PORTLAND, OREGON, SATURDAY, NOVEMBER 11, 1905.

on the O. R. & N. line there would

be times when it would reduce prices

Edward Harvey, a grain dealer of

Pullman, testified on similar lines to

est exactly same fines as his Fair

points. Charles McKenzie, who testifie

emporary quiet in Russia, but St. Peters burg and Moscow fear Jewish massacre Page 1.

fires. Page 1.

fice from Odessa, fearing new dis-

Every tenth man among Cronstadt mutineer to be executed. Page 1.

Poland demands autonomy, and will be under martial law. Page 1.

French Cabinet shaken by resignation of Min-ister after stormy scene in Chamber

European fleets gathering for demonstration against Turkey. Page 4.

Secret of marriage of George IV revealed

Merit system adopted for diplomatic fervice

nator Burton indicted again. Page 2.

Prince Leuis banqueted by Annapolis alumn

Grand Jury finds indictments for New York election frauds. Page 3.

General movement to raise funds for relief of Russian Jews. Page L.

hio doctor accused of nine murders, includ-ing his whole family. Page 5.

trike may the up Chicago light and water works. Page 2.

Mrs. Hubbard tells of expedition across Lab-

Pacific Coast.

Washington Railroad Commission adjourns t meet on Puget Sound. Page 1.

bregon taxable property increases 30 per cen in value in 1905. Page 6.

Chamberlain tells Pederal Government to convicts' board or move them. Page 6.

A. C. and Willamette elevens Multnomah Field today. Page

Newill and Hill play a tie game. Page 7.

Idaho wins football game from Washington State College, Page 7.

Eugene and Corvailts hold big railies before the battle of today. Page 7.

Portland wins baseball game at Oakland Page T.

San Francisco defeats Seattle, 5 to 4. Page 7

Los Angeles and Tacoma play tie game til dark. Page 7.

Portland and Vicinity.

River potatoes booming at San Francisco

Stringepcy in New York money market con-tinues. Page 15. Port of Portland deedges to fill railroad yards in North End. Page 3.

Two full cargoes clear for Orient. Page 5.

Property-owners protest their asse

Commercial and Marine.

ock show and exhibition has strong support.

Juniors of dental college play pracks on freshmen. Page 16.

Portland Railway placing doors on its cars

Day's record in the Municipal Court. Page 11.

Oregon leads to forestry awards. Page 11.

all in Northwestern wheat trade.

Slump in wheat at Chicago. Page 15, Government grop report. Page 15,

ection of minor Ohio officers still Page 3.

fatal fight at Annapolis

Page 2.

rador. Page 4.

field neighbor.

those of the other witnesses. Among other statements he said that the high

for the Great Northern farmers.

AMERICA TO AID **JEWS OF RUSSIA**

Meeting Called in Every City to Raise Funds for the Suffering People.

GENTILES WILL JOIN IN

National Movement to Contribute \$1,000,000 to Starving Survivors - Portland to Give Probably \$10,000.

******************** PORTLAND'S CONTRIBUTION TO JEWISH FUND.

Jowish residents of Portland are not backward in coming to the assistance of their persecuted coreligionists in Rus-Without solicitation funds have pouring in to the local committee. trouble in raising the \$10,500 which Portland expects to contribute to the victims of Russian greed and oppression, is looked for. A mass meeting will be held at the synagogue, Sixth and Hall streets, at 3:30 o'clock tomorrow afternoon, when other generous

CHICAGO, Nov. 10 .- (Special.) - Jews in Chicago, stirred by the horrors of the Russlan massages, are to contribute liberally to the fund which will relieve their injured and starving comrades in the realm of the Czar. Many agencies were at work today to this end,

In all of the larger cities of the country its are on foot to extend aid to Russia's Jews. Steps taken in the different cities were reported tonight as fol-

St. Louis-Two mass meetings have been called for Sunday afternoon to raise funds. While these meetings are called by Jews, it is believed many Gentlies will be present. Citizens of St. Louis. regardless of their faith, will endeavor to bring about a cessation of the persecution and will contribute freely to the

Help to Raise \$1,000,000. Kansas City-Kansas City Jews will

600 among American Jews for relief. At a mass meeting in the Jewish temple last night several thousand dollars were subed. All the orthodox Jews in Kansas City will be asked to contribute if per cent of the amounts paid by them in

Milwaukee-A mass meeting of Jews uel to organize a movement in behalf of the Jews in Russia. An attempt will be made at the same time to form a state organization.

Indianapolis-An appeal will be made at ice for assistance in raising a fund. through the state.

Omaha-Omaha Jews have responded promptly to the call for ald from Russia, first subscription of \$500 was tele graphed to New York yesterday and a collection has already been started to increase the contribution.

Ask Roosevelt to Act.

Cleveland-A memorial to President Roosevelt from Cleveland urging some action to prevent the continued massacres in Russia is planned. A mass meeting of Jewish citizens will be held Sunday. Action will be taken to raise funds for the sufferers.

stricken Jews of Russia will be solicited at a meeting Sunday in Adath Israel Temple. A branch committee will be formed whose duty it will be to solicit additional funds.

Cincinnati-Cincinnati is headquarters for one of the most important movements in America on behalf of the Jews in Russia. Victor Abraham today issued orders that cover Ohio, Indiana, Kentucky, Missouri, Kansas and New Mexico. These are requests for funds.

New Orleans-The Jews met today and ok active steps for the raising of a big fund for the assistance of their brethren in Russia. At least \$100,000 has been pledged, and every effort is to be made

Philadelphia-To aid the stricken Jews in Russia a mass meeting of Jews and Gentiles will be held Sunday and funds

Raise Money, Thank Roosevelt.

Sunday to protest against the slaughter of Jews in Russia and raise money to assist the needy. A vote of thanks will be tendered President Roosevelt for the interest he has displayed in the matter.

Denver-Rabbi W. S. Friedman has called a mass meeting of Jews for Monday evening to take steps to obtain money for

Memphis-A meeting of Jews will be held Sunday at which a systematic canvass will be ordered to raise a fund for the Jews in Russia. Already two Jewish

societies have subscribed \$100. Atlanta, Ga.-Rabbi Mayerovitz has illed a mass meeting of the Jews of Atlanta for Sunday to consider ways and means of aiding the Russian Jews. Fort Worth, Tex.-Two mass meetings

will be held Sunday by Reform and Orthodox Jews to raise money for their brethren in Rinsia.

PORTLAND JEWS GIVE AID

Contribute Liberally to Co-Religion ists Persecuted in Russia. The persecuted Jews of Russia will re-

bounteous help from their country-in America, and a liberal proportion of it will come from Portland. The Jewish unity of this city has made an enbeing foremost in matters of this kind, and shoot down Count Witte like a dog.

to the population than any other city in the United States, and in this last and NOT BRING END

the United States, and in this last and most appalling persecution it has respondin a manner that cannot but win the
admiration of every true citizen. When
Ben Seiling received a telegram from Jaoob Schiff, of New York, treasurer of the
National relief committee urging that a
fund be raised without delay, he immediately called a meeting at the Concordia Club and a local committee consisting of himself, I. N. Fleischner, Joseph
Simon, Isaac Swett, J. Nudleman, J. Shemansky, Rabbi J. Bioch, M. Ostrom, Sigmund Frank and Adoiph Wolfe, was
formed to raise Portland's contribution to
the \$1,000,000 which will be sent from the
United States to alleviate the sufferings United States to alleviate the sufferings of the Hebrews of Russia. Rabbi S. S. Wise, now in New York, also wired, urging Mr. Selling to lead in a movement to raise a liberal contribution, and suggest-ed that the balance of the Kishinef fund be the nucleus.

Liberal Contributions Made.

The result of the hurried conference Thursday was a message sent yesterday noon to the central relief committee in New York City, stating that Portland's Jewish citizens had already pledged \$5000 and that more would follow. This amount was raised among a small number of the most prominent men in town, and it is expected that when the committee shall have made a thorough canvass the fund will overreach the \$10,000 mark. Only Jewish citizens will be asked to contribute to this fund, as is their custom, but vol untary contributions from non-Jewish citizens will be most gratefully received. The Western Union Telegraph Company has contributed the free use of its lines to notify the Jews in every town and city in the country of the movement on foot to raise the fund.

Among the largest contributors is the firm of Meler & Frank Company, which heads the list with \$1000. The benevolent generosity of this firm has practically assured the complete success of Portland dividual citizens have come forward with large sums voluntarily. "In several cases I was handed a check before I could ask for it," Mr. Selling said last night, "and in no case did I have to argue or beg for the money. Every one I approached was ready and willing to give, and all did so handsomely. We have not heard from the portion of the committee which is workbut there is no doubt that the aggregate unt raised among them will be large

Mass Meeting Tomorrow.

A mass meeting will be held tomorrow at Sixth and Hall streets, and it is expected that at that time a generous contribution will be made. Mr. Seiling him self is a contributor to the amount of \$250, and others giving this amount are I. N. and Max Fleischner, Isam White and Adolph Wolfe. I. Lowengart contributed \$500, and Joseph Simon and P. Lowengart each gave \$200, and Edward Lang. \$100. There are many others whose contribu tions will reach these figures or near it, but their names could not be learned last night. There seems no doubt but that the committee will raise the largest fund ever given for charitable purposes in Portland, and that it will be done promptly.

HOW PRESIDENT CAN ASSIST

Wolfe Says His Personal Influence With Russia Is Great.

WASHINGTON, Nov. 16.-The mass seeting which will be held here this afternoon to adopt relief measures for the Jews in Russia will be non-sectarian and in pursuance of an appeal of Treasurer Schiff, of the National relief committee in New York, to raise money for that purpose.

Simon Wolfe, formerly president of B'Nai B'Rith Society, said today regard-ing his letter of appeal to the President: "My letter to President Roosevelt must any setter to President Roosevert must not be regarded as a direct appeal to the Government to interfere in the internal affairs of Russia. Preseident Roosevelt has a personal side. He possesses a pow-er and influence wholly apart and distinct from that which is vested in him as the chief magistrate of the United States. "When he settled the coal strike he made it clear that he was acting on his own responsibility, and at his own voil-

tion. The same was true of the part he played at the Portsmouth peace confer-"Knowing and realizing these facts, I ave, therefore, taken the liberty of writing this letter to him in the hope that he may be able through the force of his own striking personality, genius, talents and power, to bring about some concert of action on the part of men as great as himself to put an end to the massacre of

the Jews in Russia. "The situation of the Jews in Russia is ideed terrible—a thing that I almost failed to realize at the outset. I have within the past 24 hours or so come to realize that the massacres are deep and well laid plans of the bureaucrats to throttle liberalism in Russia, just as throttle liberalism in Russis Milluok-predicted months ago.

Britain Will Not Intervene.

LONDON, Nov. 16 .- Foreign Secretary Lansdowne, replying today to an appeal of the executive committee of the Zionist organization of Cologne, asking for British intervention for the Jews in Russia, telegraphed as fol-

"His Majesty's Government greatly deplores the sufferings of your co-re-ligionists and has reason to believe that the Russian Government is making every effort to bring these lamentable disorders to an end."

FEAR MASSACRE IN MOSCOW

Threatening Letters Cause Panic

but Nothing Is Done. MOSCOW, Nov. 10.—Alarming reports are in circulation that anti-Jewish out-breaks will occur simultaneously here and at St. Petersburg Sunday next. Foreigners and Jews have received threatening letters, and have asked the authorities for protection, but thus far no step has been taken toward granting the pequest.

REFUGEES THROWN OVER.

Sailors on Odessa Steamer Adopt Hold-Up Methods.

LONDON, Noy. 16.—The correspondent of the Daily Mall at Bucharest says the satiors of the Russian steamer Ismael, bound out from Odessa; November 8, with refugees, threatened the passengers with death unless they gave them money and lewelry, and that those unable to do so vere thrown overboard.

Loving Words About Jews.

—A letter to a newspaper which has rendered great service for the cause of anti-Semitism by the enormous circulation of inflammatory and scurrious proclama-tions, calls on all good Russians to beat the Jews in God's name and the Crar's and shoot down Court With New down

THIRD DAY DOES

the Sound markets to a parity with the Portland markets and keep them bare. Washington Railroad Commis Washington Wheat Would Fall. sion Adjourns Today to The railroad men sought to make a

WANT EXPERT TESTIMONY

Meet on Sound.

Coal Rates and Portland Routing Preliminary Questions Leading Up to Joint Rates on Grain and Feed.

BY E. W. WRIGHT.

COLFAX, Wash., Nov. 10 .- (Staff Corespondence.)-The end of the third day of the Railroad Commission brought with it no indications of an early conc on the investigation. The end in fact, seemed so far in the future that near the close of the session it was agreed by the parties to the controversy that at the close of tomorrow's session an adjournment would be taken until later in the month, when the hearing will be continned on Puget Sound. The cause of the sudden change in the programme, which promised to extend over into next week, was the inability of the railroads imme diately to supply some of the expert tes imony required. A number of the operating officials of the Northern Pacific. who had spent three days waiting to be called, had departed for their posts, and as the examination of local witnesses will scluded tomorrow, it was decided that the hearing would be resumed on the other side of the mountains, where it would be more convenient for the raiload men to attend

Only three ratiroad men were heard to day-George J. Mobler, general agent of the O. R. & N. at Spokane, who was on the stand only a few minutes, identifying turiff sheets; W. E. Coman, assistant general freight agent, who testified regarding the old joint rate, and Harry Adassistant traffic manager of the Great Northern, who answered questions on the same subject. With the exception of some testimony from C. H. Hawkins, of Scattle, and Fred S. Kollogg, of Tacoms, regarding alleged grievances due to routing freight by way of Portland from Puget Sound for O. R. & N. points. the entire day's hearing was devoted to taking testimony regarding the recently canceled joint rate on oats, barley, hay and feedstuffs,

Railroads Will Change Routing.

When the hearing was resumed this morning, Judge Gordon, on behalf of the railroads, stated that in order to save time and enable them to take up other matters, the railroads would admit, without the in reduction of further testimony that there had been cases where freight had not always been routed by the most direct route. They expressed a willingness to have the commission enter an order requesting them to change the sysdom of routing Seattle and Tacoma freight and said that it would be changed whether the order was made by the commission or not. But the commission had time to spare, and Mr. Hawkins, of Seattle, who injured by having his freight routed by way of Portland, again took the stand. After an hour's questioning, in which nothing was developed, he was followed by Fred & Keilogg, of the Stilson Shoe Company of Tacoma.

Mr. Kellogg made no serious complaint egarding rates, but he testified that wares from Taconia shipped through Portland was often delayed from eight to n days. He also complained of the refusal of the Northern Pacific to accept freight for the Wachtucna branch of the O. R. & N. when it was routed by way of Connell. He stated that he thought there would be saving of time and money if the business would be routed by way of either Wallula or Spokane, Counsel Grosscup, of the Northern Pacific, endeavored to get the witness to say that he thought a similar delay might have happened had the freight been routed over the Northern Pacific. The witness said his shipments were never delayed on that road, and Grosscup remarked that he asked the question for the purpose of getting ome official advertising of the advantages of his line.

Fight Centers on Grain Rates.

The coal rate and the delays over the Portland routing while having important bearing on the matter were only leading up to the grain and feed rate. Coal is a commodity, the movement of which is recognized by the Interstate Commerce Commission as being subject to a wide range of conditions. And the routing feature of the discussion was also of minor importance but is on the re-establishment of the joint rates on grain toat the fight is to center. The particular commodities mentioned and which were affected by the joint rate which was cancelled just June were barley, oats, hay and milistuffs. If the extension of a joint rate could be limited to these commodities it is doubtful about the reads making such a fight, but the granting of a joint rate on these commodities would be followed by a demand for joint rates covering everything, and here is the parting of the

C. D. Francis, a Spokane grain buyer, testified that since the cancellation of the old joint rate he was unable to pay as much for grain on the O. R. & as on the Northern Pacific and Great Northern, the difference amounting to 10 and 15 cents per hundred Old-style fenders on Oregon Water Power & Railway Company's care, Page 10. Special policeman who went on bail bond must make good, Page 14. pounds on outs and to \$2 per ton on barley. The witness admitted that at Chief of Police Gritzmarher unked for two certain times during the year the prices for grain were the same in Portland and Puget Sound, while at other times they were lower at Port-

land. On cross-examination he ex-HELPED TO BEAT pressed the belief that the lower prices at Portland, when they were in evidence, were due 40 the fact that Portland had a much larger field on which SILVER HERESY to draw for supplies, the price then being regulated by supply and demand. He also admitted that in the event of the field on which Portland was drawing being thrown open to Puget Sound the additional supply might weaken

Metropolitan Life Also Made Contributions to Campoint from this by showing that while paign Funds. the joint rate would not advance prices

LOANS TO FAVORED BANK

for the Great Northern farmers, Sey-mour Manning, agent for the North-western Warehouse Company of Port-land, testified that there was quite frequently a higher market on Puget Sound than at Portland for grain, al-though at times there was no differ-ence. He testified that at the present Hegeman's Reason for Making Them time the market was as good at Port-land as it was on the Sound, the price Cheap-Howard Tells What He being regulated to a large extent by the demand and supply at the two Did for the Money-Barnes Hits at Ryan.

er prices on Puget Sound earlier in the season had caused a much greater NEW YORK, Nov. 10.-Closing the see sions of the week today, the Armstrong proportion of the wheat to move out of Pullman over the Northern Pacific than over the O. R. & N. lines. Lewis Lindcommittee of insurance investigation has schind it a mass of details and figures over the O. R. & N. lines Lewis Lind-strom. a Fairfield grain dealer, while, like other witnesses, expressing de-sire for the restoration of the joint rate, admitted that at times Portland was a better market for grain than Puget Sound. Fred Hayfield, of Farm-ington, offered more testimony on alwhich, while of little apparent interest to the laity, is of inestimable value to the committee. The greater part of the week has been devoted to the Metropoli tan Life Insurance Company, the examinations of President John R. Hegeman and James M. Craigh, the actuary of the company, being of a most technical nature. When adjournment was taken Julius Lipit, a prominent merchant and wheat dealer of Colfax, was on the today the committee had not finished the examination of Mr. Hegeman and he will

stand about three minutes and said that the lask of a joint rate to Puget be called again next week. Sound was a handleap to him in his business. Philip Bickford, of Pullman. Just before the hour of adjournmen today, Mr. Hegeman was excused and formerly a O. R. & N. employe, was put on the stand by the prosecution to prove that during the existence of the Joseph Howard, Jr., a writer who has been employed by the Mutual Life, was called to the stand. He identified vouchjoint rate cars on which Roslyn coal had been shipped were loaded with ers that he had signed for money received by writing advertisements for the wheat at Riparia and other O. R. & N. Mutual Life. Mr. Howard afforded much yesterday regarding coal rates was re-called and testified that it required an average of six weeks to get a car of amusement by his declaration that his only regret was that he could not sign more of these vouchers. His only comcoal from Wyoming, while before the abolishment of the joint rate Roslyn coal was delivered at Colfax within ten days after the time it was ordered. plaint was that he was not paid enough for his work. This too, was the complaint on the witness stand of Charles Smith, The day's proceedings closed with two hours of expert testimony by Messra Coman and Adams. None of the who also does writing for the Mutual Life and receives \$8000 a year for it.

Would Not Do a Dirty Trick.

operating officials of any of the roads have testified, although half a dozen of Mr. Howard said he had been employed them were subpensed and will be heard 26 or 40 years by the Mutual Life, but the when the hearing is resumed on the Sound, Attorney-General Atkinson was vouchers went back only to 1899. There were ten of these vouchers, aggregating called to Spokane this afternoon and \$16,635. Mr. Howard denied that he had the case is now in the hands of Atever sent any dispatches by wire, and Tomorrow's session will be sufficiently, brief to permit the commission and outside witnesses to leave town on the afternoon train. was very strengous in his assertion that he had never written a line about insurance for any paper on which he was employed, characturing it as a "durty CONTENTS TODAY'S PAPER

William Barnes, Sr., formerly of Albany, who now resides at Nantucket, appeared before the committee at his own the organization of the Metropolitan TRETERDAT'S—Maximum temperature, 32 request and was the first witness of the deg: minimum, 36. Precipitation, none.
TODAY'S—Cloudy to partly cloudy with probably showers. Winds mostly south—
were produced for legal services. He expected in the investithe company were stockholders. It was probably showers. Winds mostly south—
were produced for legal services. He expected in the investithe company were stockholders. It was organized five or six months ago, and has rece produced for legal services. He ex- not yet paid a dividend. It was organ plained his connection with the insurance | ized with the expectation that it would companies, answered the questions put to him and, when his examination had been Life, of which there are several thousand concluded, asked to be allowed to make a day at times; further, in order that a statement. He was given the privilege the company might have a profitable tenand had proceeded but a little way when ant in its new building, and because it he was stopped by Senator Armstrong. because his statement was an argument in defense of insurance companies along the lines brought out in the investigation.

Price of Barnes' Opinions.

Mr. Barnes testified that he was a law yer and was superintendent of insurance from January 1, 1866, to January 1, 1870. He identified the vouchers dated July 1, 1901; July 12, 1902; July 18, 1908, and July 1904, each for the sum of \$696.66 for retainers and legal services rendered. The vouchers were for opinions to the New York Life, the Equitable Life Assurance Society and the Mutual Life Insurance Company, associated in several measures of legislation.

For the Equitable he had written several opinions for the president and vicepresident, recommending the mutualizing of that company as provided in the original charter. The sum of each vouchez for the Equitable was a third of the entire sum witness received for the services to the three companies. Vouchers was cetablished. Page 3. of the Mutual Life, dated June 29, 1901, June 30, 1902, and July 1, 1903, each for \$666.66, were shown. They represented the Mutual Life Insurance Company's share in the payment of Mr. Barnes

Mr. Barnes said he received \$1000 from the Mutual Life for special services September 1, 1966. This was for oral argument before a Senate committee protesting against the repeal of section 56 of the insurance laws. Witness said he, represented the three companies.

"Were you paid by the New York Life and the Equitable?" asked Mr. Hughes, counsel for the committee.

Attacks the Equitable.

"The Equitable did not pay anything." replied Mr. Barnes. "The Equitable had too much trouble themselves to take care of their own matters, and were too much irritated by the opinion that I had given them, that the officers of that company should mutualize themselves, because the stockholders wanted to pocket the whole power in that comcompany is a one-man power today, just as much as it ever was, except for the change of the name of the man from James Hazen Hyde to Thomas F. Ryan that is the only change made, and the policy-holders have no controlling power in it."

Mr. Barnes told at much length his reason for opposing the repeal of section 56 of the insurance laws. His main point of opposition was the inadvisability of allowing a policy-holder, without the sent of the Attorney-General, to bring a suit involving the company, or appointing a receiver, or asking for an account

ing. He said:
"It has been decided by the courts that, if it require action against the whole sets of the company, something like \$400,000,000, and the valuation of 600,000 policies, in order to learn whether or not a policy-holder is to get \$5 or \$10, the courts do not want to assume the I prefer quality and not quantity."

responsibility of declaring the amount of dividend payable to policy-holders themselves. Instead, the courts have decided that the power is best left in the hands of the president and the board of directors, whose decision shall be final so long as they act in good faith. This was instead of allowing policy-holders to go into any of the courts of this country, in its 40 different states, thus rendering the affairs of the company in such a confused shape by reason of such litigation that it would be practically impossible to

Money to Defeat Silver Heresy.

Mr. Hegeman was recalled and letters of complaint that policies were paid to undertakers by industrial companies were read to him. He said he could not say that his company had ever made such payment.

Mr. Hegeman said his company had made but two campaign contributionsboth in 1896. One thousand dollars was given to the Palmer and Buckner Gold Democratic managers, and \$7500 to the National Republican Committee. These contributions, Mr. Hegeman said, were made with the approval of the finance ward, and were more a moral than a political move to assist in defeating the "16-to-1 heresy."

A statement was produced showing that Andrew Hamilton had been under an an nual retainer of \$1000 from May 13, 1892, and from that date to May 5, 1904, had received for special services and retainer

the aggregate sum of \$35,265. Mr. Hegeman said the Metropolitan Life Insurance Company obtained bonds for its agents from either the American Surety Company or the National Surety Company. Mr. Hegeman held ten shares in the National. The bood required of agents is \$50, and the premium is recovered from the agent by the company.

Why He Lends Money Cheap. made loans of \$100,000 to \$200,000 at 15 per cent interest to William Reade, of the firm of Vermilye & Co., on various dates in 1901 to 1902. The market rate for call

loans was at the time from 4% to 5 per cent. Vermilye & Co. were the bankers of the Metropolitan at that time, and when Mr. Reade resigned from Vermilye & Co, and went into business for himself. he became the company's banker. Mr. Hegeman's reason for making these loans below the market rate was that valuable services had been rendered the company, and it sought to repay favors where it could. He said that through the

watchfulness of Vermilye & Co. the Metropolitan Life Insurance Company has now three or four millions which "could be burned up without impairing the solvency of the company," On bonds and stocks the Metropolitan has cleared, according to Mr. Hegeman, about and on syndicates in whic. Co, invited the company to par-.mie the company has made about \$650,000. In describing the investments of the company, Mr. Hegeman said that the Metropolitan Life Insurance Company

owned 6.7 out of 10,000 shares of the National Shoe & Leather Bank, of this city No dividends are paid, as the bank is accumulating its surplus. Witness detailed handle the checks of the Metropolitan was thought an admirable location for a

bank. The Metropolitan Life owns about

itan Bank. Howard's Literary Bureau.

Just before closing the examination Mr. Hegeman was temporarily excused and Joseph Howard, Jr., was called. He tes-tified that his profession was that of a writer since 1889. He is correspondent for a number of papers, and is employed by the Mutual Life Insurance Company, and has been for about 10 or 40 years. His first service was to divert the advertising of the Mutual from the daily papers to the religious papers. A number of vouchers were shown the witness. They were on various dates from March 10, 1899, to May 17, 1904, and aggregated \$16,625. Witness acknowledged signing these vouchers and expressed a desire to sign more. He was never on a fixed retainer, and these moneys were paid for services as a writer.

Asked if he was employed by any other nsurance company, Mr. Howard said he

"I don't think I am now." he continued.
"I think you knocked the Equitable too high for me."

He had been employed by the Equitable ever since he could remember, up to within a year. As to his salary from the Equitable, Mr. Howard said when James H. Hyde came into charge it was \$550. and he was "very glad to get it." His work for the Equitable was the same as that for the Mutual.

Got Loan During Sickness.

Replying to Senator Armstrong. Mr. Howard denied that he had ever superin-tended the distribution of reading notices by wire or otherwise than by correspondence. He further stated that he had been on a salary ever since he became of age, on newspapers and in the newspaper properties, but that he never wrote a limbout life insurance in any newspaper which he was paid a salary. "I wou consider it a dirty trick." he said.

consider it a dirty trick, he said.

A voucher for professional services for 1200 "repayable on demand" Mr. Howard said he obtained after spending three months in bed. "Part of that has been repaid," he said. "I was glad to get that. I said I would do a deviliah lot to repay the profession of the said I would be said." it. I am not here to apologize for my work or for the payment made to me, except for the smallness of it." The session adjourned after Mr. Howard's examination, and will take up the investigation Monday morning.

After Outlaw Insurance Men.

JEFFERSON CITY, Mo., Nov. 10. State Superintendent of Insurance Vandi-ver will undertake the prosecution of insurance brokers in the state who are doing business without a license. Super-intendent Vandiver today stated that there are more than 400 insurance brokers in St. Louis alone, and only 167 of them

Opposes Marriage of Consumptives.

BOSTON, Nov. 10.—At a conference of charity workers in Boston Thursday Dr. S. A. Knapp, of New York, expressed to the conference of the co himself as most emphatically opposed the custom of persons having tubercule sis being allowed to marry and have childeen. He thought there ought to be a law to prevent such unions. "With all due respect to our beloved President," he said, "as a sociologist and physician

CAPITALS DREAD BLACK HUNDRED

Threats of Jewish Massacres Cause Panic in Russia's Great Cities.

POLAND ASKS AUTONOMY

Martial Law Threatens Whole Kingdom-Witte Completes Cabinet, but Must Fight Both Loyalists and Democrats,

····· EVERY TENTH MUTINEER SHOT.

ST, PETERSBURG, Nov. 10,+-(Spe cial.)-Every tenth sailor implicated in the recent riots at Cronstadt is to upon the mutineers by a military traordinary session at Cronstadt yes-

ST. PETERSBURG, Nov. IL-(2:05 A. M.)-Except in the Kingdom of Poland where the rapidly growing -nationalist movement and the state of tension among the proletariat will soon bring about the declaration of a state of war Russia seems, for the time being at least to be generally tranquil. Telegrams from interior points report the restoration of order in nearly all cities and towns, but in many cities, notably St. Petersburg and Moscow, the better classes of the population are greatly disturbed owing to the rumors of approaching attacks by the "Black Hundred" composed of the most ignorant types of the populace which, ording to these rumors, are scheduled to take place in St. Petersburg tonight and in Moscow tomorrow.

The apprehension in St. Petersburg has come so great that the prefect of police, who succeeded General Trepoff in command of the city police, has instructed his subordinates to take the fullest measure to crush any disorder in its inciplency, so as to disabuse the minds of the "loyalists" of the idea that the police would remain inactive. In such an emergency the strong hand of General Trepoff is being missed, even by the

factions which most execrated him. Count Witte's new cubinet may now be regarded as completed. Count Lamsdorff, minister of foreign affairs, and M. Manukhin, minister of justice, will retain their positions, leaving only the posts of ministers of the interior and education to be filled. Dmitri Shipoff of Moxlow, who was president of the first Zemstvo Congress, has definitely declined

ENEMIES ON BOTH FLANKS

to accept any position in the cabinet

Witte Must Fight Democrats and Reactionaries at Same Time.

40 per cent of the shares of the Metropoi-ST. PETERSBURG. Nov. 10.-Count Witte's ministry as thus far announced is a practical agreement that he has abandoned hope of securing the active co-operation of the Constitutional Democrats or other parties of the cener. Four of the ministers chosen, namely Ivan Shipoff, finance minister; M. Kutler, minister of agriculture; M. Timirlarzeff, minister of commerce, and M. Filisofoff, con-troller of the empire, were assistants of Count Witte when he was minister of finance. The only minister who is not a bureaucrat is M. Nemechaleff, who succeeds Prince Hilkoff as minister of com-

nunications.
The Constitutional Democrats consider that they have won a great victory preventing any leaders of the Consti preventing any leaders of the Constitu-tional group from accepting office, saying that Count Witte's ministry is thus stamped as purely temporary, and must give way, immediately upon the con-vening of the National Assembly, to a cabinet in full sympathy with the parlia-mentary majority. The Count is greatly disappointed at the refusal of the Con-stitutionalists to support him, since it forces him to fight on two fronts, with forces him to fight on two fronts, with the Reactionaries on his right and the Social Democrats and Revolutionaries clamoring for a republic on his left. Count Witte has invited Count John Tolstol, who resigned the position of head of the Academy of Fine Arts owing to General Trepoff's repressive policy, to ake the portfolio of education. Count John is no relation to Count Lee Toistoi. Professor Kevevsky has joined Michael itakovich in the organization of a Christian Democracy.

PEACE REVIVED AT CRONSTADT

All Mutineers Surrender and Soldiers Overawe Mob.

CRONSTADT, Nov. 10.-Noon.-All is quiet in Cronstadt today. The mutinous sailors have all submitted and the leaders to the number of several hundred have been deported from the island. The others are thoroughly repentant. Troops are pouring into the city from all direc-tions by water. Besides machine guns. other street artillery and a battery of quick-firing field guns arrived here on acows from St. Petersburg and were debarked shortly before noon at the steam boat landing. Any further disorder at present is utterly out of the question. The mutineers and rowdies gutted the Tartar and Jewish markets and on Pav-loff street, near the barracks, "the seventh fort equipage," to which the mutinous sailors belonged, destroyed ten modern business blocks and a number of smaller stores. The fires burned themselves out during the night and today the buildings

are only heaps of smoking ruins.

The fires burned almost a whole day.

There was little attempt to check them, as the firemen shared in the general de noralization, and many of them became

The influx of troops at Cronstadt has exceeded the barrack capacity of the war port and soldiers are everywhere bivou-acking in the streets, huddling about the remnants of lost night's watchfires and bargaining with merchants for fresh bread and other additions to their business streets sacked by the riot-

(Concluded on Page 7.)