

INSURANCE CLASH

President Sheldon of the Phenix Is Forced Out.

ACTION BY STATE OFFICIAL.

Charges That Company Has Made False Reports and Lost \$1,000,000 Through Mismanagement, Speculation and Bad Loans.

New York, Dec. 7.—The directors of the Phenix Insurance company, a \$1,500,000 fire insurance concern, have removed from office at the instance of the insurance department George P. Sheldon, who has been president of the company for twenty-two years.

The department believes that the company has lost \$1,000,000 of its \$13,000,000 surplus under Mr. Sheldon's mismanagement and accuses him of speculating with the funds of the company, maintaining a speculative margin account on its name, putting up its assets as collateral, drawing on the account in the brokerage office and converting the proceeds of the draft to his own use.

The company is accused of making false reports to the department for the last ten years and of lending its money in violation of law to President Sheldon and Secretary Charles F. Koster. Superintendent W. H. Hotchkiss of the insurance department has called District Attorney Jerome's attention to the case.

The directors have chosen as president in place of Mr. Sheldon, E. W. T. Gray, who has been auditor of the Continental Insurance company, and elected Henry Evans, president of the Continental, a director of the Phenix and chairman of the executive committee of the board.

The directors who permitted Mr. Sheldon to run the company are held by the department to be equally responsible to the public. The present directors are George Ingraham, vice president; Charles F. Koster, secretary, who is accused of borrowing money from the company; John Cartledge, E. C. Converse, B. J. Greenhut, George H. Hard, Frank J. Logan and William J. Logan.

It also appears that the company used to lend money to insurance officials. Superintendent James F. Pierce borrowed \$39,500, some of which was not repaid until after his death; Chief Examiner Isaac Vanderpool borrowed \$100,000, Deputy Superintendent Robert H. Hunter \$30,000 and Third Deputy Superintendent William H. Buckley \$61,000. The loan to Hunter still shows \$18,000 loss. Mr. Hotchkiss remarks that for twenty-two years and in all the time these men were in office the company was not examined by the department.

Mr. Hotchkiss gave out a statement saying that the examination of the company by his department "has shown the existence of such conditions as seem to require action by the criminal authorities."

"If the law of this state," he adds, "provides no punishment for transactions of this character between an insurance company and the members of its supervising insurance department that law should be promptly amended. If it does provide for punishment and the same now be impossible owing to death in one case and the running of the statute of limitations in the others the people of the state will, I am sure, pass such a verdict upon such transactions as to make them unlikely or impossible in the future."

Mr. Sheldon is reported to be at the point of death at The Maples, Greenwich, Conn., where he and his family have been passing the summer. He has been ill for a month, with three nurses attending him, and has been delirious for a week. His illness began with ptomaine poisoning from eating scallops, and dropsy developed.

Mr. Sheldon is sixty-two years old and a Yale graduate of the class of '67. His family, consisting of his wife, two daughters and a son, all live in Greenwich. The son, who bears the father's name, was middle states tennis champion in 1897, and in 1907 he married Mary Rowland, sister of Henry Rowland, the novelist, and also of Mrs. George Lauder, Jr., who is a niece by marriage of Andrew Carnegie.

FLYING MACHINE IN A TREE.

Boland Starts as an Aviator by Landing in the Branches.

Iselin, N. J., Dec. 7.—Frank E. Boland made three short flights here in Dr. William Greene's aeroplane. In making the third flight Mr. Boland flew into the lower branches of a tree.

The pliable limbs acted as a cushion, and by shutting off the engine the machine landed with slight damage. Several ribs and braces were broken. It took about twenty men to drag it from the underbrush.

The machine, which was donated to Wilbur R. Kimball by Dr. Greene in the interest of experimental work, will be kept here during the winter. Mr. Boland also has a monoplane which he expects to try out this week.

Not to Be Censured.
Oh, do not chide the foolish man!
It is his lack of art
Which lets you prosper if you can
By showing that you're smart.
—Washington Star.

AKED DENOUNCES WATSON.

Calls Poet's Attack on Asquith That of "a Malignant Cad."

New York, Dec. 7.—Poet William Watson's attack upon Premier Herbert Asquith and the latter's wife and daughter has called down upon him scathing criticism here, and the Rev. Dr. Charles F. Aked of the Fifth Avenue Baptist church denounces him as "a malignant cad."

"I shall have a very poor opinion of those Americans who suffer Watson to darken their doors," continued the clergyman, who has for years been a great admirer of Watson's poetry. "I regret that the poet has turned from his hitherto noble attitude of mind to voice such sentiments as those expressed in the poem 'The Woman With the Serpent's Tongue.'"

"From every point of view I deplore Mr. Watson's attack on Herbert Asquith and on the latter's wife and daughter. I know a great deal of them, and I have never heard a whisper that they were not loyal to their principles and their country. The manner of Watson's attack on them and the spirit in which it was made were entirely unjustifiable and inexcusable."

"In great national controversies in England I have often been on the same side as Watson, but now only a belief that he is insane can restrain expressions of boundless contempt for him."

"Mrs. Asquith has done nothing which a refined and gracious woman of the world might not do. There is no reason for the attack on her and just as little reason for the attack on Miss Asquith."

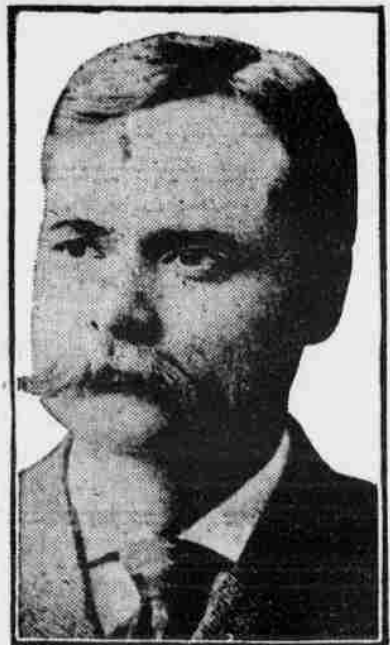
"I would rather think of Watson as dead, with glorious achievements to his record and his honor unstained, than to know him as he appears today."

CALHOUN MINISTER TO CHINA

Chicago Lawyer Accepts Post Twice Tendered by President Taft.

Chicago, Dec. 7.—William J. Calhoun, lawyer and publicist, admitted today that he had accepted the appointment as minister to China twice tendered to him by President Taft.

Born in Pittsburg in 1848, Mr. Calhoun has long been a commanding figure in Illinois and the nation. In 1896 he took up the cause of the late



WILLIAM J. CALHOUN.

President McKinley and did much to swing the Illinois delegation to the McKinley column in the national convention. In 1900 Mr. Calhoun could have received the Republican nomination for governor if he would have permitted his friends to enter him in the race. In 1898 Mr. Calhoun was named a member of the interstate commerce commission, serving until 1900. In 1903 he was selected as a special commissioner to Venezuela when an international crisis was impending. His report, made then, has formed the basis for American action ever since in maintaining the principles of the Monroe doctrine.

CUMMINS AND TAFT DISAGREE

Iowa Senator Opposed to President's Plan for Interstate Commerce Court.

Washington, Dec. 7.—Senator Cummins of Iowa, who was invited by the president to join in the informal conferences at the White House to consider amendments to the interstate commerce act, has expressed his dissent from the program of the president.

Senator Cummins is opposed to the president's plan for an interstate commerce court. He believes that the present commission should be strengthened in the matter of powers and will introduce a bill conferring on the commission power to make and publish freight rates which shall be binding on all interstate carriers.

GRANT GOMPERS PETITION.

U. S. Supreme Court Will Review Evidence in Contempt Case.

Washington, Dec. 7.—The supreme court of the United States has granted the petition for a writ of certiorari in the contempt cases of Samuel Gompers, Frank Morrison and John Mitchell, officers of the American Federation of Labor.

The effect will be to bring the entire record in the Buck's Stove and Range case against these men to the highest court for review.

All three of the defendants were present when Chief Justice Fuller indicated the willingness of the court to review their case.

ASTOR SECRET OUT

Correspondent in Divorce Case Was Roberta Hill.

Mrs. John Jacob Astor Retained Private Detectives to Get Evidence of Her Husband's Infidelity.

New York, Dec. 7.—Despite the sealing of the supreme court records in the divorce suit of Mrs. Alva Willing Astor against her husband, John Jacob Astor, the secret as to the name of the correspondent is revealed.

This testimony has been very carefully guarded ever since Mrs. Astor filed her suit before Justice Mills in the supreme court at White Plains. Mrs. Astor gave her testimony behind closed doors before Referee Charles H. Young, and a decree was granted Mrs. Astor by Justice Mills on Nov. 8 last. It took just three minutes for the justice to grant the divorce.

Mrs. Roberta Menges Corwin Hill, once known as "the belle of Sheephead Bay" and who has had a varied matrimonial career since that time, is the woman named by Mrs. Astor.

In September, 1904, Mrs. Astor was informed that her husband was paying considerable attention to Mrs. Hill. Her informant told her that Colonel Astor had had Mrs. Hill as his guest on a trip up the Nile.

Mrs. Astor went to the Scottish shooting lodge of Attorney John L. Cadwalader and consulted him there. Soon after this conference Mr. Cadwalader came to New York and engaged a detective agency to watch Colonel Astor, who had returned to the city from Egypt. Mrs. Hill was also here.

Colonel Astor admired Mrs. Hill very much. Her social position was not equal to his, and he was unable to meet her at public functions. Nevertheless they did meet frequently. The detectives from the agency found out where these meetings were held.

Here are the facts as testified to by the detectives:

They learned that a woman had secured a suit of rooms at a well known New York hotel so that Colonel Astor and Mrs. Hill could meet there and that the pair did meet in this suit almost daily.

With this information in its possession the detective agency stationed two women detectives in the suit next to that where Colonel Astor and Mrs. Hill met. One of these detectives was Emma Holcombe, and the other was her sister.

The two women watched the suit for several days. They also learned that Colonel Astor visited Mrs. Hill at her apartments in Central Park West.

Colonel Astor was informed that he was to be made the defendant in a suit for absolute divorce to be brought by his wife. He took the proceedings as a matter of course. His lawyer met Mrs. Astor's attorney, Mrs. Astor being at that time in Europe. The complete details for a separation were agreed upon.

Mrs. Astor was to receive \$10,000,000 and the custody of their seven-year-old daughter, Muriel, while Colonel Astor was to educate their son, Vincent, seventeen years old. He was to retain Rhinecliff.

All of these details were decided upon before the suit was begun. Colonel Astor attended the conferences between the lawyers, but his wife remained away, having left everything to Mr. Cadwalader.

SUE PRINCE FOR \$1,000,000.

Money Lenders Demand One-fifth of Miss Stewart's Dowry.

Budapest, Dec. 7.—Prince Miguel of Braganza, who married Miss Anita Stewart of New York only a few weeks ago, has been sued for \$1,000,000 by a syndicate of money lenders.

The suit is based on a contract entered into before Prince Miguel became engaged to the beautiful American girl who is now his wife. The money lenders advanced the prince a large sum of money when he saw a fair prospect of winning the hand of Miss Stewart and the wealth which she inherited from her stepfather, James Henry Smith. It is averred that Prince Miguel agreed to give the money lenders one-fifth of the dowry.

The dowry which Miss Stewart bestowed upon her husband just before their splendid wedding in Tulloch castle, Scotland, on Sept. 15 last was \$5,000,000.

Prince Miguel declines to pay the fifth part of this—\$1,000,000—to the money lenders. He stands ready to return the sum he received, with interest, but no more.

AVIATOR KILLED BY FALL.

Fernandez, at Antibes, Makes Mistake in Steering and is Crushed.

Nice, Dec. 7.—M. Fernandez, the aviator who took part recently in several English meetings, was killed at the De la Brague aerodrome, near Antibes. He was flying at an altitude of about thirty feet when, owing to a mistake in steering his machine, it fell to the ground, and he was crushed to death.

The apparatus in which Fernandez was flying was of his own construction. It was a biplane built on the lines of the Wright machine, but Fernandez used wheels for starting. These were drawn up automatically after the aeroplane left the earth and allowed of a descent being made or runners as with the Wright machines

MORSE HAS HOPE

Not Utterly Cast Down by Highest Court Decision.

WILL MOVE FOR NEW TRIAL.

Mrs. Morse Says She Expects Husband Will Be Home For Christmas Day In Spite of Decision of Writ.

New York, Dec. 7.—The United States supreme court at Washington has declined to review the judgment of the federal court here sentencing Charles W. Morse to fifteen years' imprisonment for misapplying the funds of the National Bank of North America and of making false reports of the bank's condition.

Unless the United States circuit court in New York grants the motion of Martin W. Littleton asking for a new trial for Morse he must go to the federal prison at Atlanta, Ga., within ten days to serve the fifteen years' sentence imposed by Judge Hough.

The notice of motion for a new trial is returnable on Friday. The ground on which it will be made is the charge preferred by Mr. Littleton that the jurors in the trial court were not guarded properly and that some of them indulged too freely in intoxicating liquors.

The government's contention in opposition to the new trial will be that the circuit court has no jurisdiction in the matter, now that the supreme court at Washington has refused to review the case.

It is said authoritatively that in case the circuit court denies the motion for a new trial and an appeal from the refusal is taken to the circuit court of appeals the government will at once ask the higher tribunal to vacate altogether the stay which has been granted and urge the immediate removal of Morse to Atlanta.

Morse was convicted of misapplying the funds of the National Bank of North America, of which he was formerly vice president, on Nov. 6, 1908, after a trial lasting three weeks. He was locked up in the Tombs until last June, when Mrs. Morse succeeded in getting bail for him to the amount of \$125,000, furnished by twenty of the banker's friends and business associates. The United States circuit court of appeals affirmed the lower court's verdict of conviction on Oct. 11 of this year, and application was at once made to the supreme court at Washington for a writ of certiorari, which is now refused. The motion for a retrial is the only resource left to the convicted man.

Morse refused to see reporters in the Tombs today, but sent out word that he still has hope. Mrs. Morse spent part of the day at the prison and did not seem to be worried by the adverse decision.

"I hope to have my husband home for Christmas day," she said.

SEEKING SOLOMON'S RICHES

Capt. Parker and Mr. Duff Spending \$4,000 a Week Excavating in Jerusalem for Crown of David.

Jerusalem.—In an effort to find King Solomon's treasure and the Crown of David, a syndicate of Englishmen, led by the Earl of Morley's heir presumptive and a near relative of the Duke of Fife, are excavating at the Pool of Siloam on the eastern slope of Zion near the spot where the "stairs of the City of David" wind up over the conduit that brought water to the Temple.

Two members of the Turkish parliament are continually present, this being one of the conditions laid down by the authorities before permission to begin the excavation was given, and great interest is manifested in the work.

Large sums of money have been spent in obtaining the permit, in purchasing land and in carrying on the work. At present more than sixty men are engaged at a weekly expense of more than \$4,000.

Captain the Hon. Montagu B. Parker of the Grenadier Guards, brother of Lord Morley, and Mr. Duff, who are the leading spirits of the enterprise, say that their syndicate is working on its own account and is not in any way connected with either the Palestine Exploration Fund or the various German and American archaeological expeditions at work in the Holy Land.

Most authorities believe that when the Temple was destroyed King Solomon's treasure was looted and carried away, but this only adds mystery to the present strange quest, as neither influence nor money is lacking to the enterprise, about which the greatest secrecy was observed until the work was ready to begin.

Origin of "Bumper" Glass.

When a glass is as full as it possibly can be of liquor the surface of the liquor is slightly convex and the center lies higher than the brim. In view of this fact, such a glassful is called a bumper, because the liquor bumps up, or protrudes in the middle.

In Five Acres of Land.

Five acres of land would contain 2,117,800 square feet. One side of a square containing five acres would be 466.74 feet long, or a tract 400 feet by 544 1/2 feet would contain five acres.

SATURDAY NIGHT TALKS

By REV. F. E. DAVISON, Rutland, Vt.

PAUL'S LAST WORDS.

International Bible Lesson for Dec. 12 '09. [2 Tim. 4: 1-18].



The death of the Apostle Paul was like that of his Lord and Master—a tragedy; apparently a catastrophe, an unexplainable disaster. That the pioneer of Christendom, the pathfinder of the true religion, the founder of more churches than all the apostolic college combined, the leader to whom converted Jew and Gentile looked for counsel and direction, the man who had come to the position where he was considered indispensable,—that he, of all others, should be compelled to lay his head upon the block and give up his life with his work all unfinished was a calamity that shook the infant church to its foundations.

No Complaints. But the seasoned old warrior Paul, did not look at it in that light. When he enlisted in the service of the Prince of Peace, he calmly counted the cost. He enrolled himself in the army of the Lord with his eyes wide open. He knew perfectly well what he was doing and what it meant. He expected to suffer affliction and endure hardness as a good soldier of Jesus Christ. He fully realized what he was going up against for he had come from the ranks of the enemy himself, and he had the blood of bigotry in his own veins. He never anticipated ease and a comfortable position; the moment he laid down the weapons of his rebellion and was accepted as a raw recruit for the side he had persecuted he knew that the battle was on. And he knew also that that was an irrepressible conflict, a life-long warfare, and could only end in one way. Hence, he never murmured at the long marches, the weary sieges, the hand to hand conflicts, the bonds and imprisonments, the sacrifices, the garments rolled in blood.

Knighted on the Field. And after all, what more appropriate thing than for a soldier to die upon the field of honor. Paul fell, as a brave soldier should, in the thick of the fight, with his face to the foe. And he was content. When Christ upon the cross knew that His hour had come, He bowed His head and said, "It is finished!" And when, the greatest of His apostles, years afterwards, in far off Rome, under the very shadow of caesar's palace was led out to execution, he, too, knew that he had accomplished his mission, and uttered his dying testimony, "I have fought a good fight, I have finished my course, I have kept the faith."

There was not a tremor in his voice, there was not a pang in his heart, there was not a fear in his soul. He knew that he was only about to be knighted upon the field of battle. Fearless Soldier. Yes, Paul had been a fighter. He had not been much of a dress-parade soldier, but as Phil Sheridan said, he had found "lovely fighting all along the line." His conversion at Damascus was a bombshell dropped right in the heart of the camp, his several appearances in Jerusalem always turned the city upside down. He had been compelled to lick his own soldiers into shape at the first council of the church, again and again he had cut loose from his base of supplies and like Sherman hewed a path for himself clear through to the sea, foraging on the enemy on the way. Men misunderstood him, criticised him, always got him into trouble when they attempted to improve on his plans, but they were compelled to admit that he was a peerless soldier. He knew not what fear was. He faced kings as calmly as he did howling mobs. And he was never defeated. When he entered a city, no matter what the opposition, he held his ground long enough to overthrow the powers of darkness. As he moved on his conquering way he established forts of righteousness all over Asia and Europe from Antioch to Rome. What are Antioch and Laodicea, and Philadelphia, and Sardis, and Thyatira, and Pergamos, and Smyrna, and Ephesus—the seven churches of Asia spoken of in Revelation—together with Corinth and Thessalonica and Philippi, and Colosse, and Rome, but a matchless line of forts, garrisoned, armed and provisioned, to hold the ground where many of his greatest campaigns were waged and mightiest victories won.

Conquerer Always. Oh, Paul's life was not a failure. He was immortal till his work was done. He was a greater soldier than Alexander or Caesar, for while they are dead and turned to dust, and the mighty empires they established have fallen and crumbled into dust, until not a trace remains, the kingdom Paul was instrumental in introducing has overtaken all others and is more widespread and powerful this minute than it was when Paul cried out "I have fought a good fight, I have finished my course," and went in to the presence of his Lord to lay a conquered world at his feet.

Farmers' and Mechanics' Bank,

OF HONESDALE, WAYNE COUNTY, PA.

at the close of business, Nov. 6th, 1909.

RESOURCES.	
Reserve fund.....	\$
Cash, specie and notes, \$8,128	
Due from approved reserve agents.....	\$31,484 54—30,612 54
Nickels, cents and fractional currency.....	1,142 21
Checks and other cash items.....	1,572 53
Bills discounted, not due.....	74,500 29
Bills discounted, time loans with collateral.....	20,700 00
Loans on call with collateral.....	15,411 47
Loans on call upon one name.....	1,000 00
Loans upon call upon two or more names.....	23,190 00
Loans secured by bonds and mortgages.....	14,160 00
Investment securities owned exclusive of reserve funds, viz.: Stocks, bonds, etc.....	\$44,250 41
Mortgages and judgments of record.....	\$6,490 22—50,770 53
Office Building and Lots.....	18,800 50
Furniture and fixtures.....	1,904 41
	\$ 293,443 33

LIABILITIES.

Capital Stock paid in.....	\$ 75,000 00
Surplus Fund.....	5,000 00
Undivided Profits, less expenses	4,530 18
Office Building and Lots.....	\$60,000 54
Deposits, special.....	142,903 11
Cashier's Checks outstanding, 171 00—286,913 15	
	\$293,443 33

State of Pennsylvania, County of Wayne, as I, C. A. Emery, Cashier of the above named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

Subscribed and sworn to before me this 11th day of Nov. 1909.

RENA S. EDGERT, N. P.

Correct attest:
M. E. SMON, }
W. W. KREITZER, } Directors.
W. M. FOWLER, }

MARTIN CAUFIELD
Designer and Manufacturer of
ARTISTIC MEMORIALS
Office and Works
1036 MAIN ST.
HONESDALE, PA.

Shur-On
EYE GLASSES
Eyes Tested Glasses Fitted
O. G. WEAVER,
GRADUATE OPTICIAN,
1127 1/2 Main Street.

A. O. BLAKE, AUCTIONEER.
You will make money by having me.
BELL PHONE 9-U Bethany, Pa.

ONTARIO & WESTERN
Time Card in Effect Oct. 31st, 1909.
SCRANTON DIVISION

Time	Only	Stations	Only	Time
6:00 A. M.	Scranton	Carbondale	Scranton	6:00 P. M.
6:15 A. M.	Scranton	Carbondale	Scranton	6:15 P. M.
6:30 A. M.	Scranton	Carbondale	Scranton	6:30 P. M.
6:45 A. M.	Scranton	Carbondale	Scranton	6:45 P. M.
7:00 A. M.	Scranton	Carbondale	Scranton	7:00 P. M.
7:15 A. M.	Scranton	Carbondale	Scranton	7:15 P. M.
7:30 A. M.	Scranton	Carbondale	Scranton	7:30 P. M.
7:45 A. M.	Scranton	Carbondale	Scranton	7:45 P. M.
8:00 A. M.	Scranton	Carbondale	Scranton	8:00 P. M.
8:15 A. M.	Scranton	Carbondale	Scranton	8:15 P. M.
8:30 A. M.	Scranton	Carbondale	Scranton	8:30 P. M.
8:45 A. M.	Scranton	Carbondale	Scranton	8:45 P. M.
9:00 A. M.	Scranton	Carbondale	Scranton	9:00 P. M.
9:15 A. M.	Scranton	Carbondale	Scranton	9:15 P. M.
9:30 A. M.	Scranton	Carbondale	Scranton	9:30 P. M.
9:45 A. M.	Scranton	Carbondale	Scranton	9:45 P. M.
10:00 A. M.	Scranton	Carbondale	Scranton	10:00 P. M.
10:15 A. M.	Scranton	Carbondale	Scranton	10:15 P. M.
10:30 A. M.	Scranton	Carbondale	Scranton	10:30 P. M.
10:45 A. M.	Scranton	Carbondale	Scranton	10:45 P. M.
11:00 A. M.	Scranton	Carbondale	Scranton	11:00 P. M.
11:15 A. M.	Scranton	Carbondale	Scranton	11:15 P. M.
11:30 A. M.	Scranton	Carbondale	Scranton	11:30 P. M.
11:45 A. M.	Scranton	Carbondale	Scranton	11:45 P. M.
12:00 P. M.	Scranton	Carbondale	Scranton	12:00 P. M.

Additional trains leave Carbondale for Mayfield Yard at 8:30 A. M. daily, and 1:30 P. M. daily except Sunday. Additional trains leave Mayfield Yard for Carbondale at 9:30 A. M. daily and 5:30 P. M. daily except Sunday.

J. C. Anderson, Traffic Manager, 25 Beaver St., New York.
J. E. Wilson, Traveling Agent, Scranton, Pa.