

sary? 'We found long ago we could not get the best odds without them. We believe they are in the interest of the policyholders.' 'The contribution to the republican organization in Philadelphia?' 'I am not informed as to that; understand, however, it was partly political and partly connected with the department of mortuary statistics. It is essential for a life company to know how many dead men are voting in order to revise certain tables.' 'In the interest of the policyholders also?' 'The policyholders? Who in the deuce are the poli—? oh, I beg pardon! Why certainly. In the interest of the policyholders?' Adjourned until tomorrow."

CONGRESSMAN CHARLES D. LANDIS of Indiana recently attended a game of football and in a newspaper interview, denounces the sport, saying that any game that requires the presence of a physician is evidence that the brutal instincts of the human family are still dominant and ought to be suppressed instead of encouraged. On this same subject, the Saturday Evening Post says: "For ourselves, we think that Saturday's record of football encounters was one in which all who believe in the future of the Anglo-Saxon race may take pride. At Harvard, for instance, after a good game with Maine, the only casualties were the following: Squires, a broken thumb; Pierce, a broken wristbone; Guild, a broken collarbone, and Foster, a twisted muscle in his ankle. If this is not proof of the value of the game, we would remind our readers that John S. Summersgill of Franklin came to a noble death at Chester, Pa., in a game with the Homestead team, dying ten minutes after he was tackled. His wife of three months had the bad taste to faint and become seriously ill, but this is merely an unfortunate incident. Like C. E. Montgomery of Hampden-Sidney, who is paralyzed from a kick on the spine, it should be remembered that Summersgill is merely one of those sacrifices which the nation must be prepared to make if it would turn out men of blood and iron. At least, this is the view of the Rooseveltian school of reasoners. They can advance fifty reasons to show that football stimulates all the Christian virtues, and fifty more to prove that deaths here and there are merely blessings in disguise. The three collegians who are 'in a veritable bower of roses and carnations' in University hospital, Philadelphia, 'bemoan their fate,' not for being crippled probably for life, but for having their football playing ended 'perhaps for all time.' This is the right spirit."

COLLIER'S WEEKLY for October 14 printed for the Mutual Life Insurance company the following advertisements: "The Mutual Life has paid policyholders over \$190,000,000 more than any other insurance company in existence. Payments to policyholders are now over \$100,000 a day. Will provide you with an income and an estate. The Mutual Life will contract to pay you at the end of sixteen years a guaranteed income of \$1,000 a year for life and \$25,000 to your estate at your death. In this purely mutual company policyholders own and share all the profits.—Richard A. McCurdy, president."

TESTIFYING BEFORE THE insurance committee President McCurdy said: "There has been a mistake made about the province of life insurance companies in these later years. People have been led to believe that the main purpose was to make money for the policyholders. In my view that is not the purpose of such companies. They are eleemosynary. When a man is insured in a company he should take into consideration the fact that he has entered a great philanthropic concern that is in duty bound to spread itself, even though this growth prevents him from realizing as much as he expected. The purpose of the Mutual Life is not money making or declaring dividends to those who pay premiums. It was organized as a great beneficent and missionary institution. Its purpose was not to pay one cent during the lifetime of the assured, but at death."

COMMENTING UPON THE McCurdy testimony and the McCurdy advertisement, the Chicago Tribune says that the McCurdy left-hand column does not know what its right-hand column is doing. The Tribune adds: "In the right-hand column an appeal is made to the personal cupidity of the policyholder. He is not invited to

invest his money in the hope of providing for his family or protecting his business. He is promised a choice investment and an immediate return for himself, and profits which shall accrue during his lifetime. He is not invited to assist a philanthropic enterprise or join in a movement for the benefit of humanity. He is simply offered a chance to make money. The testimony in the left-hand column was given under oath by Richard A. McCurdy. The advertisement in the right-hand column is signed by the same Richard A. McCurdy. McCurdy says in Exhibit A in the left-hand column: 'People have been led to believe that the main purpose of life insurance is to make money for policyholders.' Nobody has been more instrumental in leading people to this belief than McCurdy himself as he appears in Exhibit B in the right-hand column."

FORMER GOVERNOR ODELL and Senator Depew appeared November 16 as witnesses before the insurance committee. Governor Odell denounced Mr. Hyde's charge that threats to have the charter of the Mercantile Trust company had been made. He said that his claim was a just one and a settlement was made accordingly. Senator Depew said that he had brought President Roosevelt's attention to Mr. Hyde's ambitions to become ambassador to France, and that the president had said it was utterly impossible to make such an appointment. Senator Depew said that he knew nothing of the Equitable's contributions to campaign funds, but he thought the contributions were made "in the interests of the assured," and yet he concluded, that the publicity given to the matter in this investigation has "changed the minds of almost everybody." Senator Depew told about his participation in certain syndicates connected with the Equitable. He said that during four years these syndicates had netted him \$1,219 and that he had more than \$200,000 tied up most of the time, and that \$100,000 is yet tied up in these syndicates. Senator Depew explained his salary of \$20,000 a year as an attorney by saying that the salary was given him in compliance with one of Henry B. Hyde's dying injunctions to his son.

JOHN GILCHRIST, superintendent of the security department of the Equitable testified that millions of dollars in loans were made at the end of the year in the names of clerks for Kuhn, Loeb & Co., in order to comply with the law that the surplus should be invested or to keep down the cash balances. The Equitable held no collaterals on these loans, and the checks given for them were deposited in a bank and a certificate of deposit received. The check, however, was never cleared and on the first of the year the cash would be taken out and the certificate surrendered. Louis M. Bailey, a clerk in the Equitable, told of several transactions carried on in his name, one of these being an investment of \$400,000.

BISHOP STEPHEN M. MERRILL, of the Methodist church, died at Keyport, N. J., November 12. Bishop Merrill preached Sunday morning, and Sunday night was stricken with heart disease, from which he died. The New York Tribune says: "Stephen Mason Merrill was born at Mount Pleasant, Jefferson county, Ohio, September 16, 1825. He joined the Methodist Episcopal church at Greenfield, Ohio, on October 31, 1842, and was licensed to preach on April 5, 1845. He was presiding elder of the Marietta district in 1868, when he was elected to the general conference. He was also elected editor that year of the Western Christian Advocate, and he had the degree of doctor of divinity conferred upon him by the Ohio Wesleyan University. He was made a bishop in 1872, and he served as such continuously for thirty-three years. The scene when the venerable minister rose at the conference meeting in Los Angeles last year and asked to be retired was one of the most affecting that ever took place at a conference. One of the editors of the Christian Advocate in this city, speaking of the bishop, said that in the twenty-five years he had lived in Chicago, he had been identified with every development of the church in that region. 'He has been a frequent and voluminous contributor to the church press and he has traveled in Mexico, India, China, Japan and many parts of Europe.' Bishop Merrill was called the lawyer and parliamentarian of the church. He was married in 1847 to Miss Ann Belmeyer, who with two sons survives him. He

wrote many volumes, among them 'Christian Baptism,' 'New Testament Idea of Hell,' 'The Second Coming of Christ,' 'Aspects of Christian Experience,' 'Digest of Methodist Law,' 'Mary of Nazareth and Her Family' and 'Union of American Methodism.'"

UNDER A "FRAUD ORDER" issued by the postoffice department, all mail addressed to E. G. Lewis is returned to the writer. Recently Louis F. Post of "The Public" undertook to communicate with Mr. Lewis in order to obtain his side of the controversy, but every letter addressed to Mr. Lewis was returned to Mr. Post, the representatives of the postoffice department explaining that E. G. Lewis had been denied the use of the mails under the fraud order. Mr. Post asked the postmaster general whether this order prohibited the delivery to Mr. Lewis of all mail. Mr. Post received a reply to the effect that it was impossible for the postmaster to determine whether a letter addressed to Mr. Lewis related to the "fraudulent business" with which he is charged. Mr. Post then directed the department's attention to the fact that he had caused to be endorsed on one of the envelopes to Mr. Lewis this statement: "This letter contains nothing of pecuniary value. The addressee can by no possibility use its contents to defraud. Please deliver and oblige the writer." But even with this endorsement the postmaster refused to deliver the letter and it was returned to the writer.

IN A RECENT NUMBER OF "The Public" Mr. Post devotes considerable space to the Lewis affair. He clearly establishes as a state of fact that discriminations between persons and businesses are made in the delivery of mail matter, by arbitrary decree of the postmaster general. That these decrees are made upon no other evidence than the postmaster general chooses to consider, and with no other opportunity to the accused to be heard than the postmaster general chooses to grant. That the courts have no jurisdiction to interfere, and that the decree of the postmaster general is absolute.

MR. POST CONTENTS that the postal censorship is inimical to popular government, and that altogether too much power is by this censorship placed in the hands of the postmaster general. The evil tendencies of such a censorship are pointed out by Mr. Post in an interesting way when he says: "Let us suppose a great national election involving the possible defeat of the party in power, not of a political issue, say, but on an issue affecting the pecuniary interests of banks and great insurance companies. And let us suppose that the financial combines that control these powerful concerns, feeling, as McCall honors himself for having felt, were to embezzle banking and insurance funds and turn them over for campaign uses to the treasurer of the national committee of the party in power. Suppose, then, that these lavish contributions enabled the party in power to win the election, and that by one of those curiosities of politics which are not impossible, the treasurer of that committee were to happen to become postmaster general. Suppose, then, that the great bankers or the great insurance men, feeling the competitive pressure of some new movement in the banking or the insurance business, should advise this postmaster general that this new movement was a fraudulent scheme. In those circumstances what would happen?"

MR. POST DOES NOT UNDERTAKE to say exactly what would happen, but he says that a thing that could happen is this: "A complaisant postmaster general could cut off that new movement in banking or insurance from the use of the mails, at the same time proscribing every one of its managers whose proscription might be desired by the banking or insurance ring. This could be done if this postmaster general happened to be willing to do it, and there would be no redress in the courts. Can any party or any country afford to leave open this gateway to oppressive corruption? Can any party or any country afford to subject persons or businesses to the whim or the cupidity of one official for the right to use the common mails? Can any congress of this republic longer afford to have the use of the mails treated as a mere 'statutory privilege' which any postmaster general may at any time withdraw from any person under any circumstances at his own good pleasure? These are questions for congress to answer."