BIG NEW YORK BANKS MAKE NO MOVE YET TO JOIN FEDERAL SYSTEM

Other Cities Lead the Way and "Big Three" Expected to Fall in When Ready.

The big national banks of New York City are still holding back from joining in the new banking and currency system created by recent act of Congress. At one of the largest banks to-day this statement was made:

"While most of the banks are holding off, it is probable that at the last minute all will go in with a rush. We will be driven in more by force of public opinion than by financial advantage."

Leading financial institutions in Boston and Chicago, as well as in many smaller cities, already have given notice of applying for membership, but New York has been the reactionary city of the country. Until the signal is given by the "big three" which dominate national banking circles—the First National, National City and National Bank of Commerce—many of the smaller institutions will continue outside the new system.

The only national bank of the Wall street front rank that has gone in is the Chase National. This bank is practically controlled by the First National, and its action is considered a feeler for the big group.

Membership in the National Reserve system is not compulsory. The law gives banks free choice of joining or staying out. If they join they have to contribute a percentage to the capital of the Reserve Bank and submit to the control of the National Board. In return they get the strength of union and the advantage of additional currency issue based on commercial paper.

To the New York giants with their enormous resources, these advantages are not wholly necessary, and in the eyes of the money trust powers do not offset the disadvantages to them of Federal control.

National reserve banks are expected to be set up in eight or ten selected cities some time during February, and the whole of the new system started. National banks have a year to decide about joining, but it is expected that practically all of them will announce their decisions by the time the new institution is set up for business.

$419 A DAY INTEREST ON THIS BIG MORTGAGE

Trustees Obtain Additional Loan of $5,000,000 on the Equitable Company Site.

The mortgage on the new Equitable Building site, already the largest on property in this city, was increased yesterday from $20,500,000 to $25,500,000, when the Title Guarantee and Trust Company, the trustees, obtained an additional loan of $5,000,000 for improvements. The new loan is at 6 per cent. for thirty years.

If the interest of the whole loan were at the rate of 6 per cent. per year the total sum of the yearly interest would be $153,000, or about $419 a day. Reduced to the daily charge, the interest for the year does not seem so formidable, for many owners would be willing to pay much more than $419 a day for the use of the vacant premises.

AFTER dinner Mayler's assorted small chocolates and Mayler's cream peppermints are especially delightful.

Mayler's

Sold by Leading Druggists Everywhere

26 Mayler Stores in Greater New York

He Knew a Thing or Two—

"Where are you going, my little man?" "For a ride in the country, sir," he said. "Where did you get the car, pray may I ask?" "I found a great bargain when World Ads. I read."

That's just what he said!

Like books worth reading, automobiles are bought, sold and exchanged.

For the "sold" and "exchanged" autos

READ WORLD "USED CARS FOR SALE" ADS, ANY DAY!

READ IT, IF YOU ARE LOOKING FOR A REAL BARGAIN.

Double S&H Green Trading Stamps with Purchases Made Before 12 o'Clock—Single Stamps Thereafter

J. B. GREENHUT, PRES.

GREENHUT-SIEGEL COOPER CO.

"THE BIG STORE"

BOTH SIDES OF SIXTH AVE.-18TH TO 19TH ST.

NO CONNECTION WITH ANY OTHER STORE

Manufacturers' Losses in These Clearance Sales Are *Your* Gains

Positively the Biggest Savings Heralded in Years on

Best Winter Merchandise

Standard grades in endless variety at economies which, in many instances, average ½ off regular prices.

MAIN BUILDING

1,300 "Odd" Pairs of Blankets, *Regularly Priced Up to $2.95 a Pair; Sale, Tomorrow, at..* $1.79

Heavy wool-finished cotton plaid blankets for single and full-size beds.

$1.25 and $1.50 Bed Comforters—slight imperfections; 84 inches long; silkoline-covered; cotton-filled; each 89c

89c Bed Pillows—cut 18x26 inches; covered with blue striped union linen ticking; filled with good feathers; each 38c

MAIN BUILDING

Women's Extra-Size Suits

Sizes 35 to 53 Bust-Measure

A Sale That Will Interest Those Who Find Difficulty in Being Fitted in Ready-to-Wear Garments.

$19.50, $22.50 and $25 Suits, at

$9.75

Once again do we demonstrate our ability to act as "universal providers."

Extra-sized women are usually at a disadvantage when it comes to purchase of ready-to-wear apparel.

This Is the Sale for Them

400 suits (more than a dozen models) in plain-tailored and trimmed styles. These suits are made up of the very best materials, including

Diagonals, Wale Cheviots, Men's-Wear Serges and Cheviots

The colors are navy, brown and gray, also black. GUARANTEED AND SKINNER'S SATIN LININGS ARE REPRESENTED IN THEIR FINISH. Please COME EARLY. 400 suits are not many—so the advice is exceedingly appropriate. Sizes from 35 to 53 bust-measure; and the values range from $19.50 to $25; your choice tomorrow, at..... $9.75

NONE SENT C. O. D. NONE ON APPROVAL. NO MAIL OR TELEPHONE ORDERS FILLED.

MAIN BUILDING

22 Attractive Bargain Lots in Our Greatest January Sale of

Fine Dress Goods

Clearances for Overstocked Manufacturers. Clearances from Our Own Big Stocks

The largest collections of choice dress goods ever assembled for a similar occasion.

Every Selling Price Is Marvelously Low—Every Yard of Dress Goods Is Desirable

And being a Big Store event, THE QUANTITIES ARE NOT LIMITED.

Come, tomorrow, and as EARLY in the day as possible, for the attendance in our Dress Goods Store will undoubtedly be of a record-breaking size.

There are 22 lots. The first is an item of 50c PLAIDS AND SUITINGS at 29c a yard, and the last an offering of $3.50 MATELASSE PLUSH AT $1.95. The other 20 items are equally wonderful. It will pay you to buy NOW, even for next winter.

Lot 1—50c All-Wool Storm Serges—black, navy and cream; yard..... 29c

Lot 2—59c Plaids—36 inches wide; bright color combinations for children's dresses; yard..... 29c

Lot 3—50c Diagonal Suitings—navy, cardinal, garnet, cadet, tan, brown and black; yard..... 29c

Lot 4—75c Eponge—black, navy and new shades; 42 inches wide; yard..... 49c

Lot 5—$1.75 Heavy Weight Diagonal Boucle Coating—54 inches wide; yard..... 55c

Lot 6—$1, $1.25 and $1.50 Imported Dress Fabrics—double width; voiles, prunellas, melanges, fancy mixtures; yd. 59c

Lot 7—$1 to $1.50 Suitings—54 inches wide; variety of weaves and colors; also black; yard..... 59c

Lot 8—$1 All-Wool Batiste—44 inches wide; choice evening shades; suitable for party dresses; yard..... 59c

Lot 9—$1 Black and White Honeycomb Check—54 inches wide; yard..... 59c

Lot 10—$1.25 All-Wool Canton Crepe—the fashionable fabric of the season; all new shades and black; yard..... 69c

Lot 11—$1.50 Oxford Gray Suitings—54 inches wide; yard..... 69c

Lot 12—$2 Matelasse Suitings—choice colorings; 54 inches wide; yard..... 75c

Lot 13—$2 to $2.50 All-Wool Suitings—Scotch mixtures, striped sponge, corded velour, diagonals, serge weaves, cheviots, etc.; 54 inches wide; yard..... 89c

Lot 14—$1.75 Black All-Wool Dress Fabrics—including crepons, granites, serges, cheviots, striped effects; yard..... 98c

Lot 15—$2 Imported French Broadcloth—chiffon weight; full line of colors; yard..... $1

Lot 16—$1.75 Black French Broadcloth—56 inches wide; rich raven black; yard..... $1

Lot 17—$2 to $2.50 Wool Coatings—including wool plush, wool brocades, chinchillas, zibelines, broadtails, curl cloths, etc.; 54 inches wide; yard..... $1

Lot 18—$2.50 Imported Velours, Peplins and Other Beautiful Fabrics—54 inches wide; yard..... $1.25

Lot 19—$2.25 Chinchillas—soft, wooly effects; black and navy blue; 54 inches wide; yard..... $1.25

Lot 20—$3 Brown Ponyskin for Coats—50 inches wide; yard..... $1.50

Lot 21—$1.75 Blue and Green Plaids—choice color combinations; 54 inches wide; yard..... $1.25

Lot 22—$3.50 Yard Matelasse Plush—navy, brown, garnet, electric and mahogany; 50 inches wide; yard..... $1.95

MAIN BUILDING

800 Women's and Misses' Coats

Values $19.75 to $23.75; Tomorrow, at

$10.75

Welcome news, indeed, to those women who were unable, for one reason or another, to attend our tremendous Tuesday sale, which set a new record for distribution.

Another big purchase reinforces our stock. Sizes are again complete, and the variety of materials and styles is as attractive as it was last week.

With a "cold snap" now upon us, you can't afford to disregard this important Big Store event. YOU CAN BUY A HANDSOME, STYLISH, SERVICEABLE COAT AT JUST ABOUT ½ ITS WORTH.

We illustrate one, but there are dozens of styles from which choice may be made.

Look at the materials. They are those most in demand RIGHT NOW:

Fine Astrakhans, Rich Ural Lamb, Beautiful Bouclés, Black Cheviots, Plushes, Cut and Plain Chinchillas.

The majority of these fine coats are LINED THROUGHOUT WITH FINE SATIN. NONE SENT C. O. D. OR ON APPROVAL, AND NO MAIL OR TELEPHONE ORDERS FILLED.

MAIN BUILDING

Trimmed Millinery

New Models, Shown at ... $5

Unquestionably the finest line of trimmed hats at this very low price shown by any store in the world. Scores of novelties for your choice.

Tomorrow We Feature New Ideas In Hats of Taffeta, Maline, Jet, Etc.

None can be matched elsewhere under $10. Think of it! Our entire workroom force of skilled milliners are as busy as bees today (the middle of January) when this line of business is supposed to be at a standstill!

GREENHUT BUILDING

Thousands of Yards of Printed Linoleums

In Tile Effects and Parquetry Flooring Designs in Wood Colors

Extraordinary prices—savings for YOU—tomorrow—

60c Printed Linoleums—square yard..... 39c

55c New Process Floor Coverings—square yard... 35c

Remnants—55c Pro Lino Remnants—square yard 18c

GREENHUT BUILDING

An Exceptional Value in a

$1.69 Brass

Fern Dish, at 98c

Yes, it's really a very exceptional value. Full 7 inch size on three ball feet, and solidly made of brass with a perforated design through which the copper lining may be seen.

See illustration. This beautiful fern dish comes complete with fernery. A handsomely decorative object for the centre table.

MAIN BUILDING

Silver-Plated Table Ware

"Odds and Ends" From Manufacturers and a Clearance of Our Own

Greatly reduced prices for tomorrow's shoppers. Your choice of the following articles, at.... $1.50

$1.95 Salad Bowls
$2.50 Chocolate Bowls
$2.50 Fern Dishes
$2.25 Sandwich Trays
$2.50 Crumb Sets
$3 Pierced Roll Dishes

50c and 75c Pierced Domino Sugar Holders—with or without handles; hard metal; at... 39c

98c Flower Vases—cut or etched glass; at..... 50c

$1.50 to $2 Vases—etched and colored glass; at..... 98c

$5 Three-Light Candelabra—at..... $3.95

$6.50 Tea Sets—quadruple silver-plated; set consists of teapot, sugar bowl, cream pitcher and spoon holder; at..... $3.95

$15 Meat Platters—18-inch; hard metal; with well and tree; at..... $9.75

$7.50 Five-Light Candelabra—at..... $5

GREENHUT BUILDING

Furniture Clearance

Just a few selections from our great sale in which we help overstocked manufacturers to reduce their stocks.

Circassian Walnut Chiffoniers

Reg.	Sale Price.	Reg.	Sale Price.
$42.00	$26.00	$35.50	$29.00
48.50	40.00	46.50	38.00
29.00	21.50	62.50	50.00
37.00	30.00	75.00	60.00
63.00	44.00	100.00	80.00

Mahogany Chiffoniers

Reg.	Sale Price.	Reg.	Sale Price.
$110.00	$85.00	$29.00	$26.00
132.00	99.00	27.00	22.50
68.00	52.50	23.50	19.00
102.00	65.00	32.50	28.00
47.50	35.00	38.00	30.00
60.00	49.00		

MAIN BUILDING

Horse Blankets & Lap Robes

Annual Clearance at Reductions of ⅓ From Our Own Regular Selling Figures.

But, best of all, these blankets and robes are of standard grades—just as good in every particular as any shown today by so-called "exclusive" dealers. Our entire stocks are reduced for this occasion. There are also additions of attractive purchases from overstocked manufacturers.

$5.50 Blue Stone Horse Blankets—size 90x96; weight 9 lbs.; tomorrow, at..... $4.25

$4.50 Blue Stone Horse Blankets—84x90; weight 7 lbs.; at..... $3.25

$4.50 Fawn Horse Blankets—size 90x96; weight 9 lbs.; at..... $2.95

$3.50 Fawn Horse Blankets—size 84x90; weight 7 lbs.; at..... $2.50

$2.95 Gray with Red Stripes Horse Blankets—size 80x84; weight 7 lbs.; at $1.95

$2.75 and $3 Stable Horse Blankets—heavy brown duck; full-lined; at..... $1.98

$1.79 and $1.98 Stable Blankets—heavy burlap; full-lined; at..... $1.35

$5.50 and $6.50 Extra Heavy Plush Lap Robes—suitable for carriage and auto; at.. $4.50

$10 and $11.50 All-Wool Auto Rugs—extra heavy; size 60x100; new plaids; at.... $7.85

$4.50 All-Wool Auto Rugs—size 64x84; heavy weight; very warm; at..... $3.25

MAIN BUILDING

Best Groceries at Lowest Prices in Town

If you cannot come here in person, send your order by mail or telephone it to Chelsea 4000.

New Crop Rice

	10 lbs.	5 lbs.
UNPOLISHED HEAD RICE	95c	48c
SMALL-GRAIN RICE	47c	23c
JAPAN-STYLE RICE	80c	41c

NATURAL BROWN RICE—6 packages, 58c; package..... 10c

HOTEL ASTOR RICE—2½-lb. package..... 25c

COOK'S FLAKED RICE—6 packages, 77c; package..... 13c

QUAKER PUFFED RICE—reg. 14c package..... 12c

IMPORTED RICE FLOUR—5 packages, 48c; 1-lb. package.. 10c

PYLE'S WASHING POWDER—reg. 18c package..... 15c

BAKING POWDER—Fountain quality; 1-lb. can..... 32c

New Oatmeal

	10 lbs.	5 lbs.
PINHEAD OATMEAL	55c	28c
SCOTCH GROUND OATMEAL	55c	28c
FRESHLY ROLLED OATMEAL	42c	23c

QUAKER ROLLED OATS—reg. 35c package..... 19c

BECKER'S CREAM OATMEAL—6 packages, 47c; reg. 10c package.. 8c

McCANN'S IRISH OATMEAL—2-lb. can..... 23c

EVAPORATED CRANBERRIES—reg. 10c package..... 5c

SASSO'S OLIVE OIL—quart can..... 83c

Sugar

Best refined granulated; in 5-, 10- and 25-lb. bags; lb..... 4½c

Peas and Beans

	10 lbs.	5 lbs.
SCOTCH GREEN PEAS	65c	34c
GREEN SPLIT PEAS	75c	40c
YELLOW SPLIT PEAS	65c	34c
WHITE KIDNEY BEANS	85c	45c
STATE PEA BEANS	65c	34c
CRANBERRY BEANS	95c	49c
RED KIDNEY BEANS	75c	40c
BEST MARROW BEANS	98c	49c

WHITE CANDLES—Granite brand; box 6 sets, 60c; package..... 12c

IMPORTED SWISS CHEESE—lb..... 32c

RECLEANED CURRANTS—Fountain quality imported; doz., $1.40; 1-lb. carton..... 12c

QUAKER BRAND FARINA—package..... 8c

PURE BREAKFAST COCOA—4½ lbs., $1; lb..... 23c

ORANGE MARMALADE—Chivers'; imported; 6 pots, 88c; pot..... 15c

GLENMORE QUALITY TOMATOES—doz., $1.50; can..... 13c

Coffee and Tea

FANCY MARACAIBO COFFEE—5 lbs., $1.10; lb..... 22c

GUADARALI BLEND COFFEE—10 lbs., $3.30; 3 lbs., $1; lb..... 35c

HOUSEHOLD BLEND COFFEE—10 lbs., $2.45; 4 lbs., $1; lb..... 25c

MIXED TEAS, green teas or black teas; 5-lb. caddy, $1.65; 3 lbs., $1; lb..... 35c

75c TEAS—green, black or mixed to order; 5-lb. caddy, $3.10; lb..... 64c

SAMPLE TEAS—green, black or mixed; 4½ lbs., $1; lb..... 23c

Our Own Baking

COFFEE RINGS—each..... 12c

FRESH POUND CAKES—2 lbs..... 35c

LOAF CAKES—each..... 15c

NATURE MEAL BREAD—loaf..... 10c

FRUIT STOLLEN—each, 50c and..... 25c

THREE-LAYER LAKES—each, 45c and..... 40c

JIREH DIETETIC BREAD—loaf..... 10c

MERRY WIDOW POUND CAKES—2 lbs..... 25c

HOME-MADE BREAD—loaf..... 10c

Fruits & Vegetables

TABLE APPLES—Spitzenbergs, Jonathans, Grimes' Goldens, Newtown Pippins; 8-quart basket..... 60c

NEW GREENING or BALDWIN APPLES—8-quart basket..... 40c

NEW YELLOW ONIONS or red onions; 5-quart basket..... 35c

FANCY SWEET POTATOES, turnips, white turnips, parsnips or red beets; 5-quart basket.... 33c

GRAPEFRUIT—ripe, luscious and juicy; box of 64, $3.40; ½-box, $1.85; doz., 90c; 3 for..... 25c

SWEET ORANGES—ripe, luscious fruit; box of 176, $2.75; ½ box, 88, $1.50; doz..... 22c

FRESH MUSHROOMS—lb..... 40c

NEW LEMONS—doz..... 18c

FRESH PINEAPPLES—large, ripe, luscious pines; each..... 20c

Ridgways Tea

This is the world famous Five o'Clock Tea sold everywhere at 70c a lb. To make room for the new tin packages the importers sold us a quantity of the original cardboard ¼- and ½-lb. packages below the wholesale cost; special sale, Monday, of ¼- and ½-lb. packages, usually 70c a lb.; at, lb..... 40c

EDDY'S PLUM PUDDING—reg. 25c 1-lb. can..... 17c

BRIDAL TOMATO SOUP—doz., 60c; 6 cans, 35c; reg. 10c large can..... 6c

DUFFY'S CIDER VINEGAR—6 bottles, 27c; bottle..... 5c

JELKE'S BEST BUTTERINE—5-lb. package, $1.19; 2-lb. print, 46c; 1-lb. print..... 25c

We deliver packages and prints.

Fresh Fish

We clean fish free of charge.

HALIBUT STEAKS—lb..... 15c

Salmon steaks, Codfish steaks, Bluefish, Sea bass, Mackerel, Spanish mackerel..... lb. 12½c

Weakfish, Butterfish..... lb. 10c

Nova Scotia herring, Long Island flounders..... lb. 8c

FRESHLY OPENED OYSTERS—no water; quart jar, 50c; pint jar..... 30c

We deliver oysters.

NEW FAMILY NORWAY MACKEREL—10-lb. pail, $1.45; 5-lb. pail..... 75c

Smoked Meats

SMOKED ROLLED SHOULDERS—lb..... 15½c

SMOKED OX TONGUES—lb..... 18c

DOLD'S WESTPHALIA-STYLE BACON—lb..... 21c

SUGAR-CURED HAMS—on sale here, tomorrow, at lowest market prices.

ALASKA RED SALMON—doz., $1.75; 1-lb. tall can..... 15c

BEST WHITE POTATOES—120-lb. bag, $2.34; 60-lb. bag, $1.19; 15 lbs..... 32c

Fresh Meats

We deliver all paid and charged orders.

RABBITS—fancy, large jacks; pair..... $1

ROAST BEEF—choice cuts of native ribs; lb..... 14c

MUTTON—hind quarters of Western stock; lb..... 15c

MUTTON—short fore quarters of Western stock; lb..... 9c

HAMS—selected, lean, fresh Jersey; lb..... 19c

PORK—whole loins of fresh Jersey; lb..... 19c

SAUSAGE—fresh-made, country-style, pork; lb..... 16c

LAMB—legs of fancy city-dressed; lb..... 18c

LAMB—full fore quarters of city-dressed; lb..... 15c

CORNED BEEF—choice cuts of navel or plate; lb..... 10c

FOWL—choice quality Pennsylvania; lb..... 18c

CHICKENS—choice quality for roasting; lb..... 20c

MAIN BUILDING

WINES & LIQUORS

Guinness's Stout, Bass & Co.'s Ale.

Friday and Saturday Specials.

Green River Whisky Bottled by the Green River Distillery Co., Owensboro, Ky.; sold in other stores at $1 a bottle; here, at.. 85c

Puritan Wines Port, Sherry, Angelica, Tokay, Muscatel; gal., $1.38; case, 12 qts., $4.85; bottle..... 42c

Ferrand's 3-Star Cognac Brandy Direct importation from France; choice, fruity quality; regular price $1.50; this sale, at $1.34

Whiskies

	Gal.	Bot.
Kenyon Club	$7.50	$2.20
Hermitage rye	5.95	1.68
Treadmill rye	3.95	1.05
Royal Monogram	3.65	95c
Normandy rye	3.00	85c
Club House rye	2.64	74

ALTO DUORO PORT—bottle..... 70c

DELICIOSO PORT—bottle..... 89c

MARSALA and GOLD SEAL SHERRY—bot. 69c

ROYAL CLUB SHERRY—bottle..... 88c

VERMOUTH—"Umberto"; best imported; bottle..... 49c

BITTERS—Eagle aromatic bark bitters, in decanter bottles with shaker; bottle..... 42c

Guinness's Stout—Bass's Ale "Benedict" bottling Guinness's famous stout; dozen bottles, $1.45; $1 dozen splits ..... Royal Arms Bass's ale; dozen splits, usually sold at $1.50; for $1.05

PILGRIM HOLLAND GIN—guaranteed strictly pure and of great medicinal value; large ½-gallon bottle, reg. price $1.23; this sale 98c

Yale Cocktails Choice of all kinds; made of the finest old liquors, etc.; big $1.25 bottle 98c

Queen Quality Port, Sherry, Angelica, Tokay, Muscatel; gal., $2.15; case, 12 quarts, $6.95; bottle 65c

Queen Quality Claret, Burgundy, Haut Sauternes and California Johannisberger; gal., $1.38; case 12 bots., $4.45; bottle..... 42c

Dewar's Scotch "Special;" sold in most stores at $1.25; our price..... 94c

STEWART'S "FINEST" SCOTCH—bottle..... $1.05

Pare Liqueur Famous European liqueur; in large fancy stone bottle, $1.74; half bottle 94c

Monogram Whisky No. 5 Exceptional Value. Regular price $3.75 a gallon, reduced to $2.89; full quart bottle, regular price 75c, this sale..... 65c

Claret Burgundy and Rhine wine types at very low prices; a gallon, including jug, 79c, 89c and $1.10

Wm. Jameson's 20-Year-Old Pot Still Irish Whisky Case ..... $19.75 Bottle..... $1.34

French Clarets Pelletier Fils et Cie., Bordeaux, France.

Case of 12 Bottles.	Regular Price.	Sale Price.
St. Estephe	$6.50	$5.38
St. Julien	7.38	6.00
Margaux	8.10	6.70
Pouter Canet	8.55	6.98
Chat. Mouton	9.00	7.50

Chicken Cock Whisky Bottled in bond. This celebrated old brand in all its original purity; case, $11; bottle..... 95c

RUM—Golden Crown Jamaica; bottle..... 85c

NEW ENGLAND RUM—bottle 65c

"Everybody's Going to THE BIG STORE"