

GOVERNOR ACTS ON LEDGER'S INSURANCE FRAUD EXPOSURE

Continued from Page One
had been the subsequent fate of the rejected bill. Mr. Coyle was said, at his offices, to be out of town.

Robert M. Coyle is fifty-seven years old. He entered the Towns Scientific School of the University of Pennsylvania with the class of 1881, but left before graduation to enter the importing business.

He remained until 1888, when he began the fire insurance business with his father, James Huston Coyle. On his father's death, in 1892, he succeeded to the control of the firm.

He is chairman of the Fire Insurance Underwriters' Association, a member of the British Fire Prevention Committee, and identified with many local and national insurance organizations.

Edward Augustus Woods, of Pittsburgh, is now fifty-two years old. He is a graduate of the Western University of Pennsylvania, and entered the insurance business as an office boy.

He became connected with the insurance business in 1880, and in 1889 became its district manager for Pittsburgh. In 1911, he incorporated the Edward A. Woods Agency, to handle the company's business.

On December 16 Judges McCarroll and Kunkel, in the Dauphin County Common Pleas Court, appointed Commissioner O'Neil receiver for the company, while the Federal Court in Pittsburgh named Joseph H. Thompson also receiver for the company.

Wood, once a humble insurance solicitor, dreamed of himself being the head of a giant company in which were to be consolidated seventy-eight insurance companies.

Back of the troubles of the company was a scheme by which it was expected, through the possession of the assets of the Pension Mutual and the publicity of a no-reduction public asset, to attract new subscribers to lay hold of the treasury of some sixty or eighty other life insurance companies.

A year previously the company had been under suspicion. Chief Insurance Examiner William J. Rooney having made an examination. His report indicated that the department suspected that the bonds which the company held did not belong to the company.

Wood, said Commissioner O'Neil later, paid himself a 1916 year salary from the Pension Mutual and \$7500 from the Union Casualty. "Certainly no one would accuse Wood of being a piker," said Commissioner O'Neil.

The probe which was asked by the Insurance Department in 1914 was stopped by John C. Bell, then Attorney General. Commissioner O'Neil later alleged that Attorney General Bell received \$7500 yearly as a retainer from the Union Casualty Company.

Mr. Bell retorted that he was retained by the company only after his term as Attorney General had expired. He had received about \$5000, he said, not \$7500, for professional services, and considered the money well earned.

The Pension Mutual scandal brought to light the relations between that company and the Police Beneficial Association of Philadelphia, whereby Seth H. Whiteley, "the mysterious philanthropist," an insurance broker, paid the premiums on the lives of 4300 policemen in this city, giving the Police Beneficial Association \$100 for each policeman who died and finally collecting the death claims himself.

He received nearly \$72,000 in commissions through the group insurance plan. Wood charged Whiteley, John J. McCay and Hiram Horter, Jr., secretary and treasurer of the Police Beneficial Association, with a conspiracy to defraud the Pension Mutual.

In January of this year Commissioner O'Neil issued a statement asserting that the Pension Mutual and the three fraternal societies closely allied to it—the Pension Life Society, the Order of Unity and the American Life and Annuity Company—were insolvent to the extent of nearly \$1,800,000 the three fraternal organizations being insolvent to the extent of \$700,000.

Plans for liquidating their affairs were discussed. It was suggested that the Philadelphia Life Insurance Company should send out letters of assumption, taking over all policies of the Pension Mutual without

requiring a medical examination, and that a lien should then be entered upon the policy for the amount which was an amount quantity with the Pension Mutual.

The Western Life and Indemnity Company, of Chicago, entered into negotiations to take over the policies of the three fraternal organizations.

EXPOSED BY EVENING LEDGER
The insurance scandal had been exposed several weeks previously by the Evening Ledger, and on November 4, 1916, Insurance Commissioner J. Denny O'Neil instituted receivership proceedings against the company, which was a Pittsburgh corporation. On the following day application was made through Attorney General Francis Shunk Brown for a decree of dissolution before the Dauphin County Court.

The hearings on Commissioner O'Neil's petition began on December 18. On December 16 Judges McCarroll and Kunkel, in the Dauphin County Common Pleas Court, appointed Commissioner O'Neil receiver for the company, while the Federal Court in Pittsburgh named Joseph H. Thompson also receiver for the company.

Chronology of Fight to Better Risk Laws

1912—Pension Mutual, incorporated in 1860, reorganized by Lyndon D. Wood.

1914—State Insurance Examiner Rooney questions ownership of company's bonds. Receiver asked for, but application denied by Attorney General John C. Bell.

November 8, 1916—State Insurance Commissioner O'Neil orders company to cease business after examination shows company's deficit to be \$1,198,422. Attorney General Brown asks for decree of dissolution.

December 9—Wood charges conspiracy in Police Beneficial Association case, whereby Seth D. Whiteley made \$50,000 in legal commissions.

December 19—Dauphin County Court appoints receiver for Pension Mutual and Union Casualty Company, also controlled by Wood.

January 18, 1917—Commissioner O'Neil declares that the Pension Mutual and the three fraternal societies closely allied to it—the Pension Life Society, the Order of Unity and the American Life and Annuity Company—are insolvent to the extent of nearly \$1,800,000.

January 19—Philadelphia Life Insurance Company asked to take over the policies of the Pension Mutual.

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Russian Fleet Holds Back foe
Continued from Page One
torpedoboats were destroyed and others damaged by the Russian shell fire.

A German dreadnought struck one of the mines around the island of Oesel Friday, and was apparently damaged, an official statement in Petrograd announced today.

"The warship made for the coast," the Russian War office announced. "Its fate is unknown."

"We have lost touch completely with our garrison on Oesel Island," the statement concluded.

A Berlin telegram said that the capture of Serai at the extreme southwestern tip of Oesel Island was hoarse expected.

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LITTLE BOY EXTRADITED ON CHARGE OF MURDER

Shows Calmness When Arraigned in Court as Slayer of Girl

Eight-year-old Louis Fugilia, accused of murder, today calmly surveyed the Maryland detectives who took charge of him after his extradition to that State was permitted by Judge Rogers, in Quarter Sessions Court.

"The boy, known also as Louis Barbutto, was identified before Judge Rogers as being the one wanted in Maryland for the killing of a little girl playmate, and extradition papers signed by the Governor were produced. He was surrendered to the Maryland authorities by Sheriff's Solicitor Hannelby, who has had him in custody for several weeks. The proceedings were formal and the facts in the alleged murder were not brought out.

The little girl, whose name could not be learned, was working on a farm in Dorchester County, Md., with her parents where Louis and his parents were also employed picking berries. Detectives said that the two children got into a quarrel during which Louis stabbed the little girl with a knife, immediately after the stabbing the Fugilia, or Barbutto, family came to the scene, located and the boy was placed under arrest.

Big Guns Herald New British Drive
Continued from Page One
making move instead of the unceasing frontal attack which up to recent date have meant only throwing men into the maelstrom of slaughter without real tactical advantage.

The significant fact developed today in Secretary of War Baker's weekly war summary. The "typhoon of fire" rained on the German is causing him real concern in fact, says the summary, that he has been forced to "amend his tactical dispositions in an effort to meet the shock of shell rained upon his lines."

The French has been successful in Flanders fighting is virtually revolutionary. "It is no longer to be considered a salient," says the summary, "progressively driven into the German lines."

From a military standpoint this is one of the most significant developments of the war, inasmuch as it marks a departure from the out-and-out frontal attack, which tactics have said in little more than continuous murder. With this wedge driven through the whole west front, fighting would take on a changed character with a chance for strategy instead of shells and men as the predominant and determined factor. The French are highly praised for their part along with the British.

The Secretary's statement says: "The Allied offensive in Flanders continues steadily. Assigned objectives attained with increasing regularity indicate efficient coordination of artillery preparation and infantry attacks."

"The precision of the Allied barrage is proved by the low casualties of the assaulting columns."

"The deadly effect of Allied artillery fire is confirmed to us by reports reaching us regarding the concern of the German high command at the new Allied 'typhoon' fire, which is compelling the enemy to amend his tactical dispositions in an effort to meet the shock of shell rained upon his lines."

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"The operations of the French during the last week are, in fact, complementary to the engagements which resulted in the capture of Messines by the British last June."

"During the engagements of the week, the French everywhere maintained the positions won in the face of repeated onslaughts."

"Strong German detachments were ordered to dislodge the French who now hold the advance positions between the Vitre and Pategout farms, east of Draebank. These, however, were repulsed."

HAD WEATHER INTERFERES
"As was to be expected at this season, bad weather has somewhat retarded the Allied advance."

"Operations were hampered owing to the fact that the well-drained ground of the Paschendaele ridge once passed over, the advancing columns are confronted with the water-logged, soggy Flanders plain which stretches on to Houlers and beyond."

"The infantry was further impeded by the fact that Allied artillery preparation has so plowed up the ground that the terrain has been turned into a sea of mud, making it going almost impossible."

"Torrential rains and low-lying clouds rendered aircraft observation difficult, and under ordinary circumstances would have caused a suspension of offensive operations; but the inclement weather has not prevented the extension and consolidation of Allied gains during the week."

"The Germans, fearing lest the Allied advance in Flanders would be followed by a similar effort along other sectors of the front, have been made that are most satisfactory and records that are extremely rare. It is only a question of time when all records will be top-notch, the men veterans in knowledge of their several duties, and the outfit hence completely ready, but that day is not yet, and there is some journey to make in instruction before it is reached."

There is, as well, much to learn beyond mere shooting, principally the direction of fire from the air. Officers are flying with French aviators for observing purposes. This is going on most satisfactorily, and progress is certain, but patience is the greatest virtue we can enshroud ourselves with. Despite real and inherent desire upon the part of both officers and men, we must learn to understand, as I have, that they who wear the khaki and they who in civilian costume await the hour must understand the great nation and that we must be able through training and sufficient practical experience to completely uphold our traditions when the moment arrives.

General George Patton March, a soldier to his toes. The officers under him are all of fine caliber and many have seen service in the regular army. About 40 per cent have had some experience and the remainder are recruits. They are husky boys and look the part of coming soldiers, but as yet they are far from it. They have been but a limited time in their present camp, and quite a number are as yet so inexperienced that they unconsciously pull the body away as they pull a lanyard upon either a three-inch or six-inch gun. They are not afraid, but they are doing something strangely different than they ever did before, and, consequently, certain things psychological must be overcome. Those among the men in the ranks and among the non-coms who have had actual artillery experience have never discharged much ammunition, nor have their officers directed them in shooting more than ridiculously small quantities."

ECONOMY OF SHELLS
The reason is that a battery in the American army was never allotted more than eighty rounds of ammunition a year before this war; and you can't go very far in perfection of marksmanship with that quantity of shell. Here in this training camp the sky is the ammunition limit. One battery that I saw at work this morning shot off 120 rounds of six-inch shells between 7 and 10 a. m., and has discharged 560 rounds in the last seven days. With that, they have hardly started."

The old way was to fire two shots and take it for granted that the target was hittable because the shots came somewhere near it. The new way is to fire four or six shots to find the range, and then plunk it. It is being done, and there are some real artilleriers on the job, despite the fact they have been at it but a limited time. Records have been made that are most satisfactory and records that are extremely rare. It is only a question of time when all records will be top-notch, the men veterans in knowledge of their several duties, and the outfit hence completely ready, but that day is not yet, and there is some journey to make in instruction before it is reached."

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The British instruction in bayoneting in the divisional school already fits in well with this program. British tactics are based upon the principle of "Forward! Forward!"

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