

this until about four months later. I went back to the office for my keys and found Stump there, at Mr. Archbold's desk. He told me the paper told him to get everything he could get his hands on. Stump was at Mr. Archbold's desk and had possession of some of Mr. Archbold's letters.

"I told him that he was going further than I knew anything about. He said: 'You keep quiet and we'll fix you up.' He was doing business with his brother-in-law then. He got the letters and I saw the two he got and read them."

"Do you know the date of the letters, to whom they were addressed and signed by?" interrupted Mr. Clapp.

"No, I don't remember the date, nor do I remember the signature attached. It may have been Quay or some one else. They were letters received by Mr. Archbold.

The two letters were the only thing taken that day, according to Winkfield. Two days later, Winkfield said, a copybook was taken and returned by Stump next morning.

"We were asked if we could secure copies of letters that had passed to and from Washington and had been told that we would be paid," said Winkfield. Winkfield said he had left the matter of disposition of the letters, etc., to Stump, and that he was taking care of that end. Summing up he said:

"All that I ever saw taken were two letters and two copy books. I never saw the two letters again."

"What did you receive as your share?" asked Clapp.

"I received \$2,500."

He said he had an agreement with Stump where he (Winkfield) was to receive one-third of what Stump received for the letters, telegrams and copy books.

"Who was to get the other third?"

"His brother-in-law."

"What was paid for the telegram?"

"One thousand dollars. I got \$333," replied Winkfield. "Stump told me that \$500 was paid for the use of the copybooks. The two letters brought \$1,000 apiece," he continued.

At the end of Winkfield's testimony Gilchrist Stewart was recalled to be questioned about his testimony of yesterday. No new facts were developed. The committee will meet again tomorrow.

MR. HEARST ON THE STAND

On occasion Collier's Weekly can be very disagreeable. For example, it reproduces from Mr. Hearst's New York American of Tuesday morning, December 17, the names of the London correspondents, Chester Overton and John L. Eddy. Then it presents Mr. Hearst's testimony given before the Clapp committee of the United States senate that same day in which Mr. Hearst says he obtained the photographic facsimiles of the Archbold letters from John Eddy. Senator Oliver said: "I understand you to say that Mr. Eddy is now abroad."

"Yes, sir," responded Mr. Hearst. "Is he in your employ?" asked Senator Oliver. "No," spoke Mr. Hearst. On the next morning, December 18, Mr. Hearst's New York American carried as its London correspondents the names of Chester Overton and C. W. Williams.

Collier's calls that "suppressing the evidence." Collier's is parliamentary.—Columbia (S. C.) The State.

OVERCOME

First Alpine Guide—"Strange that the American should collapse. The avalanche didn't even touch him."

Second Alpine Guide—"No; but he is a democrat, and the sight of two landslides in a year is too much for him."—Puck.



Andrew J. Hunter, an Illinois democrat, who served two terms in the lower house of congress, died at Paris, Ill., aged eighty-one years.

United States District Attorney Miller at Indianapolis, has rejected the bonds for the release of Frank M. Ryan, F. M. Houllhan, and William Schupe, on the ground that the property schedule is insufficient.

Charles O. Whedon, the well-known lawyer and at one time candidate for United States senator, died at his home in Lincoln, Neb.

The Colorado legislature elected Charles S. Thomas, and John F. Shafroth to the United States senate, Thomas for the long term and Shafroth for the short term.

Democrats and progressive republicans are fighting the re-election of Senator Warren from Wyoming.

Governor Hodges of Kansas, has urged the Kansas delegation in congress to introduce a constitutional amendment providing for the election of federal judges by direct vote.

The Idaho legislature re-elected W. E. Borah, republican, to the United States senate. Montana elected Thomas J. Walsh, democrat, and Michigan re-elected William Alden Smith, republican.

A London cablegram, carried by the Associated Press, says: After a long, stern battle the home rule bill passed the house of commons by a majority of 110. Later it was read for the first time in the house of lords. There were two divisions in the lower house. Mr. Balfour's motion for its rejection was defeated, 258 to 368, while the third reading was carried by a vote of 367 to 257, one member of each side having left the house in the interval. The result of the division was too much of a foregone conclusion for a tremendous demonstration, but Irishmen inside and outside of the house did their best, and, assisted by the liberals and laborites, gave the measure for which they had waited and worked so long a good send-off on its way to the house of lords where its fate is certainly sealed.

Edward E. Grosscup of New Jersey, was chosen by the democratic caucus as the party's candidate for state treasurer. Another victory for Woodrow Wilson.

Edwin C. Burleigh, republican, was elected United States senator from Maine. He will succeed Senator Gardner, democrat. Mr. Burleigh is a stand-patter.

The South Dakota legislature has submitted to the people the constitutional amendment providing for woman suffrage.

President-elect Wilson sent his last message to the legislature of New Jersey, advocating radical changes in the corporation laws of the state.

Raymond Nicholas Landry Poincare, present premier of the prince cabinet, has been elected president of the French republic. He is fifty-three years old, comes from a family distinguished in science and litera-

ture and is regarded as a man of great force.

A Minneapolis dispatch says: Driven to desperation by pain and his inability to find a surgeon who

could relieve him, Dr. W. M. Beck of Clarksfield, Minn., stood before a mirror in his office, made an incision just before his left jaw, cut away the flesh from the point of the chin almost to the left ear, scraped the bone and then sewed up the wound. His operation, however, failed to relieve him of a growth which threatened to destroy the jaw bone and he is in a local hospital where another operation has been performed. When Dr. Beck performed the operation he was aided only by a nurse who was the first to give way under the strain.

It will pay you to place your next policy in the Postal Life Insurance Company

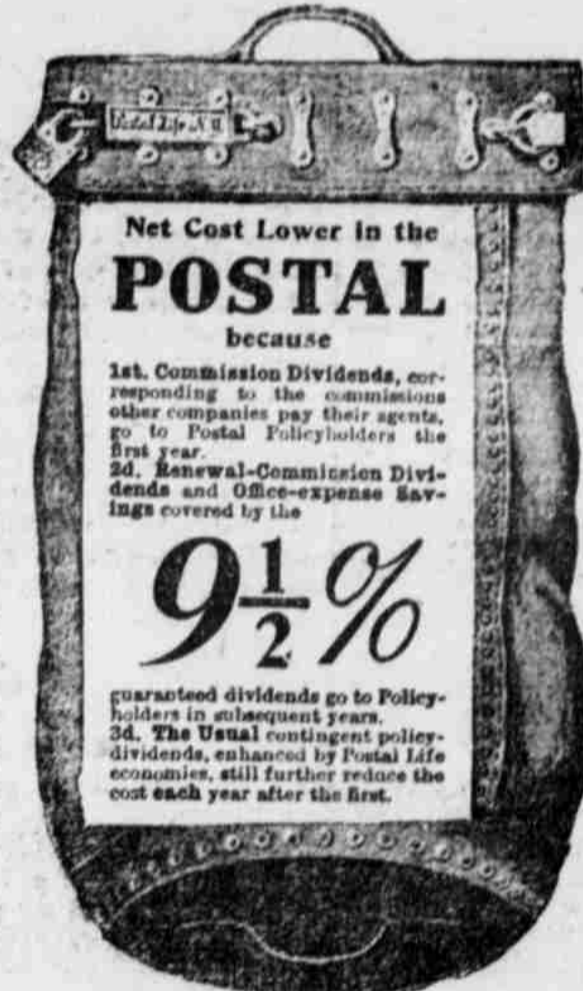
Assets more than \$10,000,000 1912 STATE DEPARTMENT AUDIT 1912 Insurance in force more than \$50,000,000

The triennial audit, just concluded, was a most exhaustive inquiry, made possible because the Company eliminates all branch offices and agents, conducting its business under one roof—from a single headquarters, the Home Office in New York.

The inquiry was made thorough because it was the first examination since the Postal absorbed another, and a larger company, and also because the State Superintendent recognized that his official report would be a practical certification of the Company to other State Superintendents: the latter, mindful of the rigid New York requirements and of the strict supervision of its Insurance Department, have agreed that a company measuring up to New York State standards would be accepted and accredited in other States.

The outcome is therefore flattering to the Postal Life, and commends it to thoughtful insurers everywhere.

The Chief Examiner of life companies in his statement submitted to the Honorable William Temple Emmet, Superintendent of Insurance, refers to the high order of the Postal's risks secured by the non-agency method, and to the progress of the Company in bringing its organization to a high standard of efficiency. He adds that the cost of securing business by advertising and correspondence has not increased pro rata, with the new business written. The business-getting expense will therefore, as contended by the Company, decrease from year to year. He also adds that part of the cost of advertising should be charged to old business, as continued publicity has a tendency to keep up the confidence of policyholders and retain them. The examination covers many pages of a printed document on file at the State Department.



Superintendent Emmet, in a memorandum filed with the Examiners' Report December 16th, 1912, calls special attention to the writing of insurance by mail as bringing the policyholders into communication with the home office. He states that the report shows a general improvement in the condition of the Company. There is merit, he further states, in the health-work of the Medical Department, not only to the Company and its policyholders but to the general public as well. Particular reference is made to the absence of litigation arising from questions with POSTAL policyholders. He speaks of the number of improvements made in the handling of its business, and points out that gains have been made notwithstanding the considerable expenditure in 1912 for betterment of the Company's properties.

Thus is the Company commended by the highest authorities to the public. The official endorsements, the conduct of its business through publicity channels, and its operations subject to the United States postal authorities, carry confidence to intending insurers, as well as to its own body of policyholders.

Total Assets and Liabilities

At the close of the examination the Company had over \$50,000,000 insurance in force; the policy and other liabilities were fully covered by statutory and departmental reserves amounting to \$10,029,510.10 with an excess or surplus to policyholders of \$226,874.55

The company's reserves and other assets are in approved securities, including state, municipal and railroad bonds; bonds and mortgages, real estate, policy-loans, accrued interest, deferred net-premiums, cash in bank and various other items, aggregating \$10,256,384.65

In writing the Company for particulars for yourself, please give: First, your full name; Second, your occupation; Third, the exact date of your birth. Also mention The Commoner, of January 24.

Bear in mind—no agent will be sent to visit you. The POSTAL dispenses with agents, and pays to you in cash or credits you in equivalent dividends, or paid-up insurance, the amount of agency commissions.

POSTAL LIFE INSURANCE COMPANY

The Only Non-Agency Company in America

Wm. R. MALONE, President Postal Life Building 35 Nassau St., NEW YORK.