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MOSCOW SITUATION

Revolutionists Operating in Three Sections

WOMEN AID IN FIGHTING

Troops, With Artillery, Are Pouring Into the City

Desultory Firing Continues—Military Engaged in Guerrilla Warfare With the Revolutionists—Rostoff Regiment Has Joined the Insurgent Forces—Bloodshed at Moscow Has Been Frightful—Several Collisions Between Troops and Strikers Occur in St. Petersburg—News From the Provinces Shows Alarming Extension of the Strike.

St. Petersburg, December 27.—A brief message from Moscow of today's date says that troops, with artillery are pouring into the city, but that the situation has not greatly changed.

The revolutionists hold sections of the Moscow-Kazan road. Desultory firing is taking place. The military patrols are engaged in guerrilla warfare with the revolutionists who are seeking refuge on the roofs of houses and in the narrow thoroughfares.

Another message from Moscow says that during the night the artillery worked at destroying the barricades. The revolutionists, this message says, are divided into three "armies"; the first, consisting of 800 men armed with rifles and pikes, is operating between Moscow and Penovo, using the railroad which it controls. Artillery and cavalry are being employed against this force. The second "army" is armed especially with bombs and revolvers, and is composed of a thousand persons in whose ranks are many women who display not only bravery but ferocity. This force is operating in the region between the Sadovaya district and the Jewish market. It has many barricades to prevent the passage of troops and is operating in small groups and is attacking patrols. When pressed, these revolutionists disappear into alleys and houses. Artillery, cavalry and infantry are used against this body. The third and largest army is operating in the region between the Brest railroad station and the triumphal gate. It also has many barricades and is engaged in guerrilla tactics, making it difficult for the troops to enclose it. Some of the barricades were battered down by artillery but they were re-erected by the survivors.

The school where the Moscow revolutionary committee held its sessions has been destroyed, but the committee managed to escape. The engineers union here has just received news from revolutionary sources at Moscow that the Rostoff regiment has joined the revolutionists.

List of Casualties Swelling.

Moscow, December 27.—3 p. m.—The cannonading continues and the list of casualties is swelling. The revolutionists are operating in three sections. There are about 1,000 of them in each section. They are all armed with revolvers and rifles. The women who are participating in the fighting are guilty of the worst of cruelties.

St. Petersburg, December 27.—1 25 p. m.—An inspired statement in the Slovo today says the government expects the revolt at Moscow to be completely crushed within four days. The duration of the rising is explained by the small number of troops available. Fresh troops have now arrived and the end is said to be near.

From an independent source the Slovo declares it has learned that the bloodshed at Moscow has been frightful and that the casualties will reach 15,000 and that about 100 R-1 Cross workers have been dispatched from St. Petersburg to Moscow to aid in caring for wounded.

Minor collisions between the troops and strikers, of whom there are almost 50,000 still out, are taking place constantly in St. Petersburg. Cossack patrols are charging and dispersing workmen wherever they collect. The most serious affairs occurred at the Narva Gate and on the Moika canal in which fifty persons were killed or wounded. Automatic guns have been mounted on the bridge over the Fontana canal from which they can sweep the Nevsky prospect in either direction and also both ways of the canal. The battery is enclosed in a collapsible shed in order not to attract too much attention.

Following the example of the authorities at Moscow about half the police of St. Petersburg are now armed with rifles and the unwonted spectacle of policemen with bayonets on their rifles adds to the public alarm. It is reported that the strikers this

CACERES PLACED IN CONTROL

Dominican Vice-President Assumes Functions of the Absent Morales

SANTO DOMINGO CITY IS QUIET

Some Light Thrown on the Recent Revolutionary Disturbance—No Actual Change in the Dominant Party in Santo Domingo—President Morales Reported to Have Been Shot and Seriously Wounded.

Washington, December 27.—The State Department today received by cable from Santo Domingo advices which throw much needed light on the revolutionary disturbance reported from there yesterday. These were to the effect that the diplomatic corps had been notified by the dominican minister for foreign affairs—General Tejera—that the president (Morales) having abandoned the capital, leaving the government without an acting head, the cabinet had called upon the vice president (General Caceres) to take charge pending the temporary failure of the president to exercise his functions. The city of Santo Domingo was quiet and the cabinet officers were exercising their functions without interruption.

President Morales was reported to be at Jaima, ten or twelve miles from the capital, among a band of revolutionists who were fighting there. As the situation is understood here, there has been no actual change in the dominant party in Santo Domingo as the result of Morales' abandonment. The fact is the party known as Horacia, of which General Caceres, the vice president is the principal figure, has all along controlled the cabinet, and this cabinet in turn, owing to the peculiarity of the Dominican constitution has completely dominated the presidential office. As Morales was ambitious to conduct his own government, he fell under suspicion of disloyalty to his party, and also was suspected of intending to join the opposition, or Jimenez party. Finding himself without power because the cabinet controlled the party, Morales anticipated removal by the party leaders and fled to the revolutionists, with the intention of securing a sufficient force to re-enter the capital and drive out his enemies.

The navy department has received a cablegram from Commander Chambers, of the Nashville, dated at Puerto Plata last night, stating that he had been informed from a governmental source that President Morales had been shot and seriously wounded.

READY FOR TRIAL OF COFFIN

Charges Served on the Midshipman Accused of Hazing.

Annapolis, Md., December 27.—Lieutenant Commander William K. Harrison, judge-advocate of the court martial that will convene at the naval academy tomorrow morning for the trial of Midshipman Tremor Coffin, Jr., of Carson City, Nevada, on the charge of hazing Midshipman J. P. Kimbrough of Germantown, Tenn., today served the charge upon the accused midshipman. The court will convene at 10 o'clock in the morning, and it is thought that the trial of Coffin will take about two days.

It is become known that Midshipman Kimbrough has testified before the board of officers which is investigating existing conditions as to hazing at the academy since the hazing occurred, but the nature of his testimony has not been disclosed by the officials. It is understood, however, that no midshipman other than Coffin was implicated in the hazing of Kimbrough.

Midshipman Coffin has engaged Attorney Theall of Washington as civilian counsel.

Sale of S. A. L. Stock Was a Bona Fide One.

Richmond, Va., December 27.—John Skelton Williams, former president of the Seaboard Air Line railway, gave out an interview tonight in which he confirms the purchase of 66,000 shares of Seaboard Air Line stock from the Rauhstahl committee. He says the sale was a bona fide one, that the stock will be turned over absolutely, and that the money for the purchase was provided and in hand before the deal was announced. He refuses to reveal the identity of his alleged associates in the transaction.

Afternoon erected barricades in the vicinity of the Narva Gate.

The news from the provinces today shows an alarming extension of the strike. Kovna, a fortress town of Lithuania, having almost 50,000 inhabitants, seems absolutely in the hands of the socialists who have summoned the people to an armed rising and the situation is so serious at Kremenchug, south Russia, that the government has declared martial law.

At Saratoff in eastern European Russia, wholesale arrests have been made the strike is extending. At Kiff serious collisions have taken place between the troops and strikers during which about forty persons were killed or wounded.

The situation is really far more serious in the Baltic provinces, Caucasia and other non-Russian provinces where the entire populace is hostile. In the case of the Baltic provinces it is realized that it may be necessary to practically reconquer them. The first divisions of the first army corps which belongs to the St. Petersburg province have begun to arrive here from Manchuria but they are being dispatched to the Baltic provinces without stopping here.

WORK OF HAMILTON

Statement Read from the Legislative Agent

OF THE NEW YORK LIFE

Exhaustive Reasons for Organization of Confidential Service

Legislative Matters Were Undertaken

With the Understanding That There Was to be No Accounting—Not One Dollar, He Asserts, Has Been Used Improperly or for Improper Purposes—Representatives Retained at the Capitals of Every State to Influence Legislation—Public Press Employed on Occasions for Advocacy of Certain Views—Other Witnesses Testify Before the Investigating Committee.

New York, December 27.—Andrew Hamilton, the legislative agent for the New York Life Insurance Company who, according to testimony, has been entrusted with hundreds of thousands of dollars by the company, and has not accounted for \$235,000, has been heard from by the legislative insurance investigation committee, but has declined to make an accounting. A statement by Mr. Hamilton was read for the record today. It was presented by Secretary John C. McCall of the New York Life, who went to Paris to secure an accounting from Hamilton. In his statement Mr. Hamilton says that he is unable to produce any books or accounts but he undertook the legislative matters for the Life Insurance Company with the express understanding that he was to make no accounting. Absolute secrecy was necessary in retaining assistants, therefore no checks were used in making payments.

Mr. Hamilton went into an exhaustive explanation of the reasons for the organizing of this confidential service, as he characterized it, covering his methods of work and citing a number of legislative bills in which he had been interested. A list of expenses from 1899 to 1904 was appended to the statement. The sum of \$235,000 unaccounted for, he says, would be greatly reduced by his running account still unsettled and open, and as a matter of fact, pending a settlement, he offers to deposit \$100,000 with the company. Mr. Hamilton in his statement says that at the time of his employment by the New York Life, the life insurance companies feared that unless concerted action was taken they might be practically legislated and taxed out of existence. "The usual practice of depending alone upon counsel to attend and present arguments was determined to be insufficient," says Mr. Hamilton. "The very fact that the great life insurance interests of New York favored or opposed pending legislative propositions, would itself often concentrate the opposition against their views, so likewise did the knowledge that we were represented at the capitals of various states lead to demands that political favorites should be employed in the role of counsel, which, if acceded to, placed our affairs at the mercy of those who did not possess our confidence. These and other considerations led the three companies to but one conclusion. We felt that if a secret service was a permissible governmental agency, a confidential service would be the only effective, and at the same time proper, plan to guard the welfare of the most extensive commercial interests in the world, the life insurance business of the state of New York. This confidential secret service was decided upon as the only feasible plan of protection."

Mr. Hamilton gives a long summary of the various styles of bills hostile to insurance companies, many of them taxation measures. "Bills to compel the company's reports to be repeatedly and unnecessarily published in newspapers are avoided," says Mr. Hamilton. "To gain favor with the press for increasing their revenues, outrageous propositions, such as the 10 per cent tax proposed in Arkansas, or absurd propositions like the Michigan bill, where a doctor's certificate of ill health would excuse the payment of the insurance premium and keep a policy in force; or the Virginia bill, making it actionable for a life insurance agent to enter the office of a man with a sign 'No agents allowed' is displayed, find legislative favor. However ridiculous these bills may seem they demand attention."

"At the capital of every state we have either retained representatives for the companies, or are in co-operation with some one who has retained representatives duly influential. It has been found advisable, as the result

of experience, to avoid as far as possible any exact public information as to who represents us. The known presence of a corporation representative at the legislative halls is signal for renewed vigor in the attacks of blackmailers and cranks, and unfortunately members of the legislative body are frequently deaf to reasoning where a non-voting or corporate interest is at stake. Where it becomes necessary we have often occasion to employ the columns of the public press for a discreet advocacy of our views, this method has been found to be very efficacious, but it has also been found very expensive. I have found that in my work in every legislative body in the United States there was as large a proportion of honest men as there is any body of men in any walk of life. Permit me also to state that in my work I have not found it so difficult to defeat blackmailers. A man who is out to blackmail corporate interests, is generally well known, and his character thoroughly understood. These men never retain influence for any length of time, and I have found that requests to the honest member of the legislature for help in defeating the blackmailer, is always readily and cheerfully granted."

A statement of money received by Mr. Hamilton shows a total of \$720,550 for the years from 1899 to 1905. He calls attention to an expense of \$83,100 for "retainers and newspaper articles," in 1904, and says a large portion of this expense was occasioned by an attempt to create public sentiment throughout the United States in favor of national supervision of insurance. Under the same heading \$97,000 is charged for 1905 and the increase was due, he says, primarily to the troubles in the Equitable Life Assurance Society.

In concluding his statement Mr. Hamilton says that the injunctions of the president of the New York Life to me were always unmistakably explicit that my expenditures and my work were to be strictly confined within the limitations of the law of land. These instructions have been faithfully followed to the letter. There has never been a disbursement made by me of the company's funds which trespassed upon the instructions given me by the president of this company and I want it thoroughly understood that not one dollar of any moneys ever paid to me by the New York Life Insurance Company has been used improperly or for improper purposes, or in a way that transgressed either the statutory law or the moral law."

A statement of legal expenditures other than those to Hamilton were produced by Mr. McCall, showing a total of such expenditures of \$1,103,920 from 1901 to 1905.

Secretary McCall was questioned by Mr. Hughes as to what further light he could throw on the statement of Mr. Hamilton, but he said he could give no information. He did not question Mr. Hamilton's figures nor the large amounts for traveling expenses. He asked Mr. Hamilton for a full statement and relied on his honesty to explain everything. He did insist that Mr. Hamilton produce checks or check books but Mr. Hamilton said he had none.

When Mr. McCall was excused Henry D. Appleton, of the state insurance department was called. He was told that Mr. Morgan, former president of the Bankers' Life Insurance Company had testified that Mr. Appleton had said it would cost the Bankers' Life \$50,000 to reincorporate. Mr. Appleton somewhat heatedly said:

"If Mr. Morgan said that he is a liar."

He was called to order by Chairman Armstrong.

Louis F. Payn, former superintendent of insurance of the state of New York, was called to the stand late in the day, and explained a large number of appointments of confidential examiners, on the ground that an unusual number of examinations were made during his tenure of office. Mr. Hughes produced a list which showed that in 1897 two examinations were made and in 1898 two more were made, while in 1899 the last year of Mr. Payn's administration the number had not been brought out when adjournment was taken.

The affairs of the Mutual Reserve Life Insurance Company were taken up with the witness and during this line of examination Mr. Payn stated that he had been opposed to Mr. Burnham as president of the Mutual Reserve and said he had tried to get him out.

Mr. Hughes asked why he had tried to get him out and Mr. Payn flatly stated "Because I thought him a crook."

Mr. Payn will resume tomorrow.

A point of interest in insurance matters developed in the courts today when Justice Greenbaum, in the supreme court, granted a writ of mandamus to Clarence H. Verner and one hundred other policy holders directing John A. McCall, president of the New York Life to furnish them with a complete list of policy-holders. The board of trustees of the Mutual Life Insurance Company held a meeting today and elected Emery McClintock, the actuary of the company as vice president and director. He will be in active charge of the company's technical affairs. President-elect Charles A. Peabody was also elected a director. These two succeed Elihu Root and Rufus W. Peckham.

The trustees voted to abolish the Metropolitan agency of C. Raymond and Company and all agencies are to be on a salary basis.

RECEIVER FOR BANK

Merchants Trust Co. of Memphis Closes Doors

DEPOSITORS PROTECTED

Another Local Trust Company Also Suspends Payment

Officials of Both Institutions Say That

the Depositors Will be Paid Dollar for Dollar—Failure Was Caused by the Lending Out of Too Much Money and Inability to Realize on Its Loans

Fast Enough to Meet the Demands. President Schmitt of the Clearing House Association Gives Out a Statement.

Memphis, Tenn., December 27.—Anticipation of a heavy run on the Merchants Trust Company, 11 Madison street preliminary intimation of which was given by the withdrawal of many deposits Tuesday afternoon, was the immediate cause of the suspension of that bank and the appointment of a receiver today.

The American Savings Bank and Trust Company, 176 south Main street, which is dominated by the directors of the Merchants Trust Company fearing that the failure of the other institution would cause a run on its own deposits, also suspended payment until the affairs of the Merchants Trust Company shall have been adjusted. The American Savings Bank and Trust Company, it developed, recently absorbed the Mechanics Savings Bank, at Main and Calhoun streets, and took charge of the latter company's business. It is stated by the officials of both institutions that the depositors will be fully protected and paid dollar for dollar.

The stockholders of the Merchants Trust Company, it is said, will suffer to the extent of 20 per cent, on the capital invested, as the liquidation of the bank's finances are expected to entail a slight loss.

The assets of the Merchants Trust Company generally exceed the liabilities.

The American Savings and Trust Company, according to its latest statement is in excellent condition and is carrying more ready cash than is usual for an institution of its size.

The Merchants Trust Company has on hand only \$30,000, the remainder of its capitalization being loaned out. The fact that the bank had overloaned and the stringency of the New York market are given as the direct cause of the suspension.

John P. Edmondson, a prominent attorney of this city and one of the directors has been appointed receiver for the Merchants Trust Company. A. Y. Allen, cashier of the American Savings and Trust Company has been appointed receiver of that institution.

The decision not to open the doors of the Merchants Trust Company today was reached after an all night session of the board of directors.

Felix T. Pope, president of the Merchants Trust Company, gave out the following statement:

"The bank is amply solvent and every depositor will be paid in full. The stockholders will undoubtedly realize a large percentage of their investments. The Merchants Trust Company had loaned too much money and was unable to realize on its loans fast enough to meet the demands."

"I am not in a position to make a statement now as to re-organization or future plans."

W. A. Percy, attorney for the Merchants Trust Company and the directors of that institution make the statement that all depositors, both of the Merchants Trust Company and the American Savings and Trust Company will be paid in full. Statements of the financial status of the closed banks at the close of business December 26: Merchants Trust Company, assets \$3,695,055; liabilities \$2,132,519. American Savings Bank, assets \$758,783; liabilities \$758,708. The deposits in both institutions exceed \$2,000,000.

C. W. Schmitt, president of the Memphis Clearing House Association made the following statement in behalf of the association:

"Fifteen days ago the Merchants Trust Company applied to the Memphis Clearing House Association for help. The Clearing House Association appointed a committee to investigate the matter. The committee went over the assets of the Merchants Trust Company as carefully as the limited time allowed and the association advanced through the Merchants Trust Company the sum of \$100,000. Subsequent investigation revealed the fact that while it was the opinion

FIVE DAYS REST AT PINE KNOB

The President to Spend Holidays on His Virginia Estate

BACK TO WASHINGTON SUNDAY

The President Was Accompanied by Mrs. Roosevelt and Several of the Children—Only One Secretary Was Taken Along—The Chief Executive Does Not Expect to Do Any Hunting.

Washington, December 27.—President Roosevelt will pass his holidays at Pine Knob, the pretty little estate in Virginia, acquired about a year ago by Mrs. Roosevelt.

Accompanied by Mrs. Roosevelt and their children, Miss Ethel, Kermit and Archie, the President left Washington at 11:30 o'clock today for a five days outing. The trip was made via the Southern Railway, in the private car Rover, attached to a regular train. The President was accompanied on the trip by M. C. Latta, his personal stenographer, and James Sloan, the President's secret service guard. Mr. Loeb and his other secretaries remained in Washington.

The President said he was going to Pine Knob to enjoy a genuine rest. He added that while he and Mrs. Roosevelt would ride horseback over the fine roads in the vicinity of their estate, he did not expect to do any hunting. Masters Kermit and Archie took a gun with them, and will do some rabbit shooting. Archie took with him the small dog "Skipp," which the President brought to him from Colorado last spring, and he will be used in the hunting of rabbits. William Wilmer, whose plantation adjoins Pine Knob, was at the railroad station today to wish the President and Mrs. Roosevelt a pleasant outing. As the President's horses are in Washington, he and Mrs. Roosevelt, in their rides will use the horses of Mr. Wilmer. The President expects to remain at Pine Knob until next Sunday afternoon. According to present plans he will reach Washington Sunday night. He was accompanied on the trip today by Colonel L. S. Brown, general agent of the Southern Railway, who had charge of the railroad management for the journey. Theodore Roosevelt, Jr., will join his father and mother at Pine Knob tomorrow, and will remain with them until they return next Sunday night to Washington.

Richmond, Va., December 27.—The President and Mrs. Roosevelt and their children, Ethel, Kermit and Archie arrived at North Garden, eleven miles below Charlottesville this afternoon and took vehicles there for the twelve mile drive to "Pine Knob," marie county where the presidential Roosevelt country home in Albemarle county, where the presidential party are comfortably established tonight.

There was a crowd at the station in Charlottesville through which the train bearing the party passed on the way to North Garden to see the President but there was no speechmaking. At North Garden one of the residents of the village presented to Mrs. Roosevelt a bunch of mistletoe, which she smilingly acknowledged.

MAIL IN WRONG BOX

Explanation of Complaint Made by Senator Blackburn.

Frankfort, Ky., December 27.—Edward C. Leigh, secretary to Governor Peckham, when shown the Associated Press telegram from Washington last night in relation to the complaint from Frankfort that mail had been improperly opened, said:

"This probably refers to some letters that have been dropped into the postoffice box used by the executive department and the secretary of state's office addressed to Senator Blackburn. A postoffice inspector came to my office about ten days ago, and explained that Senator Blackburn had made complaint that his mail had been opened by some one in the executive office."

"I told him that something like a year ago in a batch of mail there had been a letter for J. C. Blackburn which was opened, and when it was seen that the letter was not for Governor Beckham, it was forwarded to the Senator with an explanatory note. A few weeks ago a similar mistake occurred. I suppose that the similarity in appearance of the name of J. C. S. Blackburn and J. C. W. Beckham caused the local postal clerks to drop the Senator's mail in our box."

of the members of the Clearing House Association that the depositors of the concern are safe, yet it would take an extraordinary large sum to pay all immediate demands.

"In the interest of the city and the depositors, and of the various institutions of the city, which for the last month had anticipated some such movement, it was deemed wisest to allow the concern to close its doors."

"Representatives of the large banks of New York, Chicago and St. Louis are in the city with great quantities of money in furtherance of the legitimate business interests of the city."

"Old and experienced bankers and members of the Memphis Clearing House Association have the situation well in hand. No danger is apprehended and the commercial interests of the city are competent to meet any situation that is liable to arise."