

**SAMPLE OF THE "DEFENDERS" METHODS**

As a sample of the revelations made before the New York insurance committee the abuses disclosed in one day are given in the New York World's report as follows:

"First—That the New York Life Insurance company made a loan of \$920,000 during 1904 to a Boston banking house. The interest and commissions on this loan amounted to \$40,000. A check for that sum drawn to the order of the New York Life was received by the company from the borrowers. The check for \$40,000 was taken by M. M. Mattison, a book-keeper of the New York Life, to the First National bank, cashed and \$40,000 in money turned over by Mattison to George W. Perkins. No entry of the \$40,000 was made in the books of the New York Life. What Mr. Perkins did with the money Mattison couldn't say definitely. He believed Perkins turned it over to Nylic, an organization of the company's insurance agents. The policyholders of the New York Life have nothing whatever to do with Nylic; the agents are its sole beneficiaries.

"Second—That on the order of George W. Perkins \$59,310.79, belonging to the policyholders of the New York Life, was paid by J. P. Morgan & Co. to Andrew Hamilton, the missing legislative agent of the company.

"On December 31, 1901, J. P. Morgan & Co., for some undisclosed reason, advanced \$56,720.55 to Andrew

Hamilton. On October 1, 1902, the interest on this advance amounted to \$2,590.24, making the total of Hamilton's debt to Morgan & Co., \$59,310.79. On that day the New York Life was to have received \$87,187.50 as its share of a distribution of profits of the original United States Steel syndicate managed by J. P. Morgan & Co. Instead, the New York Life received only \$27,676.71, the difference being appropriated by order of Mr. Perkins to wipe out Hamilton's debt with J. P. Morgan & Co.

"Third—That the statement of its syndicate participations furnished by the New York Life to the Armstrong committee at the outset of the investigation was false in that it did not include any mention of a participation of \$2,325,000 in the original United States Steel syndicate. This is the first time so far as known that any insurance company has attempted to trick the Armstrong committee. The company attempted to explain this by saying the participation was in the name of the New York Security & Trust company. But the New York Life furnished all the money, got three-fourth of the profits and the trust company one-fourth. In several letters written by the trust company to the New York Life reference was made to the syndicate participation in these words: 'Which we are carrying for you.'

"Fourth—That the original participation of the New York Life in this syndicate was \$2,400,000, but of this \$25,000 was given A. G. Paine, one of its trustees, and \$50,000 to George W. Perkins. It was not shown that either Paine or Perkins put up a dollar of their own money. They received their profits, however. A. G. Paine is president of the New York and Pennsylvania company, which is building the Pennsylvania tunnel from Long Island City to New York.

"Fifth—That the New York Life also had an interest in the preferred-stock retirement syndicate of the United States Steel Corporation, generally called the bond-conversion syndicate. This, like the other, was arranged by George W. Perkins through the Security and Trust company."

now coming on—if I wish to be free —if I am to preserve inviolate the purpose for which this insurance society was formed, viz., grafting,—if I am not to abandon the graft in

which I have been so long engaged—I must go to Europe for my health for a time. I repeat it I must go to Europe.

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**MONOLOGUE OF A LIFE INSURANCE PRESIDENT**

It is natural for man to indulge in the vocation of graft. We shut our eyes against scrupulous policyholders and listen to the jingle of that siren until she transforms us into oligarchs. Isn't this the part of wise men engaged in a great and arduous struggle for booty? Should we be disposed to be of that number who, having eyes see not the bank roll and having ears hear not the clink and jingle of those things which so nearly concern their temporal welfare? For my "party" I am willing to rob widows and orphans or to lie for it.

I have but one lamp by which my hands are guided, and that is the lamp of experience. I have no way of judging my future except by the pigheadedness of my policyholders and judging by the past I'd like to know what there has been done (openly) in my administration for the last forty years to justify these foolish hopes of publicity with which the dear public has solaced itself. I will not suffer myself to be betrayed by a railroad pass! Are lawyers and examinations necessary to a work of booty and graft? No! I will not be deceived; these are the last implements to which a rifled public resorts. What means this legal array if not to make me disgorge? I can assign no other reason for it. It is meant for me! It can be meant for no other. And what shall I try against the clamoring of the dear public? Shall I try explanation? This has been successful for forty years but it will work no longer. I have done everything to avert the publicity that is

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