MAY 28 1921
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**WEATHER FORECAST.**
Fair to-day; to-morrow cloudy, probably followed by showers.
Highest temperature yesterday, 73; lowest, 48.
Detailed weather reports will be found on editorial page.

# THE NEW YORK HERALD

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**THE BEST IN ITS HISTORY.**
The New York Herald, with all that was best of The Sun intertwined with it, and the whole revitalized, is a bigger and better and sounder newspaper than ever before.

VOL. LXXXV.—NO. 270—DAILY. ++++ NEW YORK, FRIDAY, MAY 27, 1921.—ENTERED AS SECOND CLASS MATTER, POST OFFICE, NEW YORK, N. Y. PRICE TWO CENTS IN NEW YORK CITY. THREE CENTS WITHIN 200 MILES. FOUR CENTS ELSEWHERE.

## MILLIONS OF HIDDEN INSURANCE PROFITS RAISE HOUSING COST

### Untermyer Shows Enormous Sums Are Added to Burden on Builders by High Fire Risk Rates.

### COMPETITION NEEDED

### Premiums of $415,000,000, Half of 1919 Receipts, Are Said to Have Gone to Foreign Companies.

### PEOPLE LOSE $30,000,000

### Would End Ban Against Mutuals, Stop All Blacklisting, Regulate Rates and Curb Exchange Activities.

As far as the fire insurance business is concerned New York State is "at the tail of the procession" and has been kept there for years as a result of the monopolistic practices of the insurance exchanges in stifling competition and preventing the intrusion of mutual companies into the local field.

The foregoing defines the situation as it was described yesterday by Samuel Untermyer, counsel to the Lockwood legislative committee, after a day's inquiry into fire insurance matters. Only a few States besides New York, Mr. Untermyer showed, adhere to the old fashioned objection to permitting mutual companies to operate on the same basis as stock companies. These include California and Georgia, and even there the restrictions are not so severe nor the monopoly of the stock companies so absolute as in the State that offers the most business of all.

These facts, with the further disclosure that premiums aggregating approximately $415,000,000, and representing about half of the fire insurance written in 1919 in the United States, were paid to foreign companies, principally British, were the features of yesterday's session of the committee. The insurance of the foreign controlled companies, Mr. Untermyer suggested, materially affects the domestic insurance market, and through that the building industry.

**Profits Hidden in Reserve Fund.**

Mr. Untermyer sought also to prove that the practice of segregating half of the premiums paid on one year fire policies in a reserve fund resulted in the accumulation by the companies of millions of dollars of concealed profits which might properly go to the reduction of premiums. Insurance experts questioned disliked the term "concealed" profits. They preferred and did refer to them as "unrevealed" profits.

The New York State law requires that in the case of one year policies 50 per cent. of the annual premium be set aside as a reserve, the other half going into the companies' general operating fund. For policies running longer a larger reserve is required. Through Alfred M. Best, publisher of *Best's Insurance Reports*, and a recognized authority on fire insurance, Mr. Untermyer brought out that on the average 50 per cent. of this reserve, or 25 per cent. of the aggregate premiums collected, was actual salvage, although never carried or reported on the companies' books as assets. Continuing, he contended that the income from this enormous fund, running into hundreds of millions, was appropriated by the companies, while it properly belonged to the policyholders and should be applied to the reduction of premiums.

Figures were introduced to show that this reserve fund, in the case of the ten leading companies doing business in New York, amounted at the end of 1920 to $197,000,000, and created an income for these companies of more than $1,000,000 each, which should, in the opinion of counsel to the committee, be applied to a reduction of premiums.

In naming the ten companies that in 1920 had accumulated this great reserve fund Mr. Untermyer made it clear that no invidious distinction was intended, but the unit ten was taken as a convenient figure for analysis.

Mr. Best was the chief witness and the greater part of his testimony had to do with the operation of the New York Fire Insurance Exchange and its effect upon housing and building through its relation to insurance costs. Mr. Best is not connected with any insurance company, and refused to accept an offer of a retainer from the committee for his expert testimony.

**Exchange Makes the Rates.**

Mr. Untermyer briefly sketched the ground covered when Willis O. Robb, manager of the Fire Insurance Exchange, was on the stand several weeks ago. This revealed the rate making function of the exchange; its practice of issuing certificates to do business only to such insurance agents licensed by the State as were approved by the exchange; the privilege of allowing an additional 5 per cent. commission to brokers who pledged themselves not to do business with any companies not members of the exchange and other features of its operation, including the ban placed upon mutual companies attempting to do business in the territory controlled by the exchange.

Mr. Best's testimony embraced several constructive features which can be summarized as follows:

He admitted that except in cases where discrimination is alleged the New York State authorities have no power of supervision over insurance rates, and that these rates are arbitrarily fixed by the exchange. He recommended an amendment of the law that would establish minimum and maximum rates and permit of free competition between the prescribed limits.

He recommended that the Fire Insurance Exchange should be compelled to admit to membership and provide ratings for any company authorized to do business within the State of New

Continued on Sixth Page.

## KENYON HEADS 22 SENATORS OF SOUTH AND WEST IN A 'BLOC' TO PASS AGRICULTURAL BILLS

WASHINGTON, May 26.—A series of measures pending before Congress were unanimously indorsed to-day by twenty-two members of the Senate from Southern and Western States, who have organized an "agricultural bloc."

Among the bills to which support was pledged were those for freeing associations of agricultural producers from restrictions of anti-trust laws in marketing their products, for regulating grain and cotton exchanges, for requiring alleged wool fabrics sold in interstate commerce to bear marks indicating the percentage of wool and shoddy content, for similar branding of paints and for regulation of cold storage. Regulation of cotton futures sales, as proposed by Senator Dial (S. C.), also was included in the list.

Chairman Kenyon (Iowa) announced at the end of the session that the "bloc" would meet again June 2 and consider any action its members might desire to take in supporting measures designed to promote the financial welfare of farming sections. Bills and resolutions taken up to-day, he said, were of a general nature, but extension of agricultural credits and possible improvement and enlargement of the land bank system would receive attention at the next session.

## WRIGHT LOSES IN GOLF PLAY ABROAD

### America's Last Hope Defeated at Hoylake by Bernard Darwin.

### SCOTLAND TO GET TITLE

### Allan Graham and W. I. Hunter Survive to Play for British Title.

By BERNARD DARWIN.

*Special Cable to* THE NEW YORK HERALD. *Copyright, 1921, by* THE NEW YORK HERALD.

HOYLAKE, May 26.—No Americans are left in the amateur golf championship contest and the final rests between Allan Graham and W. Hunter, a son of Harry Hunter, well known professional at Deal and who has been the friend of generations of golfers. So far as I can see Hunter should win comfortably, but one never can tell. He is a very fine young golfer, with lots of strength and an especially fine pair of wrists, and I do not think it is merely the fact that he beat me this afternoon that makes me say he is a really fine golfer.

I suppose I must cast modesty to the winds and describe my match with Frederick J. Wright, Jr., of Boston, who was the sole survivor of the thirteen American entrants, as it was the match of the morning and we had at the end of it goodness knows how many people to look at us. It was as hard a match as ever I played and certainly a most surprising way of getting out of a bad predicament. On the way out Wright played beautifully—powerful golf. Certainly he holed no long putts, but he did everything else splendidly, and his playing was with ease and confidence. I, on the contrary, was playing very feebly, indeed, topping tee shots and doing other foolish things and being generally made to look very third rate. Indeed, I was lucky to be only 3 down.

The crisis, I think, arrived at the tenth hole. Wright had all the best of it, but could not quite win it. Then came a sudden transformation. He made a slip at the eleventh and twelfth and I managed to take advantage of it and get him down to 1. He got two hard halves at the thirteenth and fourteenth, but a bad slice from the tee lost him the fifteenth, and we were all square. Then it was my turn to get a hard half and we faced the seventeenth still all even.

At this hole I got a really good approach to within ten feet of the cup and then holed my putt for 3 amid great shouting and stampeding. Wright, however, played the last hole very steadily. I made a slip with my pitch shot, and off we went to the nineteenth. Here Wright hooked into the rough and I went straight, and that just settled it.

True, my approaches were not good and neither of us putted well, but I just managed to get my nose in front for the last time.

It was a fine match, but as I said before, a very lucky one for me to win.

The semi-finals were tame by comparison. Alan Graham just beat H. S. B. Tubbs, who was Francis Ouimet's conqueror in 1914, but their golf was pretty bad, as is often the case in the semi-finals.

My match with Hunter was an odd one. I started well for once in a way and ran off with the first three holes. I might have won the fifth as well, but didn't, and that did the mischief. From that point Hunter played magnificently and I faded gradually away like a very tired old gentleman. True, I was still 1 up at the turn, but after that Hunter began to turn out threes and fours monstrously. In fact, he was a great deal too good for a rather jaded player and won easily on the sixteenth green—a very funny one.

Nobody would have chosen these two finalists out of the field.

The Americans, after the way they thrashed us in the team match last Saturday, have been just a little disappointing, but it is not an easy thing to be eight or ten men against 200-odd, especially in eighteen hole matches, where so many things may happen. Although the Americans did not win they have taught us some lessons that I hope we may profit by.

## *Wright's Hooked Drives Are Fatal in Concluding Match*

*By the Associated Press.*

HOYLAKE, May 26.—The British amateur golf championship is to remain a home for at least another year.

British players having disposed of the last man of the strong American contingent that came across seas in an endeavor to take back the title to the United States, a Briton will retain the

Continued on Twelfth Page.

"COUNTRY Boarders Wanted" is one of the most popular classifications in The Herald's Want Ad Section. They're the Better Sort of places.—Ad.

## HOSPITAL ACCUSED IN SOLDIER'S DEATH

### Patient at Willard State Institution Beaten for Refusing to Bathe, Is Charge.

### U. S. INQUIRY IS PROBABLE

### Parents, Who Insisted on Autopsy, Say They Could Not See Son's Body.

*Special Despatch to* THE NEW YORK HERALD.

SYRACUSE, May 26.—A Government investigation of alleged brutal treatment of patients of the Willard State Hospital is expected as a result of the examination of the body of William O'Brien, a former soldier, who died in the hospital last Thursday. Dr. C. H. Bauhme of New York, connected with the Federal War Risk Insurance Bureau, has just finished an investigation of the conditions which led to O'Brien's death and has made his report.

If some of the allegations made against officials of the hospital are borne out they will be liable to criminal charges. Neither Dr. Bauhme nor any of the physicians who assisted him in the examination will discuss the case.

When O'Brien died the rumor spread about the hospital that he had been beaten severely when he refused to take a bath. One attendant of the hospital wrote an anonymous letter charging that the former soldier had been maltreated, and the investigation was started. The parents of O'Brien, who live in Auburn, became suspicious when permission was refused to them to view the body after it was returned to them.

Dr. E. W. Bogardus, Coroner of Seneca county, who performed the autopsy, gave the cause of death as a puncturing of the lungs. When Dr. Bauhme and three other physicians examined the body at the request of Matthew A. O'Brien, the boy's father, they were unable to examine the lungs because they had been removed by the Coroner.

The examination did show, however, that several of O'Brien's ribs had been broken. A bad bruise on the head also gave evidence of a heavy blow. There also was congestion about the throat. The body, according to the stories told by more than one attendant, was black and blue when found.

Dr. R. M. Elliott, superintendent of Willard Hospital, refused to discuss the case beyond saying that O'Brien was a violent patient with a homicidal mania. He had given the attendants trouble on several occasions, he said, and was becoming worse.

## *400 UNEMPLOYED WAR VETERANS GIVE PARADE*

### *Join in 'Hire-a-Hero Week' Campaign in Chicago.*

*Special Despatch to* THE NEW YORK HERALD.

CHICAGO, May 26.—Thousands of Loop workers cheered at noon to-day when 400 jobless veterans of the world war, many crippled, marched through the Loop as part of the ceremonies of the "Hire-a-Hero Week." Some of the banners read: "We want meals, not medals." "A swell memorial—a name on the pay roll." "Hire a hero." A huge flag was stretched out parallel to the pavement and as the marchers passed the crowd, many silver coins were tossed into its folds. The money will be used to give aid to the soldiers in acute need.

## *POLICE RADIO MESSAGE TO SHIP SAVES A LIFE*

### *First Aid Instructions Prevented Bleeding to Death.*

First aid directed from Police Headquarters saved the life last night of Carl Peterson, 36 years old, a machinist on board the steamship Sherman, anchored off the Statue of Liberty. One of Peterson's legs was crushed when a heavy ship coupling fell on it. None of the crew knew anything about first aid treatment, so the wireless operator sent out the call.

"Send doctor quick; man bleeding to death."

Patrolman John Ward, wireless operator at Police Headquarters, picked up the call and directed the ship's operator to apply a tourniquet to the injured man's leg to stop the flow of blood. He then got the location of the ship and sent a call to the police boat John F. Hylan.

The police boat was off Thirtieth street and Ward arranged for it to take Dr. Santagelo from Broad Street Hospital to the Sherman, where it was found that Peterson's injuries might soon have resulted in his death.

When you think of writing, think of WHITING.—Ad.

## HARDING DISCUSSES LOAN POLICIES WITH BANKERS AT DINNER

### First of White House Conferences With Financiers and Business Leaders.

### SOUND BASIS SOUGHT

### Mellon Announces Funding of Ten Billions Foreign Loans Within Year.

### WORKING FOR NORMALCY

### Schwab Visits President and Urges Relief to Reinspire American Shipping.

*Special Despatch to* THE NEW YORK HERALD.

New York Herald Bureau, Washington, D. C., May 26.

President Harding last night called in some of the leading financiers of the country to hear them and question them on the industrial outlook, particularly as to the means and advisability of extending further loans to foreign Governments.

The President had as his guests at the White House for dinner and discussion Secretary Mellon, Secretary Hoover, J. Pierpont Morgan of J. P. Morgan & Co., Paul M. Warburg of Kuhn, Loeb & Co., James A. Alexander of the National Bank of Commerce, Charles A. Sabin of the Guaranty Trust Company, Governor Benjamin Strong of the New York Federal Reserve Bank, C. E. Mitchell of the National City Bank, William Kent of the Bankers Trust Company, all of New York, and H. C. McEldowney of the Union Trust Company, Pittsburgh.

While consideration was being given to the matter of loans from private capital to foreign nations, President Harding made it known that his policy would be to restrict such loans unless the proceeds are to be used to aid American production and industry.

Most of the financiers held that such loans presented the most practicable means to place foreign finances on a sound basis and aid American exports. Some, however, expressed concern over the possibility of the credits being used to buy the products of other countries.

**Conference Is Harmonious.**

The administrative policy in this regard and the fundamental reasons for its conception were outlined by the President. The bankers were not, it seems, in entire accord with a hard and fast policy of this kind. They argued that the best way to aid agricultural and other producers in this country and industry in general was to help the financial situation abroad. The conference was entirely harmonious, and the President and his guests left the table in accord upon questions of general policy and with assurances of mutual support and cooperation in bringing the United States back to normalcy in a financial and economic way.

Official announcement of the conference to-day was a complete surprise. The dinner had been quietly arranged and was not scheduled in the usual way. Half a score of the country's leading financiers came and went without public notice. Other conferences of a similar nature are to be hold with bankers and business men from other sections of the country.

**Would Fund Allied Loans.**

Many questions were touched upon incidental to the primary discussion invited, it is understood. Among them was the Administration proposal to so fund the allied indebtedness to America that the permanent securities accepted might in the future, when conditions permitted such a course, be distributed to the American people. It is the conviction of the President and his advisers as expressed in New York that private holding is much better than public holding of these securities.

Secretary Mellon made it plain again to-day that this latter proposal is one that looks to the future, however, and that no plan of spreading the securities has or can be made at this time. The allied loans, the Secretary said, would be funded within a year. Rapid progress on the British loan is expected. Preliminary negotiations, the diplomatic phases, have been largely cleared up as a result of conferences between Sir Auckland Geddes and State and Treasury Department officials.

The funding programme with Great Britain will furnish a basis for agreements with the other allied Powers, and it is known that Secretary Mellon contemplates taking them up one by one as speedily as possible. The loans, with interest due, aggregate approximately $10,000,000,000. Maturities will be arranged as nearly as possible to coincide with maturity of our own Liberty bonds and small denominations will be asked. This will make it possible to distribute the foreign holdings to the American people when the financial markets and other conditions make such a course feasible.

One of the topics touched upon was the general decline of transportation, both land and water, in its effect upon world business. Charles M. Schwab met the President to-day, the conference following much along the line of that of last night. Mr. Schwab holds the view that restoration and building up of the railroads, our steamship lines and transportation in general is the fundamental factor in the building up of trade and in-

Continued on Seventh Page.

## White in 51 Word Will Left All to His Wife

WASHINGTON, May 26.—The will of Edward Douglass White, former Chief Justice of the United States, was filed today for probate. It was executed June 26, 1915, and is contained in two sentences, 51 words in all. It reads:

"This is my last will. I give, bequeath and devise to my wife, Leita M. White, in complete and perfect ownership all my rights and property of every kind and nature, whether real, personal or mixed, wherever situated, appointing her executrix of my estate without bond and giving her seisin thereof."

## STATE OPENS FIGHT TO TAX FRICK RICHES

### Testimony Given Here on Whether He Was New York or Penna. Resident.

### EXECUTORS SAY LATTER

### Attorney for State Comptroller Cites Art Bequest as Part of N. Y. Claim.

Surrogate James A. Foley heard testimony yesterday in the fight to determine whether the late Henry Clay Frick was a resident of New York or of Pennsylvania at the time of his death, and upon the decision to be rendered by him rests the payment of many thousands of dollars in transfer taxes. There is also a possibility that the Frick estate may be taxed, as a result of the decision to be rendered, both in New York and Pennsylvania.

One of the witnesses called before Anthony P. Ludden, State transfer tax appraiser, who took the testimony and who was appointed by the Surrogate to make an appraisal of the Frick estate, was William J. Maughton of Pittsburgh, private financial secretary to the late ironmaster.

"Mr. Frick decided in October, 1905, to live in New York," the secretary testified. "He leased the residence of George W. Vanderbilt at Fifth avenue and Fifty-first street for $50,000 a year. He stayed there until the completion of his residence at 1 East Seventieth street. This was in 1914.

"This house of twenty rooms Mr. Frick kept open all the year. Even when he or the other members of the family were not there there were always a housekeeper, a cook and a maid in charge. He also kept a cow on the premises."

The examiners did not ask further concerning the reasons for keeping the cow, apparently being satisfied that the animal was maintained in the city for the purpose of supplying absolutely fresh milk to members of the Frick family. Mr. Frick, it was known, took extraordinary precautions about his personal safety after attempts had been made to assassinate him in view of his stand in the great Homestead steel strike.

The question of Mr. Frick's legal residence arose for the Surrogate to pass upon because of the State Comptroller's contention that as a New York resident the whole personal estate of upward of $77,000,000 should be taxed under the inheritance laws of this State. The executors of Mr. Frick's will maintained that as Mr. Frick registered and voted in Pennsylvania for thirty-three years before his death, December 21, 1919, he was a citizen of Pennsylvania and therefore the New York authorities could tax only his holdings of securities and real estate in this State. No matter which way the Surrogate decides, only a comparatively small part of the estate is involved, as more than $65,000,000 was bequeathed to public institutions, and as such is not taxable.

John B. Gleason, attorney for the State Comptroller, pointed to Mr. Frick's bequest of his art collection to the people of New York, upon his wife's death, as an indication of how his feelings ran, but opposed to this was the testimony of Henry C. McEldowney, one of the executors, that Mr. Frick told him to see that his will was probated in "Pittsburgh, his home."

Mr. Gleason also produced testimony that in 1918 Mr. Frick passed 218 days in New York and 198 in 1919, in comparison to time spent elsewhere, principally at his country estate in Pride's Crossing, Mass. Only two days were spent in Pittsburgh in those two years, the State counsel alleged.

Guthrie, Bangs and Von Sinderen, attorneys for the executors, produced testimony showing that Mr. Frick maintained a home in Pittsburgh that was never closed from the day it was opened in 1892; that he kept most of his securities in Pittsburgh and employed a staff of ten persons to look out for them; that he was a director of the Pennsylvania Railroad and as such must necessarily be a resident of the State.

Lewis Cass Ledyard, lawyer, who drew up the Frick will, told of submitting the document to John G. Johnson, a leading lawyer of Philadelphia, for an opinion, so as to be certain that it would stand the test of validity according to the laws of Pennsylvania.

The will was probated in Pittsburgh. The New York appraisal awaits the outcome of the Surrogate's decision.

**NO RENT BOOST FOR BABIES.**

BOSTON, May 26.—Gov. Cox late today signed a bill which prohibits in Massachusetts all leases for dwellings or apartments that include provision for rent increases when additions are made to families by birth or adoption.

**How Both Buyers and Sellers of Autos Get Quick Action:**

You will find that buyers and sellers of used cars get quickest action through the Automobile Exchange Want Ads in The Herald. See top of Want Ad pages to-day for more letters from enthusiastic Herald Want Advertisers.

**THE NEW YORK HERALD**
**TELEPHONE CHELSEA 4000**

## BRITAIN WELCOMES PLAN TO CONFER ON NAVY DISARMAMENT

### Greatest Interest Shown in U. S. Senate's Proposal of Tripartite Parley.

### CORDIAL ASSENT SURE

### Pleased Step Has Been Taken by America, as Not Open to Suspicion.

### TOUCHES JAPANESE PACT

### Borah Project May Involve Solution of Problems Connected With Treaty.

*Special Cable to* THE NEW YORK HERALD. *Copyright, 1921, by* THE NEW YORK HERALD.

New York Herald Bureau, London, May 26.

An official invitation from the United States to Great Britain to participate in a conference on naval disarmament will be enthusiastically welcomed here. On both sides of Downing street—the Foreign Office and the Prime Minister's house—the greatest interest was shown to-day in the Senate's adoption of Senator Borah's proposal for an Anglo-Japanese-American conference.

While responsible statesmen decline to be quoted, there is no mistaking the strong sentiment favoring the cordial acceptance of an invitation to any sort of conference for naval disarmament. It has been their unwavering position that the first move in this question was up to the United States.

"Anything we initiated might be used by our enemies in your country to arouse suspicion as to our motives," said one intimate adviser to the Prime Minister to-day. "But we will welcome the first move from your side and will prove the genuineness of our willingness to cooperate."

The Borah plan is also welcomed as a possible solution of the problems connected with the renewal of the Anglo-Japanese treaty, which will form one of the most disputatious subjects at the coming empire conference. In such a joint move for disarmament British statesmen see the germs of a new alliance or understanding among the three Powers whereby the peace of Asia and the Pacific will be assured. That such a conference might be strewn with difficulties is likewise recognized.

For instance, it was asked to-day whether the United States might bring up the Shantung question if Japan entered such a conference. Many British statesmen hope that the Shantung question will be straightened out before a conference is possible, and it is known here that informal representations already have been made by London to Japan on this subject and also concerning Yap in order to smooth the way for Anglo-American cooperation.

Generally it may be said that Great Britain recognizes the United States as the dominant factor in the most important problem of the future—the Pacific—and welcomes not only anything tending toward disarmament, but anything tending to straighten out the Far East problem.

Great Britain has been deeply stirred by the prospect that the supremacy of the seas would pass across the Atlantic in 1926, according to American and British naval programmes, and speaking from a purely practical viewpoint, there is a large section of opinion here which would like to see an agreement to limit naval armaments before this supremacy actually passes. On the other hand, there is undoubtedly a large opinion believing that disarmament must come if the future of the world is to be secured.

The Borah proposal, if finally put in action, will also come at an opportune time for Great Britain, as when next month the Prime Ministers of the Empire gather here one of the subjects of their informal agenda will be how the entire empire can help bear a share of the burden for maintaining Britannia's rule of the seas. This is not on the formal programme, but the recent speeches of Premier William M. Hughes of Australia and Gen. J. C. Smuts in South Africa indicate that it is sure to be brought up and not in any guise that overburdened Great Britain would welcome.

## *HARDING TO GO SLOW ON DISARMAMENT PLAN*

### *Measure May Be Held Up for a Month.*

*Special Despatch to* THE NEW YORK HERALD.

New York Herald Bureau, Washington, D. C., May 26.

President Harding will act with great care and deliberation in any disarmament steps that he may take as the result of the apparent desire of Congress for a conference on armament reduction. In accordance with this policy action by the House on the naval appropriation bill with the amendment of Senator Borah (Idaho) authorizing the President to call in his discretion a disarmament conference consisting of representatives of Great Britain, Japan and the United States will not be precipitate. It may be, some House leaders indicated to-day, that the measure will be held up for three or four weeks.

The sentiment for disarmament in the House is so strong that it is probable that the Borah amendment will receive a unanimous vote, as it did in the Senate. The amendment passed the Senate after Republican Senators were advised that the President would not oppose it, and Senator Borah stated today that he considered his fight won.

When the bill is enacted finally the President can act according to his best judgment. The Borah amendment does not direct any action and is not mandatory in any sense. It is similar to the Hensley rider on the naval bill in 1916, in which a big construction programme was authorized. This rider gave the President power to call a disarmament conference, but this authority has never been exercised.

## Hays to Drop Air Mail Service to Washington

*Special Despatch to* THE NEW YORK HERALD.

New York Herald Bureau, Washington, D. C., May 26.

AIR mail service between Washington and New York will be discontinued June 1. Postmaster-General Hays issued the order to-day because this route has been costing the Government $240,000 a year and serves no purpose in saving time because of the adequate fast train service between the two cities.

Mr. Hays explained that he was in favor of developing the air mail service, but upon practical grounds. The Minneapolis-St. Louis route will also be discontinued soon in all probability. Means of continuing the Department's experiments with air mail will be afforded by the New York-San Francisco route.

## RICKENBACKER NEAR DEATH IN A CRASH

### Plane Smashed in Landing at Cheyenne in California-Washington Flight.

### MAY GIVE UP FLIGHT

### Aviator Was Far Behind the Schedule Set for Arrival in Capital To-night.

CHEYENNE, Wyo., May 26.—Capt. Eddie Rickenbacker narrowly escaped death when he smashed his plane in landing here to-night after a continuous flight since 8:32 o'clock this morning, when he left Redwood, Cal. As a result of the accident he may be unable to continue his flight to Washington.

Rickenbacker planned to reach the national capital to-morrow night. He had hoped to fly 1,200 miles to-day, reaching North Platte, Neb., before nightfall, proceeding from there to-morrow. When he reached Cheyenne to make a landing he was two hours behind his schedule. The purpose of his flight was to enable him to attend a banquet given by the Metropolitan Club in Washington on Saturday.

When Capt. Rickenbacker landed his plane turned over. Although it was dark, thousands watched the landing and rushed to the machine expecting to find the flyer dead or badly injured.

Rickenbacker crawled out from under the machine and greeting A. B. Dunphy, superintendent of the air mail field, said with a smile: "It's nothing."

The bad landing was not Rickenbacker's fault, according to Superintendent Dunphy.

"Night fliers are enabled to land by means of flaming T's," Mr. Dunphy said, "and the cross on the T's is supposed to point with the wind. In this case they did not point in the right direction."

Rickenbacker said he would announce his plans definitely to-morrow with respect to continuing the flight.

REDWOOD CITY, Cal., May 26.—After having been forced to descend by fog Capt. Rickenbacker got away from here on his transcontinental flight on a second attempt this morning.

Rickenbacker circled the field a few times before winging off in a northeasterly direction. The fog had cleared and air conditions seemed ideal.

In the first attempt he went as far as Martinez, thirty-five miles northeast of here. The fog became thicker as he progressed and was so heavy over the Sacramento River crossing at Martinez that all visibility was lost. He picked his way back to the field here, after having been gone an hour and a half.

He expected to "bomb" the cities over which he passed with copies of the Memorial Day addresses of the national commander of the American Legion.

Rickenbacker was flying "light," with the machine parts and accessories down to an irreducible minimum. This enabled him to get away with 330 gallons of gasolene and thirty gallons of oil, enough for a twenty-four hour flight. He crossed over Reno and Salt Lake City.

## *GOES 150 MILES BY AIR AND SAVES A PATIENT*

### *Naval Surgeon Uses Plane After Rush Call.*

*Special Despatch to* THE NEW YORK HERALD.

NORFOLK, Va., May 26.—A 150 mile flight to save the life of a coast guardsman overcome by gasolene fumes was made yesterday by a seaplane from the naval base here. The plane, bearing Lieut. C. L. Haines, a surgeon, was dispatched on receipt of a telephone message from Manteo saying that the life of W. B. Midgett was in danger. The only physician living between Virginia Beach and Cape Hatteras was not available and the Coast Guard authorities asked for help from the naval base. Treatment was given the injured man, and he is expected to be on his feet within ten days.

## *PRAISES JAPAN READY TO LIMIT ARMAMENT*

### *Great in War, Greater in Peace, Lord Lee Tells Hirohito.*

*By the Associated Press.*

MANCHESTER, England, May 26.—Speaking at a dinner here to-night in honor of Crown Prince Hirohito of Japan, Lord Lee referred to the statement in April of the Japanese Minister of Marine, declaring Japan's willingness to join in restricting armaments. This, he said, emphasized the growing need of all nations to-day; namely, a conference at which this grave question could be discussed.

After declaring that all rejoiced at the adoption of Senator Borah's amendment to the naval bill, Lord Lee said that Japan had shown by the foregoing statement that, though great in war, she was greater still in appreciation of the need for world peace.

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## BRIAND WINS GREAT VICTORY; DEPUTIES UPHOLD HIM 2 TO 1

### Premier Overcomes Bitter Opposition of Poincare and Followers After Three Day Debate.

### GETS SERIES OF VOTES

### Declares Moderation and Justice as His Policy and Again Cites Wirth's Good Faith.

### SAYS AMERICA IS GUIDE

### Must Respect Opinion of Allies in Dealings With Germany—He Shows Value of His Firm Stand.

*By the Associated Press.*

PARIS, May 26.—The Chamber of Deputies this evening gave a vote of confidence to Premier Briand's Government on the question of the Government's stand with regard to Silesia and generally concerning its attitude toward Germany.

[The Premier, in defending his policy against the attacks of former Premier Poincare and his followers, who wished measures of the most severe kind taken against Germany and the reparation payments fixed at the full amount France had suffered, argued that the wishes of Great Britain, Italy and the United States should be considered in the matter; that France had obtained in two weeks, by a show of her might, more from Germany than the Allies had secured in two years and that the Cabinet of Dr. Wirth was worthy of a belief that it would carry out its promises.]

The vote followed a three days' debate, in which Premier Briand championed the Government's attitude on the Silesian and other important foreign questions.

**Record of the Votes.**

The first part of the order of the day, declaring that the London ultimatum offered the minimum indispensable guarantees, was voted 403 to 163; the second, implying confidence in the Government to impose disarmament, full payment and the immediate application of penalties in case of evasion by Germany, was adopted, 390 to 162.

The vote on the order of the day as a whole was 419 to 171.

Premier Briand in the debate reiterated his confidence that the German Government would carry out its obligations. He declared again that France's policy was one of moderation and justice.

"France to-day," added M. Briand, "has the strength and force; it behooves her to use moderation unless the security of France is threatened. Otherwise France will not make use of that force.

"There is something beyond Continental opinion. We look to America to show us the way."

**Attack by Lefevre.**

A determined attack was made on the London ultimatum by M. Lefevre, former Minister of Finance, who declared that the only effective policy against Germany was force, and he offered a motion to refer the whole question to a committee.

The Premier was visibly tired and replied by raising the question of confidence, which the Chamber voted.

The Chamber passed to the consideration of the Arago motion, which was split into two parts. The first part, that "the Chamber considers the London ultimatum accepted by Germany as representing the minimum guarantee necessary for France's security and restoration," raised no difficulty and was voted, 403 to 163.

The second part necessitated a verified count, which gave the Government 390 to 162. This declared that "the Chamber is confident that the Government will enforce France's rights by rigorously controlled disarmament of Germany and by the integral payment of the debt acknowledged by her, and to exact, in conformity with the Government's declarations, that penalties be immediately applied in case of failure of fulfilment of the London agreement, signed by all the Allies, and, further, that the Chamber is confident that the Government will assure, with regard to Silesia, strict and loyal application of the Treaty of Versailles in spirit as well as in form."

**Protests of Majority.**

M. Mandel then demanded a formal vote on the motion as a whole, notwithstanding the loud protests of the majority, which desired to adopt it by a show of hands. This motion was carried 419 to 171.

The projected meeting of Prime Minister Lloyd George of Great Britain and Premier Briand of France in Boulogne will develop into a full meeting of the Supreme Council, it now is expected in French official circles.

Reparations will be discussed, as well as the Upper Silesian question, which may necessitate the presence of a representative of Belgium, although there is no official confirmation that Belgium will be invited to send one. June 3 or 4 is regarded as the most likely dates of the meeting.

The question of final settlement of the Asia Minor situation is also likely to come up. The Turkish Nationalist