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THURSDAY EVENING, OCTOBER 19, 1905.

16 PAGES—FIVE O'CLOCK.

ROOSEVELT DECLARES RAILROADS MUST BE CONTROLLED; BIG SHIPPERS WAR ON BACON RATE CONFERENCE PLAN

PRESIDENT CALLS FOR RATE REFORM

Declares Roads as Well as Banks Need to Be in People's Control.

OUTLINES HIS IDEA OF NECESSARY LAW

Asserts Big Shippers Have a Part with Big Roads in Unfair Work.

Raleigh, N. C., Oct. 19.—With the music of the band and many cheers greeting him, the president of the United States came to Raleigh today and delivered a strong and far-reaching speech on railroad rate reform and the enactment of necessary laws. He said:

"The extraordinary development of industrialism during the last half century has been due to several causes, but above all to the revolution in the methods of transportation and communication; that is, to steam and to electricity, to the railroad and the telegraph.

"When this government was founded commerce was carried on by essentially the same instruments that had been in use not only among civilized, but among barbarian nations, ever since history dawned; that is, by wheelbarrow, pack trail and sailing ships and rowboats. On land this meant that commerce went in slow, cumbersome, and expensive fashion over highways open to all. Normally these highways could not compete with water transportation, if such was feasible between the connecting points.

New Conditions. "All this has been changed by the development of the railroad. Save on the ocean or on lakes so large as to be practically inland seas, transport by water has wholly lost its old position of superiority over transport by land, while instead of the old highways open to everyone on the same terms, but of a very limited usefulness, we have now highways—railroads—which are owned by private corporations, and which are practically unlimited, instead of limited, usefulness.

"The old laws and old customs which were adequate and proper to meet the old conditions need radical readjustment in order to meet these new conditions. The cardinal features in these changed conditions are, first, the fact that the new highway, the railway, is, from the commercial standpoint, of infinitely greater importance in our industrial life than was the old highway, the wagon road; and, second, that this new highway, the railway, is in the hands of private owners, whereas the old highway was wagon road, was in the hands of the state.

Difficult Task. "The management of the new highway, the railway, is rather more intricate web of railroad lines which cover the country, is a task infinitely more difficult, more deliberate, and more important.

HEATWOLE IS IN AN INDIANA FEUD

Minnesota Man a Factor in Political Row in His Old Home, Goshen.

Goshen, Ind., Oct. 19.—Into Goshen's postoffice scandal, which grew out of forced contributions to campaign funds by employees, has come a political feud dating back twenty years or more, and has that its spell over the contending factions and marked out new lines of division. A Minnesota ex-congressman and newspaper man, Joel P. Heatwole, of Northfield, has become a prominent quantity in the affairs of his old neighbors, protecting his nephew and upholding Heatwole's reputation for giving as well as taking blows.

The Goshen trouble seems to mark out more plainly the lines separating the Beverage adherents from the Fairbanks supporters, Sherwin being a Fairbanks man and the Baker faction being Beverage men. It is stated here that by Friday noon the trouble had been terminated and the case disposed of. Postmaster Sherwin has been under fire now for eight weeks, and the result of the investigation promises to bring into the secret some of the best known and mostly highly respected men in Indiana.

Not for Whitewash. "That the investigation is not for 'whitewashing' purposes is shown by the arrival here of Assistant Postmaster General Robb of Washington, D. C., and United States District Attorney Joseph Keating of Indianapolis. Within an hour after reaching the city, the two officials began holding a secret inquiry. All the clerks employed at the Goshen postoffice were ordered to appear for test.

POLITICIANS RUIN ALLEGHENY BANK

Cashier a Suicide Because of Pennsylvania Machine's Machinations.

PISTOL SHOT BARES POLITICAL SCANDAL

State Money in Bank Now Closed Because of Railroad Speculations.

Pittsburg, Oct. 19.—Knowing that the Enterprise National bank of Allegheny was on its last legs, caused largely by the machinations of the republican state machine; realizing that nothing but disgrace faced the institution, into which hundreds of innocent people and a dozen or more prominent state politicians would be dragged, T. Lee Clark, cashier of the institution, shot himself thru the head yesterday morning and died late in the day.

Five hours after the shooting the doors of the bank, one of the oldest and considered one of the most reliable in Allegheny county, were closed by order of the controller of the currency at Washington.

Castle's Charges Proven. The closing of the bank follows quickly after the charges made against it by the remarkable political sensation that has stirred this state, and in which the complete rottenness of the state treasury was laid bare.

When advised of the statements made by the president of the Enterprise bank, that the closing of the doors was due to the loaning of state money to politicians, Mr. Castle said: "I am sorry. The life of a good man is a terrible price to pay for what has gone on. We have been saying that these conditions existed, but we could not get behind the bank doors. Now a pistol shot has opened them and reveals paralyzing conditions. Nobody knows what will follow."

State Officials Knew. Last week State Banking Commissioner John A. Berkey of Somerset and John W. Morrison, one of his deputies, visited the bank. They knew the condition it was in. Tuesday, in a desperate effort to save the bank from ruin, State Treasurer Mathew sent an additional deposit of state funds, amounting to \$50,000, to the bank. The total amount of state funds in the bank was \$782,000. This fact was admitted by Frederick Gwinner, president of the bank, after the suicide and the closing of the bank.

Blow to the Machine. It is conceded by all that the expose deals one of the hardest blows ever dealt the rock-ribbed republicanism of Pennsylvania.

Blow was associated as treasurer, with former State Senator W. H. Andrews and Francis J. Torrance, who were borrowers of the bank, in the Santa Fe Central Railway company, incorporated in New York in 1891. The stock of the corporation has never been marketed. This road was built by Andrews and Torrance. Cashier Clark was also a heavy investor in Mexico. He was a Mexico silver mining stocks, according to Mr. Gwynner.

Former State Senator Andrews is a brother of Wesley Andrews, United States Senator from Pennsylvania, secretary, and chairman of the republican state committee.

At the last election Mr. Andrews was elected as delegate from New Mexico in congress, and it is said he aspires to be senator from New Mexico when that territory is admitted to statehood. "Altho Mr. Andrews is now delegate from New Mexico, he retains a residence here.

The disaster to the Enterprise bank was expected in certain quarters. Plans for the exposure of the trafficking in state funds were laid weeks ago. Mr. Clark was cognizant of this and talked over the matter with several of the directors a few days ago.

The cashier was told by the directors he would have to meet the paper obligations of the institutions negotiated thru him, and he promised to insure the bank against all loans he made. He was responsible. The supposition is he was unable to accomplish this, and fearing the consequences, took his life.

Philadelphia, Oct. 19.—Senator Penrose was asked last night how he accounted for the failure of the Enterprise National, in Allegheny. "I do not know anything about it," he answered. "I did not even know it had failed. I don't owe that bank a dollar. I don't know a thing about that bank or its failure."

Roads Must Be Controlled, Says Roosevelt

Speaking at Raleigh, N. C., today, President Roosevelt said: "Actual experience has shown that it is not possible to leave the railroads uncontrolled. Such a system, or rather such a lack of system, is fertile in abuses of every kind, and puts a premium upon unscrupulous and ruthless cunning in railroad management; for there are some big shippers and some railroad managers who are always willing to take unfair advantage of their weaker competitors, and they thereby force other big shippers and big railroad men who would like to do decently into similar acts of wrong and injustice, under penalty of being left behind in the race for success. Government supervision is needed quite as much in the interest of the big shipper and of the railroad man who wants to do right as in the interest of the small shipper and the consumer."

NO REFERENDUM ASKED IN NORWAY

Prince Karl of Denmark Ready to Take Throne on Vote of Storting.

Copenhagen, Denmark, Oct. 19.—An important dispatch was received late last night from the Norwegian premier, Herr Michelsen, at Christiania, notifying the Danish court that a full agreement had been reached by the members of the Norwegian government on the advisability of a prompt settlement of the throne question by a resolution of the storting.

The Danish ministerial council was immediately summoned and the ministers sat for two hours. It was announced this morning that the Danish court was ready to abandon the idea of a plebiscite and that Prince Karl of Denmark was willing to accept the crown of Norway when elected by a majority of the storting.

The above cablegram is the first clear indication of what has hitherto prevented the election of Prince Karl of Denmark to the vacant Norwegian throne. It now appears that the court of Denmark has been insisting that Karl's new throne should rest on the solid foundation of a vote of the people. Evidently King Christian's advisers have feared that a throne less securely built would prove shaky and unsafe. They foresaw that unless the question of republic or monarchy was decided by the people themselves before their prince ascended the throne it would likely become a troublesome issue in politics.

However, Herr Michelsen, the brilliant Norwegian leader, has now succeeded in removing these fears of Denmark and has persuaded her ministers that an election by the storting will be sufficient. Evidently he has convinced the Danish statesmen that Norway is practically united for a monarchical form of government and that the voice of the storting is the voice of the people. On the editorial page of this issue, I have discussed some aspects of this question of Norway's form of government and this Copenhagen cablegram only goes to bear out what I said there about the determination of the Michelsen cabinet to perpetuate the kingdom of Norway—already one of the oldest kingdoms of Europe.

The election of Prince Karl of Denmark to the vacant Norwegian throne will doubtless soon follow and then come recognition by Sweden and later by the other nations of the world. Next on the program will be the organization of a diplomatic and consular service.

500 SEEK JOB AS HABITUAL DRUNKARD

New York, Oct. 19.—Since an advertisement was inserted in a daily paper by Dr. W. L. Johnston of 150 Fifth avenue a few days ago, asking for the services of a habitual drunkard, on whom to try a scientific experiment, no fewer than 500 men, women and boys, all of whom assert their qualification, have besieged the office. Men and women of all conditions and classes of life there have been—men who hope for the promised reward, that they may indulge in another spree, men who honestly are hopeful of being cured of the liquor habit, and still others to whom the offer of \$500 by Dr. Johnston for a proper patient was too great a lure to be ignored.



REV. W. J. TAYLOR, of Lewiston, Me., Who Addressed the Universalist Convention Today.

UNIVERSALISTS ARE IN SESSION

Nearly 400 Delegates Hailing from All Parts of the Country Arrive.

Between 300 and 400 clergymen and laymen of Universalist churches thru-out the United States, assembled in Minneapolis today to attend the meeting of the Ministers' association, the preliminary gathering to the biennial convention of Universalists, which will formally convene Saturday morning.

All yesterday and today the delegates kept arriving on incoming trains from various points of the compass. The largest single delegation was that from New England and New York, 200 in all. The special train which brought them was due to reach Minneapolis at noon yesterday, but was delayed at Chicago, and did not arrive till nearly 5 o'clock in the afternoon. Most of the delegates at once proceeded to the West, several, however, taking quarters at the Nicollet and National. The New England special was met yesterday at Wabasha by Rev. and Mrs. Marion D. Shutter and W. P. Roberts, as a welcoming committee from the Minneapolis Universalists.

The West hotel is headquarters. Here the national board of trustees was in session all day yesterday, drafting its biennial report. Here Frank P. Bennett of Saugus, Mass., is quartered. And here in the large hotel lobby the laymen and delegates are much in evidence discussing subjects pertaining to their meeting.

It is expected that between now and Saturday the numbers of delegates will be largely swelled by other arrivals, who have no particular interest in the pre-convention gatherings, or who, for business and other reasons, are unable to get here previous to the convening of the actual session of the general convention.

A number of the Universalist visitors are spending their days in Minneapolis as guests at homes of private citizens. At Fair Oa's, the palatial residence of ex-Senator W. D. Washburn, are Rev. J. Coleman Adams, D.D., of Hartford, Conn.; Rev. F. W. Betts, D.D., of Syracuse, N. Y.; and Dr. and Mrs. C. A. Hyden of Augusta, Me.

Continued on 2d Page, 2d Column.

LAWSON PREPARES INSURANCE COUP

Plans to Seize Control of Two Leading Companies for the Policyholders.

HE APPEALS TO THOSE INSURED TO CO-OPERATE

Time for Action, He Says, Is Now—Fears Officials May Decamp.

New York, Oct. 19.—Thomas W. Lawson has been in the city for several days, hoping to seize control of the New York Life and the Mutual Life Insurance companies of New York for the policyholders.

He has given the details of his plan to the public thru the November number of Everybody's Magazine. He declares his purpose openly after warning John A. McCall, president of the New York Life, in a scathing letter of his intention to act and to act now.

Fears Insurance Men May Run. He tells Mr. McCall that he has been authorized to act for 16,307 policyholders, chiefly of the three leading insurance companies of the United States, and then says: "I had intended to await the finish of the New York investigation before proceeding, but as I have had placed in my hands during the past few days evidence of the determination of yourself and your accomplices and fellow-conspirators to face it out, regardless of consequences, and as I believe men capable of committing the acts that have been testified to during the past few days fully capable of taking the transportation of the bill and a quarter funds to foreign countries, and of using the money to sign themselves out from their justly deserved punishments, I have decided to act now."

Policyholders Urged to Act. Following this letter to Mr. McCall, Mr. Lawson has a letter to life insurance policyholders in which he outlines his plan of action. He urges the policyholders to authorize someone in whom they have confidence to select a committee to take their proxies and at once seize possession of the two great mutual companies—the New York Life and the Mutual. He omits the Equitable because of its connection with the Standard company and litigation may be necessary before that company can come into the policyholders' hands.

Has Spent \$1,000,000. He believes that he himself is the person who should select a policyholders' committee. His reasons for urging this are as follows: "First—I have already spent in my work over a million dollars of my own money. "Second—I am willing to spend, if necessary, two millions more. "Third—I have minutely proved I want nothing in return. "Fourth—I will absolutely prove on the face of my plans that I cannot in any way benefit beyond the satisfaction of doing good, and I have no other stake in the 'System's' coffin." With this appeal is printed a blank form of proxy, which Mr. Lawson urges on policyholders, especially of the two companies named, to sign and return to him at the earliest possible date.

Takes Credit for Inquiry. In asking policyholders to take this step, Mr. Lawson says the present investigation in New York is the result of his effort, and then adds: "This investigation has proceeded far enough to put before the public abundant proof of all the crimes I have charged, and three to thirty times as many more. "It is now evident to all that: "First—The policyholders in the great companies have nearly paid into their company scores of millions more than necessary. "Second—The policyholders have been robbed scores of millions. "Third—The great funds now on hand have been habitually used by the grafters now in control of them in the rank and file of stock-gambling. "Fourth—These funds have been used to corrupt the judges and the lawmakers of the country. "I repeat, absolute proof of all this has been made public. Funds in Jeopardy. "It should now be evident to all that: "First—The funds now on hand are in actual jeopardy, because they are in the absolute control of unprincipled scoundrels. "Second—Unless something is done, and done at once, by the policyholders, each and every one of the largest companies may become insolvent; that is, they may not be able to meet the engagements of their policies, because of waste of funds, tremendous falling off of new business, and the nature of the new business—so-called 'graveyard business'; for I am credibly informed that they are now seeking to insure those who formerly have been re-insured because of physical infirmities. What May Be Accomplished. "It should also be plainly evident that, if the policyholders move, and move quickly, they can be absolutely assured that: "First—The funds as they are today will be retained intact. "Second—They will be added to by the restitution of from \$75,000,000 to \$150,000,000. "Third—A score of the thieves who have plundered policyholders in the past will be sent to prison. "Fourth—The future payments of policyholders will be largely cut down. "Fifth—The present swollen surplus will be returned in large part to policyholders. "Sixth—In the future policyholders will actually run the company. "Seventh—All policyholders can be assured that in the future they will receive the actual worth of their policy at surrender. Continued on 2d Page, 5th Column.

ROCKS IN THE WAY OF BACON'S PLAN

Trouble Ahead for Convention to Recommend Extension of I. C. C. Powers.

A RUMP CONVENTION ALREADY ARRANGED

They Will Seek Entrance to Bacon's Gathering Before Flocking by Themselves.

Two-city business interests do not seem to be displaying any extravagant haste in preparing to attend the convention of the Interstate Commerce Law association, called to meet in Chicago Oct. 26, to discuss ways and means of attacking the cause of the Esch-Townsend bill, increasing the powers of the interstate commerce commission.

The St. Paul Jobbers' association took action yesterday on the invitation to send a delegate, by voting to ignore the convention. The Mississippi Valley Lumbermen's association has been invited to send a delegate and will do so, but the sentiment of the association is not strictly in favor of giving the rate-making power to the interstate commerce commission. The Commercial club, in all probability, will send no delegate. Other commercial associations from all parts of the country are invited and will send delegates or not, as they see fit. One thing is certain, however, and that is that the convention will not be a cut-and-dried affair and no pre-arranged program will be railroaded thru without opposition. There will be delegates present who, like the delegate from the Mississippi Valley Lumbermen's association, will be wholly in sympathy with the purpose of the call. If they are denied a hearing and an opportunity for presenting their views, an opposition convention will be called, in fact, has been called for the same date in Chicago. A circular issued and signed by representatives of some of the largest trade associations of the country has been sent out addressed to the trade and industrial organizations of the country, notifying such organizations that the dissenting convention will be called if necessary. Convention's Aim Specific. According to the call issued by E. P. Bacon, chairman of the executive committee of the Interstate Commerce Law association on Sept. 18, the object of the convention is to impress upon congress the extent and persistence of the demand of the people of all parts of the country for legislation outlined in the president's last annual message to congress in 1904. The interstate commerce commissioner should be vested with the power where a given rate has been challenged and after full hearing found to be unreasonable, to decide, subject to judicial review, whether the rate is to be maintained in its place; the ruling of the commission to be final. Continued on 2d Page, 3d Column.

CUNLIFFE CAUGHT; SORRY HE STOLE

Express Clerk Who Got Away with \$101,000 Is Taken and Confesses.

Bridgeport, Conn., Oct. 19.—Edward George Cunliffe, the Adams Express employe who disappeared from Bridgeport, Pa., with \$101,000 in cash, was arrested here today. He made a confession and expressed his willingness to return at once to Pittsburg. He declared that he had not taken the money, but he declined to tell until his return to Pittsburg where it is hidden. On his person the detectives found \$294 in cash. Cunliffe made no attempt to deny his identity and offered no resistance. "Yes, I'm Cunliffe," he said in reply to officers' questions. "I guess the jig is up." Cunliffe then promised to make no attempt to escape and accompanied the policeman and detective. "Five minutes after I took the money I was sorry," said Cunliffe, "but it was too late to do anything. What can you expect from a man getting a salary of only \$65 a month and handling thousands of dollars a day? I was tempted and I fell. I have handled larger sums. I remember once when I had \$250,000 in cash. I was tempted then, but I thought it over and decided to be honest. "The night that I left Pittsburg, I rode in a sleeper on the way to New York and I stuck my head out of my berth and saw Steter pass by. Steter is our local manager in Pittsburg. I thought then that I would turn back but knowing that he did not see me and that I had the money with me in cash, I thought I would take the chance. "I want to go back to Pittsburg, restore the money and throw myself upon the mercy of the court. I have made a fool of myself. Human nature is frail and at some time or other in our lives we must fall. I have fallen and have made the mistake of my life. I wish that I had a chance to do it over again and I would be honest." GRAFT IN WESTERN UNION. New York, Oct. 19.—It is learned at the Western Union building that traveling auditors have discovered extensive frauds in the pay rolls of the western divisions, and that several cases of the same kind have come to light in New York. The irregularities were detected in the offices at St. Louis and Denver where it was reported that the names of dead men had been carried. NEGRO HANGED; NOT LYNCHED. Winchester, Ky., Oct. 19.—Sam Hiale a negro, was hanged here today for attacking a white woman last August.

BY PROXY. A kick coming from the policyholders on life insurance methods.

Defective Page