

Telephone 694. Now located in the new retail center, Howard and Sixteenth Streets.

OUR SPECIAL January Clearing Sale

Will commence Tuesday Morning, January 2, at 8 o'clock. We wish to say that the money saving opportunities will be the greatest ever in the history of this store.

Our Economy Basement

Will be opened Tuesday morning. It is a big store all of its own filled with the best of goods at little prices.

Read our Big Ad in Monday's papers giving special reductions.

THOMPSON, BELDEN & CO

Howard and Sixteenth Streets.

In St. Petersburg tonight the temperature is 15 degrees below zero and everywhere there is a heavy snow on the streets to keep the homeless from freezing.

No other details have been received from Governor General Doubaoussoff until the morning of the 29th.

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crashed into its stern to a distance of nearly twenty-five feet. The steamship was unable to withdraw from the schooner and both craft are now lying on the muddy bottom. It is feared that the schooner will fill with water when the tide rises. No one was injured in the accident.

Shortly after the collision the boats came ashore. The agents of the schooner estimate the damage at \$30,000. The Pennsylvania is apparently uninjured.

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INVESTIGATION IS ENDED

Actuary Says Henry E. Hyde Asked Him to Make Misleading Report.

DEVICES USED FOR PAYING REBATES

Buffalo Agent Says Gage E. Tarbell Told Him How to Evade Law—David B. Hill is Unable to Testify.

NEW YORK, Dec. 30.—After four months of most arduous work the legislative committee on insurance investigation, appointed at an extra session of the last legislature, adjourned tonight.

Today was given over to the presentation of documentary evidence, which was not in readiness for the committee until the present time. Joel G. Van Cise, actuary of the Equitable Life Assurance society, and Rufus Weeks, actuary of the New York Life Insurance company, were the witnesses. They were put on the stand to identify the statements that Mr. Hughes read for the record.

Late in the day somewhat of a stir was occasioned by the announcement of Mr. Hughes that a letter had been received from David B. Hill, who protested against the hearing being closed until he had been heard as a witness in regard to his rebating on the Equitable. Chairman Armstrong announced that notwithstanding Mr. Hill's attitude, the committee would have to complete its work without Mr. Hill's testimony. Not the least interesting testimony of the day was that of George H. Sikes, a real estate agent of Buffalo, who had formerly been employed by the Equitable.

According to Mr. Sikes, Gage E. Tarbell, vice president of the Equitable, suggested a plan to get around the rebating method. Mr. Tarbell on the witness stand said he opposed rebating. Mr. Sikes testified that Mr. Tarbell suggested that letters be written to policyholders and eventually these letters were to be bought back at a price. Mr. Sikes was asked if he had given rebates, and he said he had, after appealing to Chairman Armstrong, who ruled that the statute of limitations would protect anyone who had violated any of the statutes.

"Did you buy any letters?" he was asked. "No," replied Mr. Sikes. "After some further testimony the committee adjourned, subject to the call of the chair in case of an emergency, before the legislature assembles on Tuesday next. After adjournment the committee held an executive session.

Preparing the Report. The vast accumulation of testimony, which contains revelations that have astounded the public, will at once be prepared in the form of a report to the legislature.

Joel G. Van Cise, actuary of the Equitable Life Assurance society, was the first witness today. He has been with the society for thirty-eight years and, answering Hughes, said that he was responsible for the actuarial methods of the society. He was asked if any of the management interfered with him and replied:

"Henry B. Hyde attempted to make me make figures on dividends declared on deferred dividends policies higher than I thought advisable. That was about fifteen years ago. I reported it to Vice President James W. Alexander and explained the dangers of this plan, and he persuaded Mr. Hyde to give way."

Mr. Van Cise's examination was given over to the description of the various policies issued by the Equitable, the method of computing the dividends on the participating business and the method of arriving at the estimates of the loadings on the premiums.

George A. Sikes, a real estate dealer of Buffalo and formerly agent of the Equitable, told of a conversation with Gage E. Tarbell.

"Did you and Mr. Tarbell talk about rebating?" asked Mr. Hughes. "Yes, we did. I understood it was not legal and asked him how it could be done," said Sikes.

"And he told you how?" "Mr. Tarbell said to collect the whole premium, and, for instance, in one case I thought advisable. That was about fifteen years ago. I reported it to Vice President James W. Alexander and explained the dangers of this plan, and he persuaded Mr. Hyde to give way."

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could not be taken. Mr. Hughes suggested that Mr. Tarbell be permitted to submit a deposition under oath if he could do so after adjournment and Chairman Armstrong said that this would be allowed.

Hill Unable to Testify. Mr. Hughes, continuing, said that the counsel for the committee had communicated with David B. Hill with a view to having him appear as a witness and testify in relation to his \$5,000 retainer for the Equitable Life. Mr. Hill replied that he was too ill to do so. Later, Mr. Hughes said, the committee telegraphed to Mr. Hill, and that he replied saying that he was confined to his house, and was unable to attend. Mr. Hill recorded a protest against the adjournment of the committee before he had a chance to testify, or at least without appointing a substitute to take his testimony. Mr. Hill declared that he had been ready at any time since the appointment of the committee to testify, and was desirous of doing so.

Chairman Armstrong said that it would be impossible to have Mr. Hill's testimony before the committee as was desired. He said that he understood that Mr. Hill was ill at his home, and that no improper motive could be attached to his absence. If it was in any way practical to get Mr. Hill's testimony before the committee it would be done.

Another Campaign Contribution. Rufus Weeks, actuary of the New York Life, was then called to supply further information on the methods of his company in arriving at dividends. Almost the entire afternoon was taken up by Mr. Weeks. In leading from the record the statements of companies incorporated in other states, but doing business in this state, the officers of which had been asked by the committee for a statement of their condition and management. Among these statements that of the Provident Life and Trust company of Philadelphia declared that in 1904, at a special meeting of the board of directors, a resolution was passed authorizing the expenditure of \$25,000 for contributions to the campaign for "sound money" in 1904. Of this money \$10,000 was given to the republican national committee.

BINGHAM OUTLINES PLANS New York Police Commissioner Says He Will Enforce the Laws as He Finds Them.

NEW YORK, Dec. 30.—General Theodore A. Bingham, who soon will assume control of New York's police department, today outlined the plan he proposed to follow in his new position.

"I intend to jump into the job and do my level best," he said. "I intend to try to get the confidence of the people and keep it. I suppose there are plenty of knackers, but I do not care. I am absolutely independent and will try to do good work. I will not be swayed by any letters," he said.

General Bingham said he does not intend to use the office as a stepping stone to anything else. "It is a man's job," he said, "and if a man is successful it ought to be enough to keep him busy the rest of his life."

He said he was able to outstrip his policy in this general way because he was not familiar with any of the details of the office. He had never visited the police headquarters and was not sure he could find it without a guide. It is his intention to take things as they come and if reforms are needed, he says, they will be instituted.

"It's the biggest job I was ever up against," said the new commissioner. "It presents difficulties that are almost superhuman. The police department must be an executive department and when I assume the office I will try to carry out the law as it is on the statute books. I have a reasonable hope of succeeding. I am not going in with the purpose of making any record; I am simply going to do my duty as I see it. As yet I have no opinions about the job, but I hope I will have some. There will always be a certain amount of vice in a community. But I am going to enforce the laws that regulate vice and enforce them without regard to anybody. I am absolutely independent. I took the place to help my old friend McCallan out. I know if I do good work I will have the McCallan approval and I'm going to work as hard as I know how."

TO LOOK INTO IMMIGRATION Civic Federation Decides to Organize Permanent Department to Study the Problem.

NEW YORK, Dec.