6:30 p. m.

Dinner for Camille Saint-Saëns at the Lotos Club, 6:30 p. m.

Christmas entertainment arranged by Company E at the 22d Regiment, evening.

THE WEATHER REPORT.

Official Record and Forecast.—Washington, Dec. 21.—Shallow barometric depression covers the northeast portion of the country, with lowest readings in Maine. Pressure is high over the northeast Rocky Mountain slope and thence westward to the Pacific.

Light snow or rain has fallen from the middle Mississippi Valley eastward to the Atlantic, and it is snowing to-night in the Ohio Valley, the lake region and along the crest of the Appalachians.

The weather will be cloudy, with snow flurries Saturday in the upper Ohio Valley and along the Great Lakes, also in New England. It will be colder Saturday in the lake region, the Ohio Valley and the middle Mississippi Valley. Sunday will be generally fair in all parts of the country, except along the lower lakes, where snow flurries will continue. Slightly colder weather is indicated Sunday for the Atlantic Coast districts north of the Carolinas. Storm warnings are displayed on the Straits of Juan de Fuca and on the Washington and Oregon coasts.

The winds along the New England and Middle Atlantic coasts, fresh west; South Atlantic Coast, fresh southwest to west; gulf coast, light and variable.

Steamers departing Saturday for European ports will have fresh west winds and cloudy weather to the Grand Banks.

Forecast for Special Localities.—For New England, fair to-day, except snow in northern portion, colder; Sunday, fair; fresh west to northwest winds.

For Eastern New York, fair on the coast; snow in the interior, colder to-day; Sunday, fair, fresh northwest winds.

For Eastern Pennsylvania, fair in southern portion, snow in northern portion, colder to-day; Sunday, fair and cold, fresh west to northwest winds.

For New Jersey, Delaware, Maryland and District of Columbia, fair and colder to-day; Sunday, fair and cold; fresh west winds.

For Western Pennsylvania and Western New York, snow and colder to-day; Sunday, fair except snow flurries along the lakes, fresh northwest winds.

Local Official Record.—The following official record from the Weather Bureau shows the changes in the temperature for the last twenty-four hours in comparison with the corresponding date of last year:

	1905.	1906.		1905.	1906.
3 a. m.	42	38	6 p. m.	47	43
6 a. m.	42	39	9 p. m.	45	40
9 a. m.	48	39	11 p. m.	46	40
12 m.	53	39	12 p. m.	45	—
4 p. m.	49	43			

Highest temperature yesterday, 43 degrees; lowest, 38; average, 41; average for corresponding date of last year, 46; average for corresponding date last twenty-five years, 33.

Local Forecast—To-day fair, colder; Sunday fair; fresh northwest winds.

MUSIC.

THE PHILHARMONIC SOCIETY.

There was music which stirred the afternoon audience of the Philharmonic Society, predominantly a feminine one, to tumultuous demonstrations of delight in Carnegie Hall yesterday. It was chiefly a brilliant din that called forth the plaudits, and some of it was utterly grievous, as for instance when Mr. Safonoff invoked the blowers of the middle brass, so to speak (augmented for the occasion), to blow blood out of their eyes and utterly submerge the melody of the pilgrims' canticle in the final allegro of the overture to "Tannhäuser." Wagner marked the melody fortissimo here, and withheld all indications from the other voices, but it has been found that to let the interior voice surge upward and break into a thunderous noise makes a mighty appeal to the love for barbaric noise which lies close under the skin of our culture, and we have known a calculation made of the monetary value of the savage outburst in question to a poor man and also to a man rich enough to occupy a box at the concerts of the Philharmonic Society. It was, we believe, something like $10 a note to the poor man, which is an excellent standard to apply to such instances of musical violence.

The concert began with a performance of Cherubini's overture to "Anacréon"—noble music, nobly performed, with only Mr. Safonoff's disjointed treatment of the opening chords to raise a doubt as to the validity of his reading. After it the society took a leaf out of last year's book of the Russian Symphony Society and performed Rimsky-Korsakoff's suite composed of excerpts from the opera "Christmas Eve." This, as was pointed out a year ago in this journal, is largely theatrical music of the pictorial order, the significance of which depends upon the pictures and dances which accompany it. It culminates in a swinging Polonaise, which was given with tremendous brilliancy yesterday, and set the blood coursing violently which had been left complacent by the ingenious diableries of the witches' ride which preceded it. It ends in a religious chant, in which some of the liturgical music of the Russian Church is utilized. The effect of this was measurably heightened by the singing of a small choir of men's voices from the Bach Society of Montclair, of which Frank Taft is director. When the Russian Symphony Society performed the suite, a hymn in praise of two divinities of Slavic paganism was also sung. There is a choral part for the Polonaise, which in the opera accompanies a fête in the palace of the Empress in St. Petersburg, but in his arrangement of the music for concert performance the composer left all of the vocal parts to the discretion of the conductor. In admitting this music to its lists the Philharmonic Society forgot its traditions of many decades; its doors ought now to be open to the Torchlight Dance and Coronation March of Meyerbeer, at least.

The overture to "Tannhäuser" introduced the second portion of the programme, which was devoted exclusively to excerpts from Wagner's lyric dramas. Mr. Burgstaller sang Siegmund's love song from "Die Walküre" and Walther's prize song from "Die Meistersinger," and the orchestra played, besides the overture, the prelude to the third act of Wagner's comedy and the "Ride of the Walkyrior." A beautiful spirit breathed through the poetic prelude in which the composer delineates the philosopher Sachs, and it was a pleasure to welcome it again to the concert room. Mr. Burgstaller was in fine fettle, and his voice rang out full and vibrant, and generally true, in both his songs, though sticklers for Wagnerian traditions might have accused him of an effeminate conception of the love song.

"AIDA" AT THE METROPOLITAN.

Mr. Conried's people last night gave one of their pompous and imposing performances of "Aida"—a gala work at the Metropolitan Opera House ever since it was opened. There was one newcomer in the cast, and the barytone, Stracciari, who had made a disappointing appearance in "Traviata," partly redeemed himself by a picturesque and energetic impersonation of the Ethiopian King. Mme. Kirkby-Lunn, of the amazingly opulent voice and large dramatic manner, impersonated Amneris; otherwise the artists concerned in the representation were the familiar ones of last season—Signor Caruso, M. Plançon and Mr. Mühlmann. Signor Caruso disclosed unusually heroic stature last night, throwing himself with extraordinary spirit into the action and singing as he has never before sung in Verdi's opera. Indescribably beautiful was his voice, irresistible his use of it. The newcomer among the opera's personages was Mme. Boninsegna, who essayed the titular role and won a large measure of success by a well conceived, though conventional, impersonation of the character and by evincing excellent qualities in her singing.

Though an Italian singer of the dramatic type, she is free from most of the vocal vices of her countrywomen. She sings in tune, and her voice is fairly steady, wherefore she is entitled to gratitude. The voice is agreeable in timbre, too (except in the lowest register, which seems to have little consanguinity with the upper), and it carries remarkably well. She may prove to be a useful member of Mr. Conried's company. H. E. K.

MANHATTAN OPERA HOUSE.

If it had not been that Bonci sang like an angel and displayed unexpected dramatic force last night the first performance of "Lucia" at Mr. Hammerstein's house would have fared badly. It was to have been led by Campanari, the assistant conductor, but at a rehearsal Thursday night he threw down his baton, declaring there was a conspiracy against him in the orchestra and among the singers. Mr. Hammerstein told him he'd better not try to lead the performance, then—and he will probably conduct no more at the Manhattan Opera House. His place was taken last night, after one hasty rehearsal, by Fernando Tanara, the third conductor, who will also fill his place next week when Mr. Campanini does not conduct. As a result, the singers were bound pretty close to the conductor's baton, the orchestra was frequently too loud and there were moments of uncertainty or of sluggishness.

This was a misfortune, however, not really a fault. The angelic singing of Bonci atoned for much, too, and his acting carried the second act to a stirring climax. Mlle. Pinkert was the Lucia. As might have been expected, she sang the florid passages brilliantly, clearly, easily, while the more lyric movements were marred by an unnecessary tremolo. M. Minolfi was disclosed in the part of Ashton. His voice is agreeable but small, and lacked the power to surmount the orchestral tumult. At a second and more favorable hearing he will doubtless make a better impression.

The opera was sung with the two sets for each of the first two acts, and with the third and fourth acts of the Metropolitan arrangement recombined into one. The audience was large, and, for Bonci, full of enthusiasm. He has not sung better at any appearance so far. Many subscribers from the older house were present, for purposes of comparison between his performance as Edgardo and Caruso's, and the verdict was apparently not against him.

"THE BUTTERFLY" AT ATLANTIC CITY.

[By Telegraph to The Tribune.]

Atlantic City, Dec. 21.—Miss Lillian Russell opened here to-night for the first time in a new comedy, "The Butterfly," by Kellett Chambers, and was well received. The play makes Miss Russell the frivolous widow of a millionaire broker, who is a good fellow. She has a good company.

OSCAR HAMMERSTEIN TELLS ABOUT IT.

How Mme. Wagner Approached Him Through Mme. Lehmann and Brag.

Oscar Hammerstein was a little surprised yesterday when he found how much excitement had been caused by his expression of a wish to give Wagner's "Tetralogy of the Nibelungen" next season. He sat in his office at the Manhattan and looked at a picture of Mme. Nellie Melba while he talked about it. "The whole thing happened just like this," he said. "You know that Brag, my basso, is a great friend of Mme. Lilli Lehmann. He sang Leporello in a production of "Don Giovanni" with her this year, and a little while ago he got a letter from Mme. Lehmann asking him why I wasn't giving Wagner. The letter went on to say that Mme. Cosima Wagner would be more than willing to help me out with her influence with German singers and with her knowledge of the Bayreuth traditions. That's all there is to it. I want to give Wagner, and, if I can, I certainly will. Now you know as much as I do."

Mme. Melba will be here on December 29, and on January 2 she will sing at the Manhattan for the first time, appearing in Verdi's "La Traviata," with Amadeo Bassi and Maurice Renaud. Mr. Hammerstein mentioned that Mme. Bressler-Gianoli was to sing at a musical to be given by Mrs. Stuyvesant Fish on January 9, and that Mme. Trentini was to sing for the Liederkranz at some time in the future.

Married.

Marriage notices appearing in THE TRIBUNE will be republished in The Tri-Weekly Tribune without extra charge.

TROWBRIDGE—LLOYD—On Thursday, December 20, at the Brick Presbyterian Church, in this city, by the Rev. Henry van Dyke, assisted by the Rev. William R. Richards, Julia Atwater Trowbridge, daughter of the late Dr. and Mrs. George Trowbridge, to Herbert Lloyd, son of Mr. and Mrs. Francis G. Lloyd.

Notices of marriages and deaths must be indorsed with full name and address.

Died.

Death notices appearing in THE TRIBUNE will be republished in The Tri-Weekly Tribune without extra charge.

Anothony, Clarissa C.
Bedford, Cornelia Van N.
Brower, John L.
Collins, Catherine.
Curran, Margaret A.
De Veau, Louisa C. R.
Everitt, Sylvester D.
Green, Samuel W.
Grimes, John J.
Hanlon, James.
Hinchman, Eliza.
Livingston, Edward.
Miller, Charles E.
Milliken, C. P.
Redmond, Gould H.
Richmond, Sarah S.
Ridley, Jeremiah M.
Rodman, Emily T.
Smith, Joseph.
Tyger, Esther F.
Vail, Davis R.

ANOTHONY—At Elizabeth, N. J., on Friday, December 21, Clarissa C., wife of the late David Haight Anothony. Notice of funeral hereafter.

BEDFORD—On Thursday, December 20, 1906, Cornelia Van Norden, widow of P. Wendover Bedford. Funeral services at the residence of her brother, Warner Van Norden, No. 8 East 62d street, on Saturday morning, December 22, at 10 o'clock.

BROWER—On Thursday, December 20, 1906, John Lovett Brower (lawyer), son of the late Anthony and Janet Brower. Funeral service at chapel of the Collegiate Church of St. Nicholas (entrance on West 48th st., near 5th ave.), on Sunday, December 23, at 2 p. m.

COLLINS—On December 20, 1906, at her residence, No. 351 Keap st., Brooklyn, Catherine Collins. Funeral on Sunday, at 3 o'clock.

CURRAN—On Wednesday, December 19, 1906, Margaret A. Curran (née Neason), beloved wife of John Curran. Funeral from her late residence, No. 231 13th st., Brooklyn, on Saturday, December 22, at 9:30 o'clock, thence to Holy Family Church, 12th st., near Fourth ave. Interment Holy Cross Cemetery.

DE VEAU—On Friday, December 21, 1906, Louisa Catherine Burke, widow of the late Samuel De Veau. Notice of funeral hereafter.

EVERITT—At Orange, N. J., on Friday, December 21, 1906, Sylvester Dudley Everitt, aged 5 years and 4 months, youngest son of John D. and Marguerite Willard Everitt. Funeral private.

GREEN—On Thursday, December 20, 1906, Samuel Worcester Green, at his residence, No. 128 Livingston st., Brooklyn, in his 85th year. Funeral private. Friends are requested not to send flowers.

GRIMES—On December 19, 1906, John J. Grimes, beloved son of Michael and Helen Grimes. Funeral from his late residence, No. 364 42d st., Brooklyn, thence to St. Michael's Church, where a solemn requiem mass will be said for the repose of his soul, on Saturday, December 22, at 10 o'clock.

HANLON—On December 19, 1906, James Hanlon, beloved husband of Mary Hanlon (née Joyce), at his residence, No. 106 Concord st., Brooklyn.

HINCHMAN—Suddenly, on Thursday, December 20, 1906, Eliza, daughter of the late William and Rebecca Hinchman. Funeral from her late residence, Hyde Park-on-Hudson, on Saturday, December 22, at 1:30 p. m.

LIVINGSTON—On Tuesday, December 18, 1906, Edward Livingston, of No. 17 East 74th st., New York, in the 78d year of his age, suddenly, at Peekskill N. Y. Funeral service will be held at Grace Church, Broadway and 10th st., Saturday, December 22, at 10 o'clock.

MILLER—On Thursday, December 20, at his residence, No. 63 East 54th st., Charles E. Miller. Funeral services will be held at All Souls' Church, 20th st. and 4th ave., Saturday, December 22, at 2:30 p. m. Friends are requested not to send flowers.

In the death of Mr. Charles E. Miller the Sisters of Charity, and particularly those connected with the New York Foundling Hospital, are deprived of the counsel and friendship of a friend who for forty years has been their adviser and counsel. From the day the first foundling was received until his last moments he was a friend to whom they could unhesitatingly appeal. His genial and unselfish n