

discount of 15 per cent. for the loan... The interest on this loan was 7-1/2 per cent.

"The Government," said Mr. Uttermeyer, "is in its right really paying an extra 15 per cent. discount bonus and the extra mortgage interest, isn't it?"

Mr. Lawrence said he could not say it.

"Well," said Mr. Uttermeyer, "there are no taxes on the property."

"Oh, yes, there are," replied the broker. "The Government merely operates the building. The owner pays the taxes."

"At the rental, probably," commented Mr. Uttermeyer, "he did not care how much of a bonus he paid for his loan, knowing he would get it all back from the Government."

All the transactions described by Mr. Lawrence were within the last year.

Q. Did you negotiate a second mortgage of \$75,000 on the southeast corner of 11th Street and Madison Avenue? A. Yes, sir.

Q. When was that? A. About three or four months ago.

Q. Who was the borrower? A. The Wall Operating Company.

Q. And the lender? A. The Columbia Discount Company.

Q. What is the Columbia Discount Company? A. It is a newly formed company to loan on mortgages, as I understand it.

Q. Who is the president of the company? A. A man named Weidman.

Q. Isn't it Weidman operating in the name of a company? A. I don't know, sir.

Q. What was the first mortgage on that property? A. \$75,000, I think.

Q. How long had it to run at the time this mortgage was negotiated? A. Three years at 6 per cent.

Q. And did you get a brokerage? A. Yes, sir; 2 per cent., \$1,500.

REALLY GOT \$54,000 FOR \$75,000 MORTGAGE.

Q. You received \$1,500, and the owner of the property, who made the mortgage, what did he get for the \$75,000, the second mortgage? A. About \$55,000.

Q. So that there was a discount of \$20,000 on that \$75,000 mortgage, was there? A. Yes, sir.

Q. That is how much a year? A. 7 per cent; 6-1/2 per cent.

Q. \$5,333 1/3, A. Yes.

Q. And then he had to pay 6 per cent on the full \$75,000, didn't he? A. Yes.

Q. And at the end of three years he had to pay back the full \$75,000, because the discount of \$10,000. Do you know what the interest rate was on that loan for the three years? A. About 10 per cent, I suppose.

Q. It is a good deal more. If you sell the figure in the \$5,333, it is pretty nearly 20 per cent, isn't it, a year? A. Yes, I expect it is.

Q. And that was on a building which the first mortgage was \$750,000, and the second was only 10 per cent. of the amount of the first mortgage? A. Yes, sir.

Q. Do you think real estate improvements can be made under such conditions? Isn't it the fact that this new building on which \$750,000 has been loaned in these times pretty good assurance that there is a large equity? A. Yes, I should think there must be.

Q. Did you negotiate a loan of \$75,000 on No. 23 Washington Street, near the Whitehall Building, for one year at 6 per cent? A. Yes.

Q. That is a very choice neighborhood, isn't it? A. I think it is a good neighborhood.

Q. That is a building loan? A. A first mortgage building loan for one year.

Q. Who was the borrower? A. A man named Ferris.

Q. And the lender? A. The City Mortgage Company.

Q. What did the borrower have to pay for that one year first mortgage loan? A. The only charge he paid, which I am sure is the 1 per cent. brokerage commission. I think he paid 3 per cent. fee.

Q. That is it; he paid 3 per cent. for the money and a 1 per cent. commission and 6 per cent. interest or 10 per cent. altogether? I suppose so.

HAD TO PAY LAWYER'S FEE AS WELL AS BONUS.

Q. You arranged the loan by the Empire City Savings Bank of \$230,000 to the Hartley Realty Company on No. 201 West 117th Street, borrowing it at 6 per cent. for three years? What consideration was there besides that? A. The Hartley Company had to buy five vacant lots on Matthews Avenue in the Bronx, paying \$5,000 cash and \$2,000 on mortgage.

Q. Anything else? A. They had to pay the lender's lawyer's fee of \$2,300 and \$2,100 brokerage and the title company's fee.

Q. Those Bronx lots were actually worth about \$2,000? A. I have not seen them.

Q. So your client paid about \$5,300 for the privilege of borrowing his money? A. Yes.

Q. Who are Snow & Snow, who seem to have been concerned in this loan? A. Attorneys for the City Mortgage Company.

Q. Don't they run that City Mortgage Company? A. I believe they do.

Q. So they are the attorneys, they are the company, they get the bonuses and the law fees, all together, is that right? A. I don't know whether they are the company or not.

Q. And don't you know that they operate in a corporate name so that

the borrower cannot plead usury. A. No, I don't know that.

Q. You know that the borrower cannot plead usury against a corporation; that a corporate borrower cannot plead usury against a corporate lender? A. So I understand.

Sidney W. Hughes of Hughes & Hammond, mortgage brokers, told of a transaction by which Ephraim Levy borrowed \$1,450,000 from the Mutual Life Insurance Company on a Seventh Avenue block front from 30th to 21st Street.

Mr. Levy had to buy twenty parcels of property from the Mutual Life, including more than a hundred vacant lots scattered through the city and suburbs.

Mr. Hughes couldn't tell how the Mutual came into possession of these properties.

Mr. Levy had to take the "job lot," as Mr. Uttermeyer called it, at \$450,000 and pay \$100,000 in cash out of the original loans.

Q. You say the Mutual did not care whether Levy took the job lot or not. But here is a piece of property you say is worth \$2,300,000, is that right? A. Fully that.

Q. And the man was asking for a loan of less than 50 per cent. of the value of the property? A. What he finally agreed to take; he asked for more originally. He tried for over \$2,000,000.

Q. Suppose he tried for \$2,000,000 on a piece of property worth \$3,000,000, that would not quite be a crime, would it? It was not unusual for institutions to lend 95-1 per cent. of the value of property, was it? A. Very unusual at that time on this size loan.

Q. At any rate, the loan was about as good a loan as has been made in a long time in New York City, wasn't it? A. Well, it was a very good loan.

Q. With whom did you negotiate this loan on behalf of the Mutual Life? A. Mr. Shields, the President, and Mr. Peabody.

Q. Was it a condition of the loan that Ephraim Levy should take these properties at a valuation of \$650,000, and that he would credit \$100,000 on account of the properties, giving back a mortgage for \$550,000? A. Yes, sir, that is correct.

Q. Then he had only \$100,000 deducted from his \$1,450,000 on account of these properties, and got a mortgage for the other \$550,000? A. Yes.

Q. Who gave the bond? A. A separate corporation, the Fitzroy Realty Company.

Q. He didn't give the bond himself? A. No.

Q. Does it look as though they might have to foreclose that mortgage, get it back and trade it again? A. I do not know anything about it, sir.

Q. What brokerage did you get on that transaction? A. We got a total brokerage of about \$33,000. The commission from the Mutual for selling these parcels amounting to about \$7,000, and Levy paid about \$26,000, a little under 2 per cent.

Q. Did you negotiate a loan on No. 543 West 43d Street for the Melitta Realty Corporation for \$425,000 from the Manhattan Savings Bank? A. Yes.

Q. And was the borrower required to take the whole amount in Government bonds? A. Yes, sir.

Q. With whom did you deal? A. The President, Gen. Stokes.

Q. Was that the only condition on which you could get the loan—that you should take it in bonds? A. Yes, sir.

Q. What were the bonds selling at then? A. I think about 95.

Q. Did you make a loan on property northeast corner of 11th Street and Manhattan Avenue, of \$145,000, by the Empire Savings Bank, to the Gerson Realty Company? A. Yes.

Q. Was it a 6 per cent. loan? A. Yes, sir.

Q. There again the borrower was required to take vacant property on what is called the Adeo Tract, near the White Plains Road, somewhere near the Westchester and Bronx line, near the Pelham Parkway? A. I have never seen the lots. He paid \$50,000 for the lots.

HAD TO TAKE LOTS TO GET A LOAN.

Q. Did the bank refuse to lend this money at six per cent., unless they could get rid of these vacant lots? A. Yes, sir.

Q. Was that a customary thing or is the Mutual entitled to the palm? A. It has been rather unusual lately, owing to the fact there is more money to loan.

Q. In 1920 was it a very usual thing for people to unload this sort of material on borrowers who wanted money in New York City? A. It was quite common.

Q. Was it quite common for the lender to buy the vacant stuff and then land it on the borrower? A. Oh, no, that was never done.

Q. Why do you make these assertions, Mr. Hughes, about matters you do not know about? Do you consider yourself the natural defender of all the insurance companies? A. I am familiar with many cases.

Q. Did they occasionally go to Hoboken and buy up Hoboken property? A. No.

Q. Didn't you have a Hoboken case? A. Yes.

Q. What was the New Jersey institution that insisted on turning over Hoboken tenement property as a condition of making a loan? A. Business property—the Prudential Life Insurance Company.

Q. And where was the loan made, in New York, wasn't it? A. Sixth Avenue and 69th Street.

Q. What is the name of the corporation that was the borrower. Is it the 118 West 54th Street Company? A. Yes, sir.

Q. What was the amount of the loan? A. \$550,000.

Q. Where was that Hoboken property? A. At No. 63 Hudson Street. They paid \$125,000 for it.

Mr. Uttermeyer told the committee that he had reports from 183 firms and institutions showing enactions on borrowers and would put over 500 names on the record, introducing into a "few samples" at the hearings.

Q. Are you the broker through whom the Prudential places all its loans? A. No. William A. White does some business for them.

Mr. Hughes told of another transaction in which the borrower had to take a building in Market Street, Newark, from the Prudential as a condition for the loan.

Q. The New York Trust Company got rid of considerable property through you? A. Some.

Q. How do you manage these things—look for banks, trust companies, insurance companies which have property to get rid of? A. No. We cannot negotiate the loan anywhere without making some such arrangements.

The Dime Savings Bank in Brooklyn loaned the No. 255 West End Avenue Corporation \$25,000 in 1918, a condition was the purchase from the bank by the borrower of property at Madison Avenue and Tenth Street at \$25,000, with a \$25,000 cash payment deducted from the original loan.

The New York Savings Bank caused the Sheldon Realty Company to buy No. 116 West 129th Street for \$75,000 to get a loan of \$180,000 from which \$12,500 was deducted as a cash payment for the unwanted "bonus property."

The Brooklyn Savings Bank was mentioned in several similar transactions.

Abel King of King & Chorsch, "investors in mortgages," was then sworn, and signed a waiver before he was allowed to explain these transactions. The firm buys mortgages from "building operators." Some he bought from Joseph M. Schenck, he said.

Q. You loaned \$20,000 on a blank second mortgage on Nos. 53-51 West 12th Street, and Nos. 126-123 West 23d Street? A. Yes.

Q. At about 20 per cent? A. Including everything—legal fees, taxes and everything.

Q. How can building go on when men like you exact such terms for building capital? A. It can only go on when men like myself will furnish capital which can't be obtained in the ordinary way.

Q. The face of the mortgage was \$20,000. You paid \$16,400 for it? A. Yes.

Q. It was payable in full in three years? A. Yes.

Q. He paid interest on the whole \$20,000, so that he paid 15 per cent; and then he pays you \$3,600 for something he never had.

Q. Did you arrange for the Hudson View Construction Company at 160 and 161st Street to get \$50,000 in 1918? A. Yes.

Q. Didn't the borrower have to take No. 175 Wooster Street at \$155,000, paying \$15,000—\$140,000 being already on mortgage? A. I believe so.

Q. Who made that pretty bargain? A. The Brooklyn Savings Bank.

F. H. Parsons, an accounting engineer of Touche, Niven and Company, analyzed the questionnaire of King & Chorsch, mortgage brokers.

He said that \$2,000,000 worth of mortgages negotiated by them, borrowed \$237,310 in bonuses.

Mr. Parsons figured that some borrowers paid 12 per cent. for loans made through these brokers.

Ten thousand seven hundred and fifty dollars was paid on a second mortgage in one case. It was a five-year mortgage at 6 per cent. to be paid in \$1,600 instalments quarterly. When the eighth instalment was paid the interest had run up to 126 per cent. "because the borrower was paying on something he never got."

Q. Have you any way of justifying 60 per cent. bonus when you gain only \$12,760 on a \$15,750 mortgage? A. The owner of the house sold it and took this third mortgage and couldn't cash it. He ran around two or three times couldn't do anything so he offered it to me at 33 per cent. discount.

Q. You already held the second mortgage? A. Sure.

ABRUPT HALT OF THE INSURANCE INQUIRY.

The inquiry of the committee into fire insurance was especially into the high-handed methods of the New York Fire Insurance Exchange of 217 companies and agents licensing 8,800 local brokers, was abruptly suspended to-day.

After a consultation between Henry Evans, Chairman of the Board of the Continental, Fidelity-Phoenix, American Eagle, and Farmers of Cedar Rapids, Iowa, all fire insurance companies, Mr. Uttermeyer called the committee in executive session. When the committee returned to the Aldermanic Chamber he made the following statement:

"Mr. Chairman: The further investigation into the fire insurance situation, with the consent of the committee, will be postponed until next Tuesday morning, pending conferences with the exchange with a view of endeavor to agree upon the correction of existing practices and other matters connected with the fire insurance situation."

John Robb, Manager of the New York Fire Insurance Exchange, was at the hearing. "I know nothing of the grounds for Mr. Uttermeyer's statement," he said. "I do not know of any effort to agree upon the correction of existing practices and other matters connected with the fire insurance situation. The approximate number was placed at 240."

TOLLEDO GUILTY TO Toledo Mail Robbery.

TOLLEDO, O., June 2.—Harry Fisher, Toledo, has entered a plea of guilty to each of ten counts in an indictment charging him with conspiracy to dispose of bonds stolen in the \$1,000,000 Post Office robbery, Stuart Hollis, special prosecutor, announced at noon to-day.

100 KNOWN DEAD IN TULSA, BUT MANY BURIED IN TEBERIS; ONE SQUARE MILE OF RUINS

Total Loss by Destruction of Colored Quarter Will Be \$1,500,000.

GRAND JURY INQUIRES.

Officials Disagree on Number of Negro Victims, Which May Raise Total to 175.

TULSA, Okla., June 2.—Gov. J. B. A. Robertson, who has ordered an investigation of the race riots here, places the number of dead at more than 100. In addition to the known fatalities, it is reported that a large number of negroes were burned to death in the fire which swept the colored district of the city. The Grand Jury will take up the matter to-day.

According to Police Inspector Dailey the total number of deaths will be 175 or more.

The property loss is placed at \$1,500,000, nearly all of which occurred in the colored quarters, which were virtually destroyed.

Outwardly Tulsa resumed its normal atmosphere to-day except for the presence under a martial law proclamation, of approximately 600 Oklahoma National Guardsmen sent here yesterday after many hours of rioting between negroes and white men, including a night of incendiarism in which virtually the entire negro quarter was destroyed with a loss of \$1,500,000.

Shortly before 10 o'clock, Adjutant General C. F. Barrett announced that the number of State troops here would be reduced to-day to 250, with the lifting of martial law depending on the apparent ability of city and county authorities to cope with conditions.

Nine white men, dead, had been identified to-day and fifteen negroes were accounted for. Basis for estimates that still ranged high was the possibility of an unknown number of bodies having been destroyed when the torch was applied to the negro residence district. Casual search of the quarter failed to disclose additional bodies or bones to-day.

Business houses opened in Tulsa as usual to-day and the customary crowds were on the streets. From 5:30 o'clock negroes began coming from their hiding places and riding or walking to their employment. Some wore white handkerchiefs around their arms, others were tagged with a white ribbon badge printed "Police Protection," but many went along unmolested without any marking.

Establishment to-day of the death of Ernest Austin, thirty-nine years old, of Tulsa, brought the list of known white dead to nine. Austin previously had been identified as F. M. Baker of Haviland, Kan. Baker, it was discovered, was wounded and died in a hospital early to-day.

Outside the horror of killing and wounding in the series of race battles the situation of thousands of homeless negroes presented the most serious condition and one which will give the authorities the biggest problem for solution. All that was left this morning of the hundreds of negro homes bunched in the section fired by white rioters was a blackened waste, a curling column of smoke here and there and a few shattered walls.

Officials, realizing that some hastily measures must be taken for the relief of the thousands of homeless negroes, set at work to-day to devise a scheme for providing them with shelter. Five thousand negroes were camped in the Fair Grounds under protection of the militia, and thousands of others who fled out of the city came trickling back. Citizens were called upon to contribute bedding and clothing for relief. A civilian committee and the Red Cross provided food and other comforts.

The devastated district, irregularly one mile square, contained dwellings and apartment houses sufficient to house more than 10,000 persons and also an extensive business district. Many of the buildings were of flimsy construction, but there were a number of really imposing structures, including two theatres, several three-story buildings, a \$35,000 newly built church, the plants of two newspapers—the Tulsa Star and the Oklahoma Sun—and the only Tulsa undertaking establishment catering exclusively to negroes.

Adj. Gen. Barrett, commanding the State Militia force under the martial law proclamation, announced this morning that 350 of the 450 guardsmen here will be sent home this afternoon.

The list of wounded mounted gradually as persons who previously had not been treated called on physicians. The approximate number was placed at 240.

Miss Leitch Meets Miss Wethered in Golf Cup Finals

British Champion and Worpleston Star Play Deciding Match To-Morrow.

TURNBERY, Scotland, June 2 (Associated Press).—Miss Cecil Leitch, women's open golf champion, and Miss Joyce Wethered, of Worpleston, the closed champion, will meet to-morrow in the final of the British ladies' open golf championship tournament.

In the semi-finals this afternoon Miss Wethered had an easy task in disposing of Miss L. Scroggie, the Scottish player, by 8 up and 6 to play. Miss Leitch, on the other hand, encountered strong opposition from Janet Jackson, the Irish champion, and won by only 1 up.

Play in the fifth round was close and exciting, the victory for the last three competitors only being obtained on the last green. Miss Joan Laibeth of Heath in her match against Miss Jackson was off her game in the early stages of play, but she recovered and carried the match to the nineteenth hole before succumbing to Miss Jackson's long, straight drives.

Miss Wethered overcame Mrs. J. M. Thomson, striking principally by straight drives and accurate play on the greens. Miss Scroggie defeated Molly Griffiths of Sunningdale in a close match by one hole. Miss Leitch maintained her championship form against Mrs. Gattley of Thaxet, who was good on short play, but lost by 2 up and 1 to play because of the superiority of Miss Leitch's driving.

DEAN IS LEADING JERSEY GOLFERS IN QUALIFYING ROUND

(Continued From First Page.)

ge performers with a golf club, Frank Dyer of Upper Montclair, who has already captured three tournaments this season; Eddie Wild and C. Buchanan, who continually outperformed their Shackamaxon clubmates. The Canoe Brook course is 6,573 yards long. The best nine holes total 508 yards and Johnny's par is 75. The early starters drove off around breakfast time and the first scores were all high. Most of the trouble came at the inward holes, where many more victims of frequent trips to linkers.

F. E. Hale of Upper Montclair topped the field for a long while with 80. This was broken when William Keekin returned a 78. The defending champion wasted strokes on the 13th and 18th, where extra trips in the count to 6 strokes for each hole took an extra putt.

Deans card, 3 6 4 1 7 7, didn't show any figure over a five. The tall Princeton played the course for the first time and was successful in keeping his long range shots on the green and on the greens where numerous contemporaries were piling up self scores. Deans seldom was forced to take an extra putt.

The scores follow:
W. Deans, Princeton, 36-41-77.
Miss Borewell, Essex Montclair, 38-41-79.
W. Dyer, Upper Montclair, 38-42-80.
E. Wild, Upper Montclair, 38-43-81.
C. Buchanan, Shackamaxon, 39-42-81.
F. Kammer, two low scorers from Hackensack, 39-43-82.
M. H. Morris, Essex Montclair, 39-44-82.
N. C. Starr, Shackamaxon, 40-44-84.
H. M. Baker, Hackensack, 40-45-85.
V. C. Sams, Hackensack, 41-45-86.
W. S. Hinkle, Hackensack, 41-46-87.
W. H. Johnson, Princeton, 40-41-87.
D. H. Smith, Princeton, 41-42-87.
P. Turrell, Morris County, 42-44-89.
C. P. Williams, Shackamaxon, 42-44-89.
A. Van Vliet, Hackensack, 42-45-89.
C. B. Johnson, Hackensack, 43-46-90.
E. S. Sargent, Morris County, 44-46-90.
M. J. Johnson, Hackensack, 44-47-91.
D. H. Smith, Princeton, 45-49-91.
R. H. Taylor, Upper Montclair, 45-49-91.
F. H. Parsons, Princeton, 45-49-91.
J. J. Whitlock, Shackamaxon, 44-49-92.
W. P. Taylor, Shackamaxon, 45-47-92.
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D. H. Smith, Princeton, 45-49-93.
R. H. Taylor, Upper Montclair, 45-49-93.
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