

JEROME AFTER INSURANCE MEN

He Will Ask February Grand Jury to Act.

SEEKS TO LAND BIG FISH

Small Men Expected to Turn State's Evidence.

MANY REFORM MEASURES

Bills in New York Legislature Await Committee's Report—New York Life Policy-Holders May Make Election Reality.

NEW YORK, Jan. 5.—(Special.)—District Attorney Jerome is planning to distribute valentines in the shape of correctly drawn indictments, among the officials of the various life insurance companies who have come into unpleasant notoriety during the legislative investigation.

There will be no action of any kind during the present month, but the February grand jury will go down in history as the "insurance grand jury," unless present plans are changed.

Mr. Jerome and his first assistant, Mr. Knott, will devote all their time during January to digesting the mass of evidence dug up by the tireless Mr. Hughes. They have the official transcript and, when February comes around, expect to be in a position to submit the whole matter to the grand jury, and ask for a score or more of indictments against big fish.

The district attorney is naturally not talking for publication at the present time, but it is known he is determined that absolute justice shall be done. During last fall's campaign both James W. Osborne and Clarence J. Shearn attacked him for his failure to get after the insurance grafters. The district attorney declared that the time for action had not arrived, nor would it until the legislative session of next year. The committee's labors are over, so far as the hearing of testimony is concerned, and now Mr. Jerome is ready to do his part.

Going After Big Fish.

It is known that the district attorney will devote most of his time to getting after the "big fish," and hopes to bring to trial a number of men of national importance.

"The confessions of wrongdoing and fraud are so open and glaring," declared an Assistant District Attorney today, "that it would seem easy to indict nearly everybody who has been mentioned in the case. The fact is, however, that the evidence which these men have given against themselves cannot be used in criminal proceedings, because the statutes expressly provide to that effect."

"We expect to get around this provision of the law in another way and prove by the books and the testimony of others the guilt of a number of big captains of industry. It is safe to assume that a number of the little men will turn informers when it comes right down to a question of giving evidence or going to the penitentiary. Before the end of February it is safe to say that a number of prominent life insurance men will be under bonds awaiting trial for felony."

Bills Before Legislature.

The Legislature, which convened January 3, will devote a great deal of its time to a discussion of the life insurance scandal. No action is expected for several weeks, as the recommendations of the Armstrong committee will probably be followed to a great extent and Senator Armstrong does not believe that his colleagues and himself will be ready with their completed findings before February 1. In the meantime a number of bills have been introduced, but by agreement all will for the present slumber peacefully in the Senate and Assembly insurance committee.

Nobody doubts for a moment but that some drastic measures will become laws. "All honest measures referring to insurance will be passed at Albany this winter, because the people are aroused to the necessity of doing something," declares Attorney-General Julius Mayer, who has displayed a great deal of interest in the progress of the insurance investigation.

He did not undertake to explain, however, how the legislators in general would be able to differentiate between an honest bill that is sensible, and an honestly drawn bill that is foolish, and all kinds have been or will be introduced.

One measure prohibits life insurance companies from owning more than 20 per cent of any other company. This is designed to check the abuse of these corporations owning so many subsidiary organizations. At the present time, every big life insurance company owns one or more trust companies. Much of the "high finance" which has cost the policyholders money has been due to shady transactions and juggling of funds between these two classes of institutions.

Another bill seeks to limit the investments of life insurance companies to the class of securities permitted to savings banks.

Make Syndicates Felonies.

Still another measure will do away with all syndicates, or, at least, make them felonies. The present law merely requires trustees who direct the funds to make restitution, and to be prevented from ever

again holding office as an insurance trustee or director. It is now proposed to make it a crime for any officer or trustee to take part in any syndicate in which the company is interested, whether he happens to make money out of the transaction or not.

Under the present statute, a policyholder who believes he has been swindled by his life insurance company is actually debarred from appealing to the courts for relief. Before he can bring suit, he must obtain the permission of the Attorney-General of the state, and that privilege has been hard to obtain in years gone by. The insurance committee now has before it a bill doing away with this extraordinary privilege and putting life insurance companies on the same basis as other institutions, so far as liability to be sued is concerned.

Big Three Are House-Cleaning.

Of the three big companies which have been the leading figures in the investigation, the Equitable Life, where the original trouble started, is now in the best condition. It now has the advantage over some of its competitors in that it already has had a thorough house-cleaning, and is now engaged in getting business on a more solid foundation than ever. The Mutual Life has had a partial renovation, but the new president, Charles A. Peabody, only took office the first of the year, and has not yet had time to put some contemplated reforms into effect. The New York Life has not yet got beyond the point of a "house-cleaning committee," and the election of Alexander E. Orr to succeed John A. McCall as president.

Crash Coming in New York Life.

Officials of the New York Life are greatly interested in an action now before the courts which, if sustained, promises to revolutionize life insurance elections. The concern of which McCall was president is a mutual company, and technically every policyholder is entitled to a vote for directors. In practice, however, very few of them appear at the annual meetings, which are controlled by the general agents, armed with numerous proxies. An energetic policyholder, who thought that, if McCall could not be induced to resign, he might be voted out, applied at the company's office for the privilege of inspecting the list of patrons, so he could begin a campaign. The privilege was laughingly denied him, and then he went to court. Much to the shocked surprise of insurance officials, Supreme Court Justice Greenbaum granted the order required. The company has appealed, of course, and the matter will be argued before the Appellate Division in February.

If the decision is in favor of the policyholder, the probability is that the annual election to be held in April will be a lively affair. Already policyholders all over the East are writing for the fray, and preparing to wage vigorous warfare on the men who have so long been entrenched in office. The New York Life is likely to have an entirely new board of directors in the spring, regardless of whether the "house-cleaning committee" takes drastic action or not. In fact, the members of the "house-cleaning committee" are likely to be involved in the general crash.

For these are troublesome days in life insurance circles.

COMMITTEE'S REFORM PLANS

Drastic Measures Proposed by New York Insurance Inquirers.

NEW YORK, Jan. 5.—The Times today says: Upon authoritative information the Times is able to say that the principal objects which the insurance investigating committee will seek to accomplish by legislation it recommends to the Legislature are:

First—Effective participation of policyholders in the administration of the companies.

Second—An extension of the powers of the insurance department so that there will be no question of its right to supervise the entire administrative management of insurance companies.

Third—A degree of publicity that will enable policyholders to keep informed regarding the management of their companies.

Fourth—Requirements that the insurance companies shall keep their accounts in such a fashion that illicit records with financial enterprises of various kinds will not be possible without detection.

Fifth—A uniform system of audits.

Sixth—Standard forms of policies which will not permit of ambiguous and exclusive provisions.

Seventh—The prohibition of rigid limitation of deferred dividend policies of the lifetime form.

Eighth—Additional safeguards against forfeiture.

Ninth—A requirement that the profits accruing from the different departments of the business shall be justly apportioned to the policyholders entitled to receive them.

Tenth—Prohibition of the control of subsidiary financial institutions by life insurance companies.

Eleventh—Restrictions as to deposits carried with and loans to banks and trust companies.

Twelfth—Restrictions regarding investment in corporate enterprises in process of promotion, the success of which is a matter of speculation.

Thirteenth—A requirement that insurance directors or trustees shall not have business affiliations which will interfere with their judgment in passing upon financial proposals submitted to their insurance companies.

Fourteenth—A requirement that a greater proportion of funds shall be invested in real estate, bond and mortgage than now is turned into these channels by the larger companies.

Burnham May Soon Resign.

NEW YORK, Jan. 5.—Frederick A. Burnham, president of the Mutual Reserve Life Association, in a report published today, is prepared to resign his office if such action should prove advisable. Mr. Burnham is ill at his home on Seventy-eighth street. He has been confined to his house for several months as the result of operations due to an abscess of the ear.

Opera Sung by Strike-Breakers.

NEW YORK, Jan. 5.—"Tristan and Isolde" was sung tonight at the Metropolitan Opera House, the chorus of "strike-breakers" being reinforced by soloists stationed behind the scenes. Director Conried returned to New York from Washington, where he had an interview with Samuel Gompers on the matter of the chorus strike. He said he was satisfied with the result of the interview and hints that Mr. Gompers was not entirely in sympathy with the strikers.

SMART REPARTEE BY CHAMP CLARK

Missouri Democrat Makes Prompt Replies to the Standpatters.

FAVORS PHILIPPINE BILL

House Delighted by Three Hours of Oratory, in Which Its Great Triumvirate Is Held Up to Ridicule.

WASHINGTON, Jan. 5.—"Champ Clark Democracy" was expended in the tariff question today by Clark of Missouri, and constituted the feature of the debate on the Philippine tariff bill. Clark's speech took a wide range and he labeled his political beliefs as above, in answer to a question as to what kind of a Democrat he really was. He talked of the Philippines and favored the pending bill; he discussed the general tariff question, and in particular the German tariff situation. He reviewed William J. Bryan's record on silver and paid his respects in characteristic oratory to Republican leaders.

He ascribed future greatness to what he termed the "stand pat" disciples and declared that one of these, Secretary Shaw, whose record as Secretary of the Treasury included, he said, classifying frogs' legs as poultry and ponies as "household articles" for the collection of revenue, was a logical Republican Presidential possibility, unless the mantle should fall on "the gray and grizzled Speaker, Uncle Joe Cannon."

Speaking from the forum in front of the Speaker's desk, Clark addressed many of his positive assertions directly at the Republican members. He was interrupted many times and these interruptions generally resulted in responses that delighted both sides.

The fight against the bill was opened in the interest of the beet sugar industry by Fordney of Michigan. He recalled the Republican membership to its pledges on the stand pat tariff plank of the party.

Small Area of Islands.

Speaking of the area and productiveness of the Philippine Islands, Clark said he had never been so much surprised since a Republican beat him for Congress in 1900.

"You could," he said, "ram the whole islands into the Congressional District represented by Stevens of Texas."

Stating the Democratic position on the bill, he said his party would vote for it, although in committee the Democrats had voted against it. Simply because the Democratic substitute for absolute free trade had not been supported by the Republicans.

By producing figures showing the acreage production of beet and cane sugar in this country in comparison with the corn crop, Clark reached the conclusion that an acre of sugar produced two to three times the revenue that an acre of corn would.

How to Kill Sugar Trust.

Having his attention called to the Sugar Trust by a question from Brownson (Dem., La.), he declared dramatically:

"I'll tell you about the Sugar Trust—If you beet-sugar people over here will vote with us to wipe out the differential tariff of 304 cents on refined sugar, we will kill the Sugar Trust as dead as a mule."

He recalled the sugar debate of two years ago and drew Clark (Rep.) into the discussion to substantiate his statement that the House organization was "run over roughshod on that day."

"I guess that's so," admitted Daltell, "but what became of them afterwards?" he asked.

"Oh, well," said Clark, with a gesture, "but if you beet sugar people will bring in a proposition here to abolish the differential or cut it down one-half, I will stand with you."

Cummins Versus Stand Pat.

A question of immeasurably greater importance than the Philippine sugar question, Clark declared, is the German tariff situation and the Dingley tariff in general. He quoted Governor Cummins of Iowa as saying that all of the insurance stealing and other irregularities was not a tithe to the stealing that is going on under the Dingley tariff law.

"Governor Cummins is a Republican," asserted Clark.

"Still, he holds some very pronounced Democratic doctrines," interjected Lacey (La.).

"Yes," replied Clark, "and this sentiment will result in placing 50 per cent of the Republican votes in Iowa in the Democratic column, thank God."

"Then," he continued, "here is Massachusetts joining hands with Iowa."

Referring to the "stand pat" doctrine held by the Republicans, he said:

"That phrase Senator Hanna stole from the poker table. If he were alive now he would see that the Republican party has a bottled-up flush on the tariff question now."

He paid his respects to Senator Cummins of Illinois, "who prides himself on a physical resemblance to Abraham Lincoln," and said he had changed from a "stand pater" to a believer in reciprocity.

Senator Lodge, he said, had been stirred to action by the recent election in Massachusetts and wanted reciprocity.

"Would the gentleman support a proposition for free hides coupled with a reduction on leather products?" asked Gardner (Rep., Mass.).

"So quick it would make your head swim," replied Clark.

Speaker Cannon had taken a seat directly in front of Clark, who, looking directly at the Speaker, said:

"The newspapers say President Roosevelt and Speaker Cannon have entered into a modus vivendi, by which the Speaker will permit or facilitate railroad legislation during this session if the President will not send in a message in favor of tariff revision."

"Does the gentleman believe that statement?" asked Grosvener (Rep., O.), after the laughter had quieted.

"I am not on the witness stand," was the answer, "but President Roosevelt entered into a modus vivendi with President Morales, of Santo Domingo, and Morales has taken to the woods, modus vivendi and all." (Laughter.)

Predicts Tariff War.

Asserting that the attitude of Germany and other European nations on the tariff question meant a general tariff war against the United States, Clark said it all meant that products in the Mississippi Valley would at once depreciate in value.

Grosvener asked if therefore Clark would advocate that the American people should be dictated to by every foreign nation that undertakes to fix our tariff for us.

"If we can rob the whole world, then we might be in a position to dictate," answered Clark.

Other questions from Grosvener diverted Clark into a comprehensive account of the tariff history of the country. When Clark asserted that the Dingley bill was not producing enough revenue to run the Government, he brought Grosvener and Payne to their feet with denials.

"Great Triumvirate of House."

"It is producing a deficit of \$1,000,000 a day," declared Clark. Then, turning to Grosvener, he shouted:

"Now I want to ask you a question: Are we going to have any river and harbor bill this year?"

Grosvener at first asserted that he did not know, whereupon Clark pictured him for the amusement of the House as "one of the great triumvirate of the House."

"It consists of the Speaker, Mr. Daltell and General Grosvener," Clark declared. When Payne arose, Clark held out his hand and said:

"Now I want to ask you a question: Are we going to have a public building bill this session?"

"I don't know."

"Well, why don't you?"

"Because I am not interested."

"That's just it. You have got yours." (Laughter.)

Clark then addressed himself to the "kindergarten" members of the House and advised them to take notice. If there was necessity for an appropriation to carry on river and harbor work already begun, it might be had, but not a cent for new work on public buildings.

An exhaustive refutation of the belief that the present prosperity was due to the Dingley tariff was made by Clark.

No Apology for Bryanism.

Led by questions by Grosvener to review the monetary issue, Clark declared the campaign of 1896, Clark declared, that the Republican played what he called "a confidence game" on the country in declaring for bimetalism as soon as the other nations of the world would agree to take action, and then he Lyman J. Gage, Secretary of the Treasury, "hamstrung" the International Monetary Commission, and that ended all efforts in that direction. He had no apology to make for following Bryan.

Watson of Indiana wanted to know what kind of a Democrat he was.

"I am a Champ Clark Democrat," he rejoined, amid hearty laughter.

"But the gentleman in 1897 said he wished all the customs houses in the country were destroyed," persisted Watson.

"Well, I refuse to have that speech injected in here," answered Clark. "I said it."

First asking any Republican if he considered free trade a crime and getting an affirmative answer from Mahon (Pa.), Clark asserted:

"You are just the man I am looking for. I want to pump something into you. He then read a paragraph praising Thomas H. Benton for his efforts to put salt on the free list. "Is that free trade doctrine?" he asked.

"Oh, you know who wrote it," rejoined Clark, "but here, pointing to Mahon: 'Is the man I am after. He will have to admit that the man who wrote it is a criminal.'"

Roosevelt's Tariff Policy.

Grosvener said that President Roosevelt, in his younger days, had written it. "I am not a defender of the President," said Clark.

"Nor I," interjected Grosvener.

"Well, I am glad of it," continued Clark, "for I do not think he wants to be defended by having the baby act pleaded for him. He would not do that himself. Neither can any Republican Representative call him a criminal, for, if he did, the President would cut off his 'paw' (laughter), and the Republican Congressman without 'paw' is nothing."

Clark, in closing, after holding the floor for three hours, predicted that the frank discussion of the tariff which he believed would result from the discussion of the present bill would be of great benefit to the country.

Fordney, of Michigan, opposed the measure. He expressed his disgust that the bill was made to represent a movement under the name of "reciprocity."

Fordney read the Republican National platform and the President's letter accepting the nomination, both, he said, pledging the party against tariff legislation, and asserted that he considered the bill under discussion a direct violation of those pledges. He reviewed exhaustively the sugar-beet industry and argued earnestly for its protection against competition with the Philippines. Fordney concluded at 5 o'clock, when the House adjourned until tomorrow.

Will Consider Deficiency Bills.

WASHINGTON, Jan. 5.—The subcommittee on deficiencies of the House committee on appropriations will begin the consideration of deficiency measures on Monday or Tuesday and will frame a bill which will probably be presented in a few days. Estimates amounting to \$10,000,000 are to be considered. Of this sum \$2,500,000 is for pensions, \$2,500,000 for the Navy and \$5,000,000 for the collection of internal revenue.

WILL NOT ACCEPT MUZZLED PULPIT

Dr. Wise Refuses Call to Temple Emanu-El of New York City.

INSISTS ON HIS FREEDOM

He Refused Highest Position Judaism Can Give in America, and May Become Leader of Independent Movement.

REFUSES CALL TO TEMPLE EMANU-EL.

Dr. Stephen S. Wise last night at the Temple Beth Israel announced that he had declined a call from Temple Emanu-El, of New York, and that he had declined it because of conditions asked which would be intolerable to him and not in accordance with his ideas of religious freedom. He read to the congregation a communication from the board of trustees and a letter addressed by him to the members of the congregation of Temple Emanu-El. Dr. Wise will probably leave Portland next fall to lead an independent Jewish religious movement in New York.

Extract from letter received by Dr. Wise:

"The logical consequence of a conflict of irreconcilable views between the rabbi and the board of trustees is that one or the other must give way. Naturally it must be the rabbi."

Extracts from open letter written by Dr. Wise:

"How can a man be vital and independent and helpful if he is tethered and muzzled?"

"This is indeed an attempt to rob the pulpit of every vestige of freedom and independence."

"Not only is the rabbi expected to stave away his present independence, but to mortgage his intellectual and moral liberty for the future."

Rather than occupy a pulpit that was not free in the fullest sense of the word, Dr. Stephen S. Wise, the brilliant Rabbi of Temple Beth Israel, has declined a call from Temple Emanu-El, of New York, the largest and wealthiest Jewish congregation in the United States. In his declaration Dr. Wise says that the acceptance of the call under the conditions stipulated would be unthinkable, as he would be under the control of the Board of Trustees of the Temple Emanu-El. However, it is generally believed that the famous Rabbi has been lost to Portland as it is understood that he will go to New York when his term of office with Temple Beth Israel expires in September, to undertake and lead an independent Jewish religious movement. This matter has not as yet been definitely settled, but Dr. Wise will announce his decision for future plans next Friday night.

Dr. Wise Reads Letter.

At the close of the service at the Temple Beth Israel last night, where Dr. G. C. Cressy delivered an address, Dr. Wise read to the congregation a letter addressed to him by the Board of Trustees of the Temple Emanu-El. He also read the open letter which he sent to the president and the members of this famous Jewish congregation. He then announced his intention to make known next Friday night his plans for the future.

It is understood that Dr. Wise has been urgently besought by the officers and members of Temple Beth Israel to remain and that a flattering re-engagement for life would be made if he would consent to stay in Portland. The members of his congregation, and in fact the whole of Portland, would greatly regret to lose Dr. Wise, as they undoubtedly will, as he is one of the most brilliant speakers and learned religious students in the United States today.

His Visit to New York.

Acting upon invitation, Dr. Wise went to New York about six weeks ago to deliver a series of lectures before the Temple Emanu-El. While there he was offered the call to serve as rabbi in conjunction with the incumbent rabbi. Being asked upon what terms he would accept the call Dr. Wise replied that he would go if he could have a free pulpit. Thereupon he received a letter expressing the sentiments of the Board of Trustees from Louis Marshall, one of the most noted lawyers in New York, which is reproduced herewith verbatim. Dr. Wise prepared the open letter to the congregation of Temple Emanu-El which he made public last night.

At the meeting of the board of trustees of the Temple Beth Israel held Thursday night Dr. Wise announced the call. It was not altogether unexpected, as it is known that many Jewish congregations were anxious to secure Dr. Wise. The reading of the letter from the board of trustees of the New York church, and the open letter which he has addressed in reply, however, created a profound sensation last night.

Wants No Muzzled Pulpit.

Dr. Wise has always been known as a deep thinker and a man of earnest convictions, who has no hesitancy in making known what he thought. Believing that New York offers a broader field for him, not being able to secure the pulpit of the Temple Emanu-El under conditions that would be satisfactory, Dr. Wise has evidently come to the conclusion that he can best carry on the great work he has undertaken by becoming the leader of an independent Jewish religious movement. Dr. Wise has not yet completed

his plans for the future and last night declined to discuss the matter.

The news that Dr. Wise has refused to occupy a "muzzled" pulpit, as he describes it, does not come as a surprise to his friends, as all who are conversant with his work are satisfied that he would not accept a call under any conditions if freedom of speech and action were denied him. In living up to his convictions Dr. Wise is sacrificing that which has been considered one of the highest honors that can be conferred upon a rabbi. Temple Emanu-El is probably the largest and most influential Jewish congregation in the world. The members of the congregation are among the wealthiest and most noted business and professional men in this country.

His Career in Portland.

Dr. Wise came to Portland about five years ago from New York, where he left behind him a most splendid record. He was rabbi of the Madison Avenue Synagogue in New York for several years. While in Portland on his way to Alaska he became very much impressed with the city and the wonderful opportunities which were offered him in his work. He decided to remain and was elected rabbi of Temple Beth Israel, succeeding Dr. J. Bloch. His wife, possessed of many fine attainments and a member of a distinguished New York family, was also gladly received by the people of Portland.

Dr. Wise has been active in nearly all philanthropic enterprises and has given much time to various organizations. He is among the strong supporters of the Peoples' Forum and it was largely through his efforts that it was started.

He also has always been much interested in the work of the Portland section of the Council of Jewish Women, and in conducting a class for the study of Jewish texts. Since he came to Portland the temple has been remodeled at a cost of \$30,000, and immense sums have been raised for Jewish enterprises. He has a National reputation as a lecturer and his scholarly addresses have always attracted widespread interest wherever delivered.

Dr. Wise Writes Open Letter.

Portland, Or., Jan. 5, 1906.—To the President and Members of Temple Emanu-El, New York, N. Y.—Gentlemen: On the first of December I received a communication from the board of trustees of a committee of the board of trustees of Temple Emanu-El, a copy of which I append.

On December 3 I addressed to him the following reply:

Mr. Louis Marshall, Chairman of Committee of the Board of Trustees, Temple Emanu-El—Dear Sir: If your letter of December 1st is a copy of the board of trustees of Temple Emanu-El, I beg to say that no self-respecting rabbi of religion in my opinion, could consider a call to a pulpit which is in the language of your communication, shall always be subject to, and I am, for my term of office, the control of the board of trustees."

While my position in the matter under question is thus explained in unmistakable terms, I feel that it is become my duty to address this open letter to you on the question of the freedom of the Jewish pulpit.

I write to you because I believe that a question of super-eminent importance has been raised, and whether the pulpit shall be free, and by reason of its loss of freedom, and by reason of its loss of freedom.

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