

spending to the call of a sufferer, almost tumbled over a two-year-old child lying near the tracks. The baby was terribly bruised, but was still alive. It was said that the mother of the infant had been killed.

There was at one time a rumor that Senator Redfield Proctor, of Vermont, had been killed, but it was soon discovered that he was not on the train. It is supposed his name was confused with that of Clarence Proctor, who was injured. District Attorney Baker, who was injured and who walked a mile and a quarter to a drug store, in describing his experience, said: "I was in the second car from the end coming from my home in Germantown, Md. I was four seats from the end of the car, and just as the train left Terra Cotta station the crash came. We were carried in the wreckage for some distance. I do not know how I got out of the wreckage, but I. Darby, a grocerman, of Washington, assisted me to the drug store."

Frank P. Boditz, a newspaper man of Frederick, Md., who was slightly injured, in describing his experience, said: "I was in the car next to the smoker, talking with a man and his wife from Detroit, Mich. We were all standing up, the car being crowded. Suddenly we heard an awful noise and then a crash. Women began screaming, and the next thing I knew I found myself rolling down an embankment, where some one picked me up, and I found I was not badly hurt. It was impossible to describe the scene. Women and children were shrieking, and we could hear the groans of the dying. Children were running about crying for their parents, and mothers and fathers were rushing around trying to find their children. The dead and injured were strewn along the track for a distance of a mile."

Baltimore, Dec. 30.—The following dispatch has been received at Baltimore & Ohio headquarters here from the chief clerk at Terra Cotta:

Engine 2,190, dead-head equipment train, ran into rear of No. 60, Frederick local, leaving Frederick at 4 p. m. at Terra Cotta station about 6.30 p. m. Reported twenty-four killed and thirty injured, as near as can be ascertained at this hour—40 p. m. It appears that the dead-head equipment train got a double green at Silver Springs, which indicated caution, and when Tacoma was reached the target showed white. Tacoma being white only, the operator did not signal for the night. The dead-head equipment train, running about forty miles an hour, struck No. 60, which was discharging passengers at Terra Cotta station.

Superintendent Fitzgerald says that an absolute block system prevails on the Frederick branch, and that the accident was evidently due to a confusion of signals. Mr. Galloway, superintendent of transportation, and other officials led here on a relief train for the scene of the wreck immediately upon receipt of the first news of the disaster.

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Henry L. Schumann, secretary of the board of directors, said last night that there had been much irregularity in the management of the hospital, and that the board of directors was now searching investigation, which would result in a complete reorganization of the hospital. To effect this clearing out a committee of four has been appointed and will push the work vigorously. He said that the financial condition of the hospital was good, as shown by its purchase of the two new buildings, into which it would move to about a month.

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MAY OPEN BALLOT BOXES

JACKSON IS WILLING.

Tells Hearst He Will Consider Application for Recount.

Attorney General-elect William S. Jackson came down from Buffalo yesterday to see Clarence J. Shearn, attorney for William R. Hearst. Soon after their conference Mr. Jackson sent the following letter to Mr. Hearst:

In the matter of the application of William Randolph Hearst to Julius M. Mayer, Attorney General, of the State of New York, for leave to institute quo warranto proceedings against George B. McClellan, Mayor of the City of New York, which leave was heretofore denied, you are hereby notified that should you desire to renew or make another such application, a rehearing and consideration of said matter will be granted by me as soon as I take office as Attorney General on January 1, 1907.

You are thus informed because I deem that the welfare and dignity of the people of this state demand the immediate settlement of the serious questions involved.

"The papers for the quo warranto proceedings have all been prepared," said Mr. Shearn last night, "and they will be filed with Mr. Jackson on Tuesday morning. It means that Mr. Hearst will go ahead with proceedings which shall determine whether he was counted out or not."

William A. DeFord, one of Mr. Jackson's deputies, who was one of the sub-managers of the Hearst campaign, was in conference with Mr. Jackson last night at the Hotel Victoria.

Mayor McClellan and his friends never have been worried in the slightest over quo warranto proceedings. One of the Mayor's advisers said last night: "All that a quo warranto proceeding means is that Mr. Hearst is to have a right to begin a contest in the courts for a recount of the ballots. It does not necessarily mean that there will be a recount. It means that Hearst can apply to the courts for redress. Under a proceeding of the kind contemplated, the burden of proof rests on Hearst. He will have to specify under oath, through his agents, that fraud was perpetrated in a specific district. When the ballot box is opened, if the alleged fraud turns out to be a matter of counting suspicious ballots which were considered void by the inspectors, the McClellan men will fight Hearst to a finish on every disputed point. Hearst probably will have to furnish a bond indemnifying the city against loss in case he fails to prove his contention that he was wronged in the count."

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THE TRUST COMPANY OF AMERICA

135 Broadway, New York 55 Gresham St., London, E. C. 36 Wall St., New York Capital and Surplus, \$12,500,000.

THE C. F. U. BACKS UP.

Accepts Ultimatum of American Federation—Split May Follow.

The American Federation of Labor won yesterday at the meeting of the Central Federated Union, when a final vote was taken on the question of defying the federation or accepting the ultimatum. The vote was 54 to 54.

The trouble between the two bodies was brought about by the suspension by the Central Federated Union of the Theatrical Protective Union, the Musical Union and the Metropolitan Opera House, the A. F. of L. ultimatum was that these unions must be reinstated, on pain of forfeiture of the C. F. U. charter.

The first speaker was Henry De Vaux, president of the Actors' National Protective Union, which suspended the musicians and the actors of the Metropolitan Opera House in sympathy with the old chorus. De Vaux accused the American Federation of Labor of violating the principles of trade unionism. He denounced its policy and its methods at great length.

The chairman, James Holland, of the Eccentric Fireman's Union, said that the question before the meeting was whether or not they would accept or reject the ultimatum.

"It is not a question of personal sentiment," he said. "If my wishes were personally consulted and the unions of the stage hands and musicians were here again I would have no objection to their being represented at the meeting. The American Federation of Labor has done things that I do not agree with, but I do not want to do anything that will bring a rupture."

It was finally decided to ask President Gompers of the American Federation of Labor to summon as speedily as possible a meeting of the executive council of his organization in this city, to try to settle the matter. It was decided that the ultimatum would be sent to the C. F. U. and that the C. F. U. would be asked to accept it.

When the result was announced many delegates who had voted to accept the ultimatum were disappointed. They had expected to see the C. F. U. accept the ultimatum. They had expected to see the C. F. U. accept the ultimatum.

There is a strong suspicion that in many of the downtown districts Mr. Hearst lost many hundreds of votes in the election of the returns. Probably frauds were committed by which he was a loser in Charles E. Murphy's district, as well as in all the Sullivan districts. Murphy was against Hearst, as were the Sullivans. Both the Sullivans and Murphy became his allies at the state convention last fall, and worked for him at the polls on November 6. If the returns are correct it is believed that it will probably show that nearly all the frauds were committed by the very men who are now his political benefactors.

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INSURANCE'S NEW ERA.

WILL BEGIN TO-MORROW.

Armstrong Amendments Will Work Many Radical Reforms.

Many of the new Armstrong amendments to the insurance law will go into effect to-morrow. Hereafter none of the "Big Three" can write more than \$20,000,000 of new business in any one year. Although the New York Life, until recently at least, had an agency force capable of writing as much as \$800,000,000, the company has not written half that amount since the amendments to the statement made by an official of the company.

All advances to agents, the cause of losses amounting to many hundreds of thousands of dollars yearly, new must cease. The Equitable discontinued this practice last summer. The New York limited this practice last summer. The New York limited this practice last summer.

Hereafter the amount of money a company may expend to acquire new business is limited. This section will hit the life insurance agent hard. The first year's premium, plus the mortality gains of the first five years. On a rough average, it is estimated that this will mean a shrinkage of between one-fifth and one-fourth of the agent's commission.

Hereafter, too, on endorsement policies, the law limits the agent to 5 per cent of the renewal premiums for nine years and on all other policies to 10 per cent for the first three years.

Beginning to-morrow, all the companies must file with the State Superintendent of Insurance detailed reports of their condition as of December 31. This will be a practical test of the publicity section of the Armstrong law. They also must report the dividends declared, the sums held applicable to deferred dividend policies, the amount of their contingency reserve, their bank balances and profit-and-loss sheets—all in detail. They must furnish lists of securities bought and sold, with the price fluctuating, the profits or losses, and the commission paid on the transactions.