New-York Tribune.

NEW-YORK, WEDNESDAY, FEBRUARY 12, 1908.—PAGES NINE TO FOURTEEN.

ASKS KELSEY REMOVAL

HUGHES SENDS MESSAGE.

Says Question Involves the Credit of the State.

[By Telegraph to The Tribune.]

Albany, Feb. 11.—With a severe and sweeping arraignment of conditions in the insurance department Governor Hughes to-day sent to the Senate his second demand for the removal of Otto Kelsey, Superintendent of Insurance. This time the Governor's message, while not couched in the form of charges against the superintendent, contains specific statements of neglect of duty and inefficiency, based on the report of Matthew C. Fleming's investigation of the department. The report was transmitted with the message for the consideration of the Senate.

Termed a "disappointment" by some who were looking for sensational disclosures, and "the same old thing" by ardent Kelseyites, the Governor's message really is a careful, conservative statement of a case to which he has given long study. It is a document restrained in tone, almost grim because of its restraint. Only in places does the Governor's strong feeling on insurance conditions burst into caustic utterance. When those places were read Superintendent Kelsey's friends winced almost as if smitten in the face.

The Governor sums up his whole argument in the last paragraph, thus:

"The matter now presented to you is one which transcends any question of personal regard. It involves the credit of the state. In the circumstances to which I have referred the people of the state are without confidence in the administration of this important department. That confidence should be restored."

It was the portrayal of the "circumstances," dispassionately, in broad, telling strokes, which made Mr. Kelsey's friends wince. The Governor's message pointed out that Kelsey, in office a year and a half, with a free hand, had failed to reorganize the department from its condition at the time of the insurance disclosures. "There has been no appropriate effort to fix responsibility for the past derelictions of the department and to determine by suitable inquiry upon whom reliance could be placed." Specific duties had been disregarded by the head of the department.

"The delays in instituting reforms that are plainly needed, the failure to take full advantage of the machinery provided by law for the protection of the rights of policyholders, the lack of proper attention to matters as to which the department is in a position greatly to aid the policyholders in securing the proper fulfilment of their contracts are without excuse," the message says.

COMMENT IN SEVERE TERMS.

In severe terms the Governor comments on the fact that an insurance commissioner from Colorado was the man, by his examination, to disclose the conditions in the Provident Savings Life Assurance Society, of which State Chairman Woodruff formerly was president. Though ex-Justice Hatch, Mr. Kelsey's lawyer last year, told him of trouble in that company, Kelsey, says the Governor, went on with his examination of another company. "Whether or when any action would have been taken had it not been for the intervention of the Colorado commissioner may be left to conjecture," says the Governor. "And to say the least it is mortifying in the extreme, in view of the powers of the Superintendent and the facts recently disclosed in this state, that it should be left to a Commissioner from Colorado to reveal the necessity of the examination of a New York corporation."

Governor Hughes would not supplement his message with any verbal comment on the situation. He made it plain that his message completed his statement on the case for the moment. There has been much talk here that the Governor was "holding something in reserve." He would not discuss that for publication. The Kelsey case, so far as he is concerned, rests with the completion of his message to the Senate. But if it becomes necessary through changed conditions further activity is within the realm of possibility.

The Senate chamber and the galleries and lobby were thronged when the message was presented this morning. Closest attention greeted it. The Senators, Hughes and Kelsey men alike, listened carefully to every word of the long expected communication. When the reading was finished Senator Raines made a formal motion that the message and documents accompanying it be printed and lie on the table for the present. Almost at the same moment Senator Horace White, one of the ardent Kelsey champions, crossed the chamber for a whispered conference with Senator McCarren, the Democratic leader of Brooklyn, another warm Kelsey man.

THE GOVERNOR'S MESSAGE.

The message was as follows:

State of New York, Executive Chamber,
Albany, Feb. 11, 1908.

To The Senate:

In August last charges were filed against the Superintendent of Insurance which related to his administration of that department. I appointed Mr. Matthew C. Fleming of the New York bar under section 7 of the executive law to investigate those charges and generally to examine into the affairs of the department. I transmit to you herewith his report, together with the testimony taken by him.

The Department of Insurance and the office of Superintendent of Insurance were created by the Legislature. The superintendent is appointed by the Governor by and with the advice and consent of the Senate, and holds his office for three years subject to removal by the Senate upon the recommendation of the Governor. The power to remove is not dependent upon the presentation of charges as in the case of officers removable by the Governor pursuant to the constitution, or as in the case of elected state officers removable by the Senate.

This is the case of an appointed head of a department where the Legislature has provided an absolute power of removal. The only question is whether the removal of the officer is in the interest of the service of the state.

I am not unmindful of the labors of the department, of the multiplicity of details with which it is concerned, of the volume of its correspondence, of the many questions submitted to it for decision and its required action upon a great variety of matters under the statute. Although to some extent recently increased, these duties have existed, and a vast amount of work has been performed for many years. Yet side by side with these departmental activities there grew up wasteful and corrupt methods which scandalized the country and brought the supervision of the department with regard to the important interests of the holders of life insurance policies into contempt.

It became obvious that a department might exist with a large staff apparently busily employed; that its labors might be represented in volumes of reports; that it might make recommendations for legislation and pass upon a multitude of questions in the course of department routine without taking measures of first importance within its powers for the prevention of abuses and the protection of the policyholders. There was probably no time prior to the insurance investigation of 1905 when the Insurance Department could not have made an imposing report of the difficulties which it had to encounter, the burdens it was required to bear and the incessant labors which it performed.

But in that investigation it also appeared that, if its energy had been well directed and the department had been efficient in the true sense, most of the scandals which were revealed could not have existed.

I also appreciate the fact that the present superintendent on taking office confronted unusual conditions. But he had conspicuous advantages. He took office with abuses ascertained, with the derelictions of the department known, and with clearly defined obligations which were not left for him to discover, but which were writ large in the minds of all the people of the state. He was also equipped with additional powers.

I am mindful of the important reforms which through the pressure of public opinion and necessary legislation have been made in life insurance management, of the economies which have been effected and of the improper practices which have been abandoned. But it is the business of the state to assure the policyholders that old conditions shall not be permitted to return and that those needed reform shall be carried out. Legislation must be supplemented by vigorous departmental action. It is essential that the superintendent should be fully alive to the exigency and should make suitable use of his power.

Mr. Kelsey took office on May 16, 1906, and has now served more than one-half his term. At the time Mr. Fleming began the taking of testimony he had served for a year and five months. He had had full opportunity to show whether he was equal to his important duties.

But the facts submitted establish beyond cavil that the present superintendent has not measured up to the standard which the state must maintain and upon which, in deference to the vast interests involved, it is my duty, so far as my power goes, to insist.

Superintendent Kelsey has failed properly to reorganize the department, and thus to meet an obvious obligation. The work of the department has been a travesty on state supervision. Had it been a branch of the life insurance companies themselves it could hardly have been less effective in enforcing the rights of those for whose protection it was supposed to exist. It must have been clear to any one competent to be its chief and to establish it upon a proper basis that a thorough overhauling was necessary. No amount of routine work or of assiduity in other directions can avail to obscure this paramount duty.

The superintendent has had a free hand, as it appears that only three of his subordinates were veterans. He has had abundant time. But the house has not been cleaned.

Mr. Vanderpoel and Mr. Hunter, whose retention despite the disclosures of the insurance investigation was made the subject of criticism last year, resigned and left the department at the end of January and February last, respectively. The examining force has been strengthened by the appointment of new men. But in other respects very little has been done to improve the efficiency and trustworthiness of the organization. Those whose neglect facilitated the disclosed abuses still retain their places.

There has been no appropriate effort to fix responsibility for the past derelictions of the department and to determine by suitable inquiry upon whom reliance could be placed. The superintendent has also failed to give specific instructions in order to guard against repetition of neglect.

In these circumstances such repetitions are likely to occur and have occurred. Thus, in the annual statements filed last year as of December 31, 1906, transactions appeared which, under the ruling of the superintendent, were illegal, but they passed unnoticed until Mr. Fleming's examination. If, as now stated, the reports themselves are erroneous in these particulars, this fact may absolve the company, but it does not save the departmental work from the discredit of failure to discover the transactions, which, on the face of the reports as filed, were contrary to law. So, also, the omission of particulars required by the statute to be made in the annual statement, and other matters which were set forth and which plainly demanded inquiry, escaped attention.

In the insurance investigation it was urged that the department was one of audit only; that its business was to attest the solvency of the companies and not to supervise their management.

In testifying before the Judiciary Committee of the Senate last March with regard to this important matter of audit the superintendent thus described the work of his statistical bureau (Proceedings, ed. 1907, page 43; ed. 1908, pages 95-96):

"The financial statements are turned over to the statistician and he audits them and makes the abstracts and tabulations that appear in the annual report.

"Q. What are the other duties in connection with that? Is there any audit of annual statements? A. I stated that when I was speaking before; they are all audited by the statistician and it requires frequently voluminous correspondence; various items or conditions need explanation or correction, the putting in of assets that are not to be admitted, and frequently a number of letters are written back and forth before the account is properly stated and filed.

"Q. Is there any examination with respect to the securities? A. Yes, sir.

"Q. What is that? A. As to the verification of it—as to the values, the market quotations, the amount they claim credit for—whether they are accurate or not; all of that is gone through and corrected.

"Q. In that department? A. Yes."

"NO AUDIT WORTHY THE NAME."

Despite this testimony it now appears that there is no audit worthy the name. The statistician not only does not make any adequate attempt to verify the market value of the securities reported each year, but it appears he has never been instructed to do so. This matter was considered in Mr. Fleming's examination. And in order to have a suitable audit the superintendent proposed in his last report (January, 1908, page 15) "a special bureau of audit," which he says will be necessary "if the duty of thoroughly examining the schedules of assets filed by insurance companies and the elimination of errors in description and valuation of securities is to be efficiently performed. The services of experts in fixing the fair and reasonable value of securities in detail will also be indispensable."

But the necessity for this should long ago have been discovered and provision for a proper audit made. This did not require any elaborate inquiry. It was the duty of the superintendent to avail himself to the utmost of the machinery he possessed and promptly to ascertain and present his additional needs.

The condition of the companies, however, cannot be ascertained without an audit of liabilities as well as of assets, and in determining these liabilities the valuations of the outstanding policies by which the amount of the necessary reserve is fixed are of the first importance. But these are without proper verification. It appears that in the case of the large life insurance companies for some years the policies have been presented on loose sheets in groups, without policy numbers. The calculations are made by the companies' actuaries, these calculations being simply checked by the department. They are presented in a manner which makes them extremely difficult of verification by any comparison with the companies' books, and in the case of the four large companies, save in the case of one company in one year, it does not appear that the sheets made up by the companies have been suitably verified since the group system was adopted. As Mr. Fleming says: "From these sheets it would also be impossible to detect fraudulent lapses and restorations or changes in the method of valuing a given policy." These sheets go back and forth from the companies to the department for correction. There is no audit in any proper sense.

It is evident that no proper supervision of the companies can be maintained simply by scrutiny of the annual statements or by full examinations which take place at long intervals. It is essential that in the course of the year and during the periods between examinations the superintendent should call for information such as will enable him to keep reasonably posted with reference to important classes of transactions. This is especially important with reference to companies whose past transactions have merited criticism. In this way alone, by repeated demands for data in the course of management, can adequate protection to the policyholders be assured through the supervision of the state. Requiring information from time to time as to purchases and sales, collateral loans, etc., is a necessary feature of efficient departmental work. Particularly is this so with reference to the disposition made by companies of stocks which they are required to dispose of under the law. And by this method, with its attendant publicity, the use of the accumulations of the companies to advance the personal interests of officers, directors or other persons in a position to influence the management may be prevented.

It was not until about November last, and after Mr. Fleming had begun his inquiries, that the superintendent began to require such ad interim reports, and hence has been unfamiliar with important transactions, and he has failed to make such inquiry or protest as the nature of the transactions required.

"UNWORTHY OF CONTINUED CONFIDENCE."

The demand for such supervision is entirely reasonable, and an administration which for a year and a half omitted it is unworthy of continued confidence. Reflection upon the vital importance of the interests concerned, of the vast number of our people who depend upon life insurance for the security of their homes, of the enormous accumulations made up of the contributions of policyholders which afford constant temptation to extravagance and unscrupulous scheming should make us realize that their supervision should be constant and vigorous and that lack of it and the want of appreciation of its need should not be tolerated.

It is not necessary to take up in detail the various matters commented upon by Mr. Fleming. They appear sufficiently in his report, and without repetition here, I commend them to your careful consideration. The delays in instituting reforms that are plainly needed, the failure to take full advantage of the machinery provided by law for the protection of the rights of policyholders, the lack of proper attention to matters as to which the department is in a position greatly to aid the policyholders in securing the proper fulfilment of their contracts are without excuse.

I may mention the case of the Provident Savings Life Assurance Society. The abuses which existed in connection with its then control were disclosed in the insurance investigation in 1905. Following this arrangements were made, through a disposition of its stock, to place it upon a better footing. In January, 1907, however, the stock control passed to those who apparently contemplated the improper manipulation of its funds. It appears that securities to a large extent were sold, and, instead of being properly reinvested, the proceeds were placed in banks in which the purchasers of the stock were interested. Had the department been watchful and had it been its practice to secure periodic reports it would have been fully advised of the situation. Instead, it was apparently in complete ignorance.

About September 11 Mr. Kelsey was informed by Hon. Edward W. Hatch, one of the gentlemen who acted as his counsel in the removal proceedings last spring, that he had heard that "there were matters in the Provident Savings that needed attention." The same day an officer of a prominent corporation told him the same thing "in about the same language." The latter informed him of reports as to litigation with reference to the purchase of the stock of the company. Beyond some general and inadequate inquiries, Mr. Kelsey did nothing. He made no suitable attempt to possess himself of information as to the financial condition of the company. Three or four weeks later the Insurance Commissioner of Colorado was led by reports of the purchase of a controlling interest in the company to make a preliminary survey, in which disclosed the manner in which the funds of the company had been handled and the necessity of a thorough examination. Although he had received from a source deserving credit on advance intimation of difficulties in the company, Superintendent Kelsey failed to take advantage of his opportunity or to perform his duty and he first learned of the manner in which the funds of the company had been used from information which the Colorado commissioner had obtained and furnished him. Following his preliminary survey, the Colorado commissioner began a full examination and invited the New York superintendent to join him. Mr. Kelsey did join him, and through examiners rendered valuable assistance.

It appears that Mr. Kelsey was busy at the time in making an examination of another company. But a few well directed inquiries would have given him the same preliminary survey which the Colorado Commissioner obtained. The existing financial conditions made prompt action important. Whether or when any action would have been taken had it not been for the intervention of the Colorado Commissioner may be left to conjecture. And, to say the least, it is mortifying in the extreme, in view of the powers of the Superintendent and the facts recently disclosed in this state, that it should be left to a commissioner from Colorado to reveal the necessity of the examination of a New York corporation.

The matter now presented to you is one which transcends any question of personal regard. It involves the credit of the state. In the circumstances to which I have referred the people of the state are without confidence in the administration of this important department. That confidence should be restored. The conduct of the department should exhibit that care, thoroughness and vigilance which will guarantee adequate protection to the interests of the policyholders, and at the same time justly insure the standing and promote the success of the companies bearing the seal of the department's approval. This object I am convinced can be obtained in only one way, and that is by having the department placed in other hands. The interests of the state require that a change should be made.

I therefore recommend that Otto Kelsey, Superintendent of Insurance, be removed from his office.

CHARLES E. HUGHES.

QUICK ACTION POSSIBLE.

Senator Raines's motion to let the message lie on the table is taken as an indication that quick action will be obtained on the Kelsey case. He himself would say nothing about it beyond expressing the hope that it would be taken up as "soon as possible," perhaps within two or three days. Its settlement is a very different question. Senator Davis said that doubtless the message, the Fleming report and the testimony would be referred to the Judiciary Committee, as was done last year, and the same procedure followed from there on through the regular trial. There is some talk of referring the case to the Insurance Committee, which is regarded as much stronger anti-Hughes than the Judiciary Committee.

Superintendent Kelsey did not care to comment on the message to-day, since he had not read it. He said he trusted the American spirit of fair play would assure him a chance to let his side of the case be heard before the Senate took action. He has retained ex-Attorney General Julius M. Mayer and Danforth E. Ainsworth, who were his lawyers last year. Ex-Justice Hatch, his chief counsel, will not be able to serve this time.

Comment on the Governor's message flows somewhat unwillingly, most of the Senators declining to express their opinions until they have read it and studied it with the Fleming report. Some of the Kelsey men say privately that it is "weak" and "a repetition of the charges on which Kelsey was exonerated" last year. Most of the Republicans decline to commit themselves as to their attitude or their judgment about the outcome. Senator Davis, chairman of the Judiciary Committee, voiced what seems to be the surface sentiment:

"It's the same Senate as it was last year, isn't it?"

Senator Grady, minority leader, who last year was so overcome with Kelsey feeling that on the night of the vote he drew a moving picture of Superintendent Kelsey's wife and children waiting to hear of his acquittal of the Governor's inhuman charges—Mr. Kelsey being a bachelor, declines to say anything about the case now. Senator McCarren, whose attitude last year was known, but who did little talking about it, now says that he sees little new in the Governor's message and the Fleming report, and nothing at all to make him change his views. Senator Fuller, an independent Democrat who voted against Kelsey, says he still intends to stand with the Governor.

The result, so far as indications now go, is distinctly in doubt. The Kelsey men preserve their militant attitude, and declare confidently that they have plenty of support. It is taken for granted by the Hughes men that State Chairman Woodruff, William Barnes, jr., of Albany; Postmaster Greiner, of Buffalo; Congressman J. Sloat Fassett, of Chemung; Francis Hendricks, of Onondaga, and perhaps Herbert Parsons, of New York, by example, if not by force of followers, will be on Kelsey's side against the Governor. Speaker Wadsworth naturally is for his friend Kelsey. The Kelsey following counts on political complications resulting from the state and national campaign and the Governor's candidacy for the Presidential nomination to play an important part in saving Kelsey. That, in fact, is almost their only hope. The Hughes men are trusting solely to the plain facts and an aroused public sentiment, of which evidence was given directly last year.

SALE OF CERAMIC COLLECTION.

A collection of ceramics of the period from 1770 to 1795, made by George Wills, of St. John's Wood, London, England, will be sold at the Fifth Avenue Art Galleries, No. 546 Fifth avenue, on Friday and Saturday afternoons of this week. The sale, which will be in charge of James P. Silo, will begin at 3 o'clock.

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NEW YORK—Q'NSTOWN—LIVERPOOL.
*Baltic..Feb. 20, noon | *Baltic.....Mar. 19
*Celtic...Mar. 5, noon | *Cedric.....Mar. 26
PLYMOUTH—CHERB'G—SOUTHAMPTON
*Oceanic.....Feb. 12, 3 PM | *Majestic.Mar. 4
*†Adriatic.Feb.26, 12:30PM | *Oceanic.Mar. 11
†New, 25,000 tons; has Elevator, Gymnasium, Turkish Baths and *Orchestra.
NEW YORK & BOSTON TO ITALY & EGYPT
Via Azores, Madeira, Gibraltar, Algiers.
*CEDRIC 700 ft. long. 21,035 tons. FEB. 15, 10 A.M.
A FINE SUITE OF TWO ROOMS AND BATH, AND TWO PROMENADE DECK ROOMS AVAILABLE.
*CANOPIC..... Feb. 22, 2 P. M.; April 4
*REPUBLIC.....March 7, noon; April 18
*ROMANIC...March 14, 8 A. M.; April 25
*CRETIC.....March 28, noon; May 9
PASSENGER OFFICE, 9 BROADWAY.
Freight Office, Whitehall Bldg., Battery Pl.

CUNARD LINES.
From Piers 51-52-54, North River.
TO LIVERPOOL VIA QUEENSTOWN.
PASSENGERS BOOKED THROUGH TO LONDON AND PARIS.
Lucania.Feb. 15, 7 a m | Campania...Feb. 29
Etruria..Feb. 22, 9 am | Mauretania..Mar. 7
Carmania.Feb.26, 11 am | Lucania....Mar. 14
MAURETANIA MARCH 7. LUSITANIA MARCH 21.
Largest, Fastest, Finest in the World.
HUNGARIAN-AMERICAN SERVICE.
TO FIUME VIA
GIBRALTAR, NAPLES AND TRIESTE.
SLAVONIA.....Mar. 12, Apr. 30, June 18
PANNONIA.Mar. 26, May 14, July 2, Aug. 20
CARPATHIA.....Apr. 9, May 28, July 16
SPECIAL MEDITERRANEAN CRUISE, CALLING AT MADEIRA.
Caronia 20,000 tons. Feb. 18, 1908 ALEXANDRIA.
VERNON H. BROWN, General Agent, 21-24 State St., opposite the Battery.

RED "D" LINE.
For La Guayra, Puerto Cabello, Curacao and Maracaibo, via Curacao, calling also at San Juan, P. R.:
S.S. PHILADELPHIA...Sat., Feb. 15, noon
SS. CARACAS.....Saturday, Feb. 29, noon
For La Guayra, Curacao, Maracaibo.
SS. MARACAIBO..Saturday, Feb. 22, noon
SS. ZULIA.....Saturday, Mar. 7, noon
These steamers have superior accommodations for passengers.
BOULTON, BLISS & DALLETT,
General Managers, 82 Wall St.

"LA VELOCE"—Fast Italian Line
Sailing from Pier 64, North River, ft. of 34th St., for Naples and Genoa.
Hartfield, Solart & Co., 50 Wall St.

COOK'S 60 TOURS TO EUROPE.
All expenses included. Booklet.
THOS. COOK & SON, 245 and 1200 B'way, 649 Madison ave. 563 5th ave., N. Y.

ADVERTISEMENTS and subscriptions for The Tribune received at their Uptown Office, No. 1364 Broadway, between 36th and 37th sts., until 9 o'clock p. m. Advertisements received at the following branch offices at regular office rates until 8 o'clock p. m., viz.: 264 8th ave., s. e. cor. 23d st.; 153 6th ave., cor. 12th st.; 92 East 14th st.; 257 West 42d st., between 7th and 8th aves.; 263 West 125th st.; 1338 3d ave., between 76th and 77th sts.; 1626 3d ave., near 61st st.; 1708 1st ave., near 89th st.; 157 East 125th st.; 756 Tremont ave.; 650 3d ave. and any American District Telegraph office.

RAILROADS.

NEW JERSEY CENTRAL.
TWO-HOUR TRAIN TO PHILADELPHIA EVERY HOUR ON THE HOUR.
FOR PHILADELPHIA. Lv. W. 23D ST.: —6.50, 7.50, 8.20, 8.50, 9.50, 10.50, 11.20, 11.50 a. m., 12.50, 1.20, 1.50, 2.50, 3.50, 4.20, 4.50, 5.50, 6.50, 7.50, 8.50, 11.50 p. m. Sundays, 7.50, 8.50, 9.50, 10.50, 11.50 a. m., 12.50, 1.50, 2.50, 3.50, 4.50, 5.50, 6.50, 7.50, 8.50, 10.20, 11.50 p. m.
Lv. LIBERTY ST.:—1.30, 6.30, 7.00, 8.00, 8.30, 9.00, 10.00, 11.00, 11.30 a. m., 12.00 noon, 1.00, 1.30, 2.00, 3.00, 4.00, 4.30, 5.00, 6.00, 7.00, 8.00, 9.00 p. m., 12.15 midnight. Sundays, 1.30, 8.00, 9.00, 10.00, 11.00 a. m., 12.00 noon, 1.00, 2.00, 3.00, 4.00, 5.00, 6.00, 7.00, 8.00, 9.00, 10.30 p. m., 12.15 midnight.
FOR BALTIMORE AND WASHINGTON. Lv. W. 23D ST.:—7.50, 9.50, 11.50 a. m., 1.50, 3.50, 5.50, 8.50 p. m. daily.
Lv. LIBERTY ST.:—1.30, 8.00, 10.00 a. m., 12.00 noon, 2.00, 4.00, 6.00, 7.00 p. m. daily.
FOR ATLANTIC CITY. Lv. W. 23D ST.:—9.50 a. m., (12.50 Sats. only), 3.20 p. m. Sundays, 9.50 a. m., 2.20 p. m.
Lv. LIBERTY ST.:—10.00 a. m., (1.00 Sats. only), 3.40 p. m. Sundays, 10.00 a. m., 2.30 p. m.
FOR LAKEWOOD AND LAKEHURST. Lv. W. 23D ST.:—9.50 a. m., (12.50 Sats. only), 1.20, 3.20, 3.50, 4.50, (6.20 Sats. only) p. m. Sundays, 8.20, 9.50 a. m., 2.20 p. m.
Lv. LIBERTY ST.:—4.00, 10.00 a. m., (1.00 Sats. only), 1.30, 3.40, 4.10, 5.00, (6.30 Sats. only) p. m. Sundays, 8.30, 10.00 a. m., 2.30 p. m.
Time tables may be obtained at following offices: Liberty St. (West 23d St. Tel. 3144 Chelsea), Astor House, 245, 434, 1300, 1354 Broadway, 182 Fifth, 5th ave., 281 Fifth ave., 25 Union Square West, 2798 Third Av., 105 West 125th St., 245 Columbus Av., New York; 4 Court St., 343, 344 Fulton St., 479 Nostrand Av., Brooklyn; 390 Broadway, Williamsburg. New York Transfer Co. calls for and checks baggage to destination.
W. G. BESLER, Vice-Pres. & Gen. Mgr. W. C. HOPE, Gen. Pass'r Agent.

BALTIMORE & OHIO R. R.
ROYAL BLUE LINE TRAINS.
"Every other hour on the even hour."
TO BALTIMORE AND WASHINGTON.
Direct Connections in New Union Station, Washington, with all Lines South.

	Lv. New York Daily.	23d St.	Lib'y St.
WASHINGTON, Sl'pers,		11.50 pm	1.30 am
WASHINGTON, Diner,		7.50 am	8.00 am
WASHINGTON, Diner,		9.50 am	10.00 am
WASHINGTON, Diner,		11.50 am	12.00 n'n
WASHINGTON, Buffet,		1.50 pm	2.00 pm
"ROYAL LTD.," Diner,		3.50 pm	4.00 pm
WASHINGTON, Diner,		5.50 pm	6.00 pm
WASHINGTON, Buffet,		6.50 pm	7.00 pm

Through Daily Trains to the West.

CHICAGO, PITTSBURG,	7.50 am	8.00 am
CHICAGO, COLUMBUS,	11.50 am	12.00 n'n
PITTSBURG, CLEVEL'D,	3.50 pm	4.00 pm
"PITTSBURG LIMITED,"	6.50 pm	7.00 pm
CIN., ST. LOUIS, LOUISV.,	11.50 pm	1.30 am
CIN., ST. LOUIS, LOUISV.,	9.50 am	10.00 am
CIN., ST. LOUIS, LOUISV.,	5.50 pm	6.00 pm

Offices: 245, 434, 1300 Broadway, 6 Astor House, 108 Greenwich St., 25 Union Square W., 391 Grand St., N. Y.; 343 Fulton St., Brooklyn; West 23d St. and Liberty St.
After 6 p. m. Sleeping Car Reservations and full information regarding trains, etc., can be obtained at Bureau of Information, B. & O. R. R., 23d St. Terminal. 'Phone Number, Chelsea—3144.

N. Y., N. H. & HARTFORD R. R.
Trains depart from Grand Central Station, 42d St. and 4th Ave., as follows for
Boston via New London & Prov.—†‡[10:00, *‡10:02 A. M. ‡[11:00, *x[1:03, *x[3:00, †[5:00, *‡[5:02, *‡12:00 P. M.; via Willimantic—