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No. 12, Daily	6:00 P. M.
No. 13, Daily	11:22 A. M.
No. 14, Daily	10:56 A. M.
WEST BOUND	
No. 9, Daily	3:38 P. M.
No. 10, Daily	10:27 A. M.
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No. 13, Daily	3:58 P. M.

Just received, at THE STAR office, a nice line of Visiting Cards.

QUAY UNDER ARREST

With His Son, Charles H. McKee and Ex-State Treasurer Haywood, Charged With Conspiracy.

USING STATE AND BANK'S MONEY.

Some Startling State Treasury Revelations at the Hearing Held in Philadelphia.

WHAT SOME OF THE LETTERS SHOW.

The Political Sensation of the Century in Pennsylvania—The People's Bank Failure Cause—Prominent Men Involved. Three of the Defendants Held in \$5,000 Bail For Court—Shaking the Political Plum Tree—What District Attorney Graham Showed in the Preliminary Hearing.

(From Our Own Correspondent.)

Harrisburg, Oct. 11.—United States Senator Matthew Stanley Quay, his son Hon. Richard R. Quay, and Charles H. McKee, a lawyer in Pittsburg, and partner of Lieutenant Governor Lyon, were on last Wednesday held in \$5,000 bail each by Magistrate Jermon, of Philadelphia, for their appearance at court on a charge of conspiracy to use the public moneys of the commonwealth of Pennsylvania and of the People's bank of Philadelphia, for their own purposes. The arrest of these parties came like a thunder clap from a clear sky. The warrants were sworn out by Detective Meyers, of District Attorney Graham's office. Senator Quay surrendered himself with his son on the following Monday morning, and Lawyer McKee on Monday afternoon. Ex-State Treasurer B. J. Haywood was also named in the indictment. He was arrested in Omaha, but on his own recognizance was released, and is now on his way to Philadelphia, where his hearing will take place on Wednesday, Oct. 12.

FAILURE AND SUICIDE.

Ever since the failure of the People's bank in Philadelphia in March of this year all sorts of rumors have been afloat concerning the men who were mixed up in its transactions. Scarcely a public man of any prominence escaped the tongue of gossip. The People's bank was a political bank, and at the time of its failure it held over \$500,000 of the state's money. It had a capital of only \$150,000. The failure of the bank was caused by the suicide of its cashier, John S. Hopkins, and the subsequent discovery was made that over \$700,000 of its funds were missing. It was instantly declared, in public gossip on the street, that Senator Matthew S. Quay and other prominent state officials were tangled up in the failure, and that a lot of rotteness would shortly be exposed. But weeks and months came and went, and there was no indication beyond the rumor of an exposure until the people had commenced to believe there was no truth in current rumors.

On the day that the failure of the bank was announced Senator Quay was in Washington. In answer to inquiries of reporters he emphatically denied that he was interested in the affairs of the bank. On March 25, the day of the People's bank failure, Mr. J. T. Miller, Washington correspondent of the Philadelphia Evening Telegraph, wired his paper the following:

"Senator Quay, when asked today about the closing of the People's bank and the rumor that many notes endorsed by him had been discounted in the bank, said that he had not been hurt by the failure of either the People's bank or the Guarantors. He said that he was not and never had been in any way interested in the Guarantors' company, nor was Mr. Hopkins his financial agent, and that he was not affected in any way by either failure. He said that he had but one note in the bank and no notes endorsed by him that he knew of."

QUAY ADMITS HIS ACCOUNT.

On last Wednesday night, after his hearing, and while Senator Quay was under \$5,000 bail for his appearance at court, he made the following statement for publication:

"I have always had an account with the People's bank, and have frequently instructed Mr. Hopkins to have brokers buy for me stocks which I thought were likely to rise in value."

On the day of the bank's failure Senator Quay denied that he had anything to do with the bank; after his hearing on the charge of conspiracy to use the state's money, and after letters had been produced, signed by himself, showing that he had speculated in stocks through the bank, he confessed to having used the dead cashier as an instrument for the purchase and sale of stocks.

At the hearing before Magistrate Jermon District Attorney Graham stated that he would produce only enough evidence to justify the holding of the defendants for court, and to further prove that the prosecution was not actuated by political motives, as had been charged.

After the suicide of Cashier Hopkins Thomas S. Barlow, Esq., was appointed receiver for the suspended People's bank. In a drawer in the dead cashier's desk the receiver found a mass of letters, telegrams, etc., from Senator Quay, ex-State Treasurer Haywood and other men prominent in po-

litical life. Mr. Barlow also discovered a private account book of the dead cashier, in which certain computations of interest on state money lying in the bank showed that interest on state deposits had been regularly computed and divided up among certain men.

THE RECEIVER ON THE STAND.

District Attorney Graham first placed on the stand the receiver of the ruined bank, Thomas S. Barlow, who testified to having found all the incriminating books and papers in the desk of the dead cashier. Then he submitted an account book and a great envelope filled with letters. Receiving Teller Tabor, of the ruined bank, was next put on the stand, and showed all the letters presented at the hearing, which he recognized as having been written by Senator Quay or ex-State Treasurer Haywood. Then these letters were read to prove that a conspiracy had existed among the four defendants to use state funds and People's bank money to forward their own ends.

The first letter read by Mr. Graham was dated July 31, 1896, and signed B. J. Haywood—the ex-state treasurer—and this was supplemented by a telegram. The letter itself (addressed to James McManes, Esq., president People's bank, Philadelphia, Pa.) is as follows:

"Dear Sir: On Monday we will mail you a check for \$100,000 for credit of commonwealth of Pennsylvania general fund, which will make a credit to our account of \$600,000. The understanding is that I am not to draw against any part of this \$600,000 deposit until B. J. Haywood has paid or arranged satisfactorily to you the loan of \$100,000, which you are to make to him next week. Very truly yours,

"E. J. Haywood, state treasurer."

THE CONFIRMING TELEGRAM.

The telegram was as follows:

"John S. Hopkins, Cashier People's bank," "I wrote your president last Friday from Harrisburg, saying we would not withdraw any part of the deposit of \$600,000 until R. R. Quay had paid or arranged satisfactory to you the \$100,000 you were to loan him this week. Answer,

"E. J. Haywood, state treasurer."

Meyer Goldsmith, an expert accountant, who had examined the books of the People's bank, stated that the books showed that a loan of \$100,000 had been made about this time to R. R. Quay, son of the senator, and that the loan had been carried down to the insolvency of the bank. Mr. Goldsmith also testified that the books of the bank showed that ex-State Treasurer Haywood had made the additional deposit of \$100,000, as stated in his letter.

These documents were terribly damaging, as demonstrated in District Attorney Graham's closing speech. He insisted that the letter and telegram were complete evidence that State Treasurer Haywood had deposited \$100,000 of the state's money in a Philadelphia bank to secure a loan of \$100,000 made to Senator Quay's son, "Dick."

THE STATE TREASURER AND STOCKS.

But there were other letters involving men of state prominence. On Nov. 25, 1896, another letter was addressed to the cashier of the People's bank, as follows:

"My Dear Sir: Yours of 19th inst., with inclosure, received, which I herewith return signed. Purchase an additional 100 shares of the same stock at 110, 100 shares at 105, 100 shares at 102, 100 shares at 105. Of course, purchase all for less if you can, so that the average will be maintained. My information is that this stock will go higher in the near future. Your friend, Mr. Elkin, is a partner in this transaction as you will see by the signature on the note. Mr. M. is to have the use of 50 from Nov. 1, 1896. You and he can arrange when he shall use it.

"B. J. Haywood."

Here was a letter directing investments of stock by the state treasurer. With a frankness that is remarkable State Treasurer Haywood calls attention to the fact that Mr. Elkin is a partner in the deal. Then comes the mystery of the revelations up to date. "Mr. M." is to have the use of 50 from Nov. 1, 1896. You and he can arrange when he shall use it." The mystery of this is Mr. M. Who is he? All sorts of surmises have been indulged in as to the identity of this individual. He is generally believed to be a state official. As for the "50," this may mean 50 shares of stock, but more than likely it means \$50,000 from the wording of Mr. Haywood's letter. Here, as Mr. Graham pointed out, was the state treasurer directing the cashier of the People's bank to purchase stock.

WHERE THE CRIME LIES.

The general public will be inclined to lose the connecting thread in all of these transactions unless it is clearly pointed out. In the first place the law against a bank cashier buying or selling stock for anybody is exceedingly rigid. Mr. Hopkins was therefore prohibited from buying stocks under the law of 1850, which says: "It shall not be lawful for the cashier of any bank to engage in any other profession, occupation or calling, either directly or indirectly, than that of the duties appertaining to the office of cashier. And if any cashier of a bank shall directly or indirectly engage in the purchase and sale of stocks he shall upon conviction be deemed guilty of a misdemeanor," etc., etc. The law upon the subject of conspiracy is very clear, and, as District Attorney Graham pointed out, the action of Senator Quay in directing the cashier of the People's bank to purchase stock for him was a conspiracy with that individual to use the money of the People's bank.

Mr. Quay received a credit for public money that was going out and that was deducted before the balance of interest was ascertained, and that was to be divided up among the three people and was paid to C. H. McKee. That is what this book shows, and it is in line exactly with all the proof."

At the close of the hearing Magistrate Jermon held the three defendants in \$5,000 bail each for court. The cases will come up at the November term.

The greatest interest has been excited all over the state by this case. It is generally believed that more startling facts are to be shown. The stories set out to be spread by the Quay organs that the arrest of Senator Quay is persecution by his political enemies is not having any effect in the face of the above letters and documentary revelations.

Senator Quay would have died, the bank would have been held responsible. In banking institutions business is not done in this way. Loans are made by the board, and not in any such haphazard fashion, and the only inference is that Cashier Hopkins regarded an request from Senator Quay in the light of a command. Another strange sample of this system of doing business is a letter of Sept. 22, 1897, from Senator Quay asking permission to make a \$1,000 overdraft of \$1,000. It reads: "You can carry it as an overdraft, and send me a due bill here," signed Quay.

SHAKING THE PLUMS.

There were other telegrams and letters in the same general vein. The one that excited the greatest interest next to the Haywood note was as follows:

"San Lucie, Fla.—John S. Hopkins: If you buy and carry a thousand Met. for me, I will shake the plum tree. (Signed) M. S. Quay."

The next paper that was offered in evidence was a telegram from Washington, and was read by the district attorney, as follows: "John S. Hopkins, Cashier of People's bank: I hope you will discount Senator Brown's note for \$3,000. (Signed) M. S. Quay."

"This note of Senator Brown's was never paid, and several weeks ago suit was brought on it by Receiver Barlow. There was no responsible indorser, nothing apparently but Senator Quay's request that his friend Brown be accommodated.

There was also submitted by the district attorney the private account book of the dead cashier. This was a small book, in which computations of interest had been made, and, as Expert Accountant Goldsmith testified, the amounts of state money entered in this small book tallied with the accounts in the regular books of the bank. In submitting this book Mr. Graham said:

DIVIDING STATE'S INTEREST.

"I propose to show by this book that in addition there was a computation of interest made every little while upon the balance of money belonging to the state on deposit in the People's bank, that this, subject to certain deductions, first, a deduction of 20 per cent, which I presume was for the expenses of the bank, was divided into three parts, and before the balance for distribution was obtained a deduction was made from the sum of moneys which represented the amount which Senator Quay had in use in the purchase and sale of stocks, to be followed by evidence from the books, showing that there never was \$1 of interest carried into the books of the bank from this money which was so used; that in the computation of interest on state funds to be divided among certain people the amount due 'Q.' due 'M. S. Q.' due 'Quay,' was deducted from the sum on deposit and the interest upon the balance is the amount that was divided. Now, I offer this book in evidence for the purpose of showing that."

HOW GRAHAM SUMMED UP.

The book was then offered in evidence, although the attorneys for Senator Quay fought bitterly against its admission. In his closing speech on the case District Attorney Graham said:

"There is the fact that, during the time referred to, the public money that was on deposit in that bank was used by four or five people to speculate in stocks, and although they turned it back, every dollar, into the treasury, so far as the books are concerned, the crime consisted in using it. And when we charge another person with having taken the assets of that bank it does not conflict with the proposition which I present, that these defendants continuously, for years, handled the state money and that the cashier of the institution was merely a financial agent for them. These letters show it. What cashier would buy a thousand shares of stock upon a \$100 check, when the balance is \$106,000 or \$120,000, according to the date at which the stock was bought and the ruling price of that stock? What cashier would do that? And yet here are hundreds of thousands of dollars used out of that bank, with its paltry capital of \$150,000, for the purchase and sale of stock by these gentlemen who wrote to the cashier from Washington, from Florida, from Ontario, from anywhere. 'Buy me such and such a line of stock; I will send my note for it.'"

THAT PLUM TREE.

"Take a telegram like this one, addressed to the cashier of a bank: 'Dear John: If you will buy and carry a thousand Met. for me, I will shake the plum tree.' What cashier of a bank would transact business in that way? And Mr. Shapley must know that a thousand Met. would cost over \$100,000. 'I have not said that any of these defendants here on trial carried away the property of this bank, but that they, in conjunction with this cashier, used the money, either as money of the People's bank or as state bank funds, without limit, for their own purposes in buying and selling stocks, contrary to the terms of an act of assembly which made it a crime to do it. Now, that is my proposition. I mean to say that, in the case of Richard S. Quay, as part of this general conspiracy to handle these moneys for mutual benefit, the state treasurer put \$600,000 behind his loan of \$100,000, to be carried for nearly two years, and that it was paid off after the bank failed, after having been carried from 1896 down to this year. I offer the book in evidence to show that, in the making up of the calculation of interest on the public money (which was evidently made up, according to the book, not for the purpose of giving it to the state treasurer, but of dividing it among certain people), there is item after item, in each statement, which goes for show and name, and which is a credit for public money that was outstanding and that was deducted before the balance of interest was ascertained, and that was to be divided up among the three people and was paid to C. H. McKee. That is what this book shows, and it is in line exactly with all the proof."

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I have used Ripans Tablets with much satisfaction. I was a sufferer from constipation for over five years. Nothing gave me any relief. My feet and legs and abdomen were bloated so I could not wear shoes on my feet and only a long dress. I saw Ripans Tablets advertised in our daily paper, bought some and took them as directed. I have taken them about three weeks and there is such a change! I am not constipated any more and I owe it all to Ripans Tablets. I am thirty-seven years old, have no occupation, only my household duties & I still use my sick husband. He has had the dropsy and I am trying Ripans Tablets for him. He feels some better but it will take some time, he has been sick so long. You may use my letter and name as you like.
Mrs. M. GORMAN CLARKE.
A. T. DEWEY.

I want to inform you, in words of highest praise, of the benefit I have derived from Ripans Tablets. I am a professional nurse and in this profession a clear head is always needed. Ripans Tablets does it. After one of my cases I found myself completely renewed. Acting on the advice of Mr. Geo. Bowler, Ph. D., 58 Newark Ave., Jersey City, I took Ripans Tablets with grand results.
Miss BESSIE WEDMAN.

Mother was troubled with heartburn and sleeplessness, caused by indigestion, for a good many years. One day she saw a testimonial in the paper informing Ripans Tablets, she determined to give them a trial, was greatly relieved by their use and now takes the Tablets regularly. She keeps a few cartons Ripans Tablets in the house and says she will not be without them. The heartburn and sleeplessness have disappeared with the indigestion which was formerly so great a burden for her. Our whole family take the Tablets regularly, especially after a hearty meal. My mother is fifty years of age and is enjoying the best of health and spirits; also eats hearty meals, an impossibility before she took Ripans Tablets.
ASTOR H. BLAZER.

A new style packet contains TEN RIPANS TABLETS packed in a paper carton (without glass) is now for sale at some drug stores. FOR FIVE CENTS. This low-priced set is intended for the poor and the economical. One dozen of the five-cent cartons (10 tablets) can be had by mail by sending forty-eight cents to the RIPANS CHEMICAL COMPANY, No. 19 Spruce Street, New York—or a single carton (TEN TABLETS) will be sent for five cents. RIPANS TABLETS may also be had of some grocers, general storekeepers, news agents and at some liquor stores and barber shops. They help to cleanse, induce sleep and prolong life. One gives relief.

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