and all I have saved is here. I do not want to lose it, God help me, if I can."

Scenes like these were frequent not alone at the Greenwich Bank, but at the bank in Bleecker-st., and at other banks where people deposited money as well as withdrew it.

When Mr. Rhoades came out into the bank, early in the forenoon, two-thirds of the people there were women. He assumed a mildly deprecatory air and said:

"Well, well, what is the matter?"

"Mr. Rhoades, I want to get my little bit of money," replied one.

DEPOSITORS WAITING FOR THEIR MONEY AT THE BLEECKER STREET BANK.

"Certainly, madam," he answered pleasantly; "how much is it?"

"Oh, sir, it's $120."

"With pleasure, madam. Stay right over there where you see those people in line."

"Ought I take it out, sir?"

"You can please yourself, madam, but really you ought to leave your money where it is. It is perfectly safe, I assure you."

"But is the bank going to bust up, sir?"

"No, madam," he replied without the slightest trace of irritation, "the Greenwich Savings Bank is not going to bust up. What can I do for you?" and he turned to talk to another woman who was standing looking frightened and nervous, and who had heard nothing of the conversation just related.

"Oh, sir," said she timidly, "I want $150."

"Come now, what do you want it for?"

"I want it, sir, to go to the World's Fair."

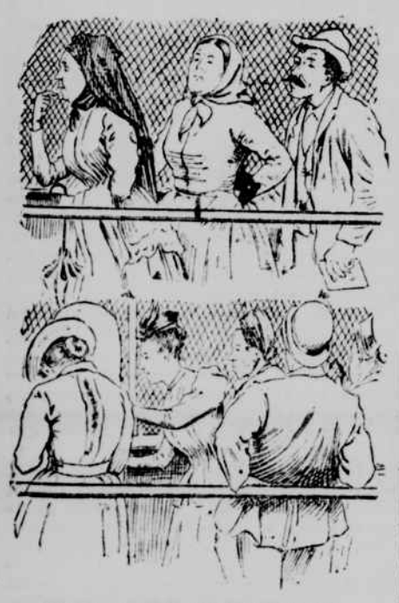
The genial president mused for a moment, and then, after a season of calm introspection, inquired if she was really telling the truth.

"Indeed, sir, I am telling the truth; indeed I am."

"Well then," said Mr. Rhoades, "come this way," and then raising his voice, "It shall never be said that J. Harsen Rhoades prevented any American woman, native or naturalized, from going to see the World's Columbian Exposition. When do you want to go?"

"I would like to go, sir," she answered, "pretty soon."

"You will have plenty of time you know," he



TYPES AT THE EMIGRANT BANK.

said, "the Fair will be open for some months yet." Just hand that man there your book."

The woman hesitated.

"Maybe my money is safe, sir?"

"I have said that your money is safe, but please yourself."

The woman looked at Mr. Rhoades and evidently had confidence in his words, for she put her book back in her pocket and said aloud: "I think I'll leave it," and went home.

These are some of the instances where people were reassured. Others asked no questions but came and wanted to get out all they had, and when they found that they could not succeed, they took their $100 and went away. In some cases they came back and wanted to put it in again.

"How long is this likely to last?" the reporter asked.

"I am sure," Mr. Rhoades replied, "that it will be over in a few days. Many people have come to give notice," he went on, "that they might want $5 interest in thirty days. We did not have as many people here to-day as on the third Monday of the month for the withdrawal of interest. I see no present necessity for calling the officers of the banks together again. We have 54,000 depositors, and the largest number of people who have been here at one time to-day is 125. The deposits amount to $25,500,000. The excitement among our depositors has reached only the ignorant people. I do not believe in keeping open beyond the usual hour. I believe it will tend to allay the excitement to go on now and transact our business during the same hours as we do at ordinary times. The $10,000 that we received to-day came from 115 depositors. We paid out to about 430 persons. We had $400,000 cash in our vaults on July 1, and $900,000 in banks and trust companies. Our theory is to put money away in solid institutions, and then give the people the benefit of our investments."

The Bleecker Street Savings Bank opened at 10 o'clock and closed at 2, the regular business hours of the bank. The officers of the bank did not take advantage of the time notice clause, but paid every depositor in full who came along. Policemen were on hand to preserve order and keep the people in line, and were helped greatly by huge piles of granite blocks which were heaped up on the sidewalk, and which left a passage wide enough for only two persons to go through at one time. It was stated that the bank has gained about $15,000 on the interest of the money of the 700 depositors who drew out in all about $150,000. President Trimble told the reporter that the trustees would meet to consider the advisability of adopting the time notice rule. Many Italians have savings in this bank, and one of them who came to draw $190, having got his money, went around to the other side to deposit it again.

"Why did you take out your money?" demanded the cashier.

"Because I wanted to see if you had any money," said he; "I was told you had no money."

"Well, now you see we had your money all right," said the cashier, smiling, "and I think now that you have it you had better keep it and go away."

The largest demand was made on the German American Savings Bank, at Fourteenth-st. and Fourth-ave., where four policemen, two inside and two outside, were occupied keeping the crowd in line. Nobody got any more than $100, and these sums were being paid out slowly. They paid out about $30,000, the bank keeping open until 8 o'clock, which it does on Monday evenings. Many of these people, thinking they could not get any money at all without offering some excuse, said they were going to buy grocery stores.

At the Bowery Savings Bank President Wood said that they were paying $100 to as many people as they could; above that and up to $200, thirty days' notice, he said, was demanded, and for sums larger, sixty days' notice. The crowd here was much the same as at the other banks, and was regulated by policemen.

There was a good-sized crowd at the Emigrant Industrial Savings Institution, in Chambers-st., when it opened, but no excitement. Two-thirds of those who came with their passbooks were women, many of them carrying children in their arms. They found the following notice posted conspicuously at various points in the interior of the bank, signed by David Ledwith, controller:

"The bank will require thirty days' notice of the intended withdrawal of all sums exceeding $50. One payment to that amount in each week will be made on demand, and no sum exceeding $1,000 will be paid in each calendar month until further notice. By order of the Board of Trustees."

An orderly line was formed, and all who wanted $50 got it. It was paid half in currency and half in gold. The great majority of those asking withdrawals were of the most ignorant classes. One-fifth were Italians. But a great many of those who came for money took only the interest due them, and left their deposits intact. There was no rush for the window at which the thirty days' notice was given, and one clerk leisurely attended it. Much of the time it was without customers. While the paying teller was engaged handing out notes and gold, the receiving teller was almost as busy taking in money offered by depositors. At the close of business, it was found that about 800 holders of passbooks had withdrawn

AT THE GERMAN SPAR BANK.

$53,200, and that 275 had deposited $25,834.12. Much of the last-named amount came in in gold. Some poor women who had got their $50 each before noon returned in the afternoon and put it back again.

A crowd of excited Polish Hebrews eddied around the Citizen's Savings Bank, at No. 58 Bowery yesterday, and made life miserable for several bluecoats who were keeping order. "More grocery stores were bought to-day," said Edward A. Quintard, president of the bank, "than I believe existed. Every second Hebrew who drew money or gave notice of withdrawal intended to buy a grocery store, pay a mortgage, or was going to get married. We are enforcing the time clause, and we pay all sums up to $100, except in cases where we are sure that the money is necessary to carry out a contract. We have paid out to-day about $25,000, about double our usual amount."

At noon yesterday several hundred depositors were waiting at the doors of the Dry Dock Savings Bank, at Third-ave. and Third-st. The rapidity with which small accounts were closed served to allay fear in some cases, and there were thirteen new accounts opened in one half an hour. The rule for the bank in the morning was to pay depositors in full, but later a meeting of the directors was held and it was decided to enforce the thirty and sixty days rule. Many depositors who drew their money on Saturday reopened accounts yesterday.

Up to the time of closing at the Manhattan Savings Institution, at Broadway and Bleecker-st., no action was taken regarding the time clause. Every depositor was paid in full on demand. This served to reassure some of the depositors, who came back shortly to redeposit their money. At no time during the day was there a long line at the paying-teller's window.

Where special necessity was shown, the Union Dime Savings Bank, at Broadway and Thirty-second-st., relaxed its sixty-day notice rule and paid depositors in full. Few depositors gave notice, but took $100, and were satisfied.

At the Institution for the Savings of Merchants' Clerks, in Union Square, about $4,000 was withdrawn. Large depositors, unless obligations were to be met by them, were asked to give sixty days' notice of withdrawal, but few of them did so.

A LITTLE EXCITEMENT IN BROOKLYN.

SCENES ABOUT THE VARIOUS INSTITUTIONS—REASSURING WORDS OF THE OFFICERS.

There was a little excitement among the depositors in several of the savings banks in Brooklyn over the enforcement of the time rule regarding the withdrawal of large sums. All save the smaller banks put up notices requiring from thirty to ninety days' notice to secure amounts over $50 or $100. Most of the banks paid out less sums than $50, but some would not pay over $10 unless exceptional need of the money was shown. Almost the only humorous incident of the day occurred at the South Brooklyn Savings Institution. There was a long line at the paying teller's window when a man in a nervous manner asked:

"Are you ready to pay me my money?"

"That depends on how much you want," was the reply.

"I want it all," he said, "if you haven't got it, and if I am sure you have got it, I don't want any." There was a laugh among the other depositors and he was assured that the bank had the money and he went away without it.

The directors of the bank issued a notice to all depositors to quiet any alarm they might feel over the safety of their deposits. In it they said:

There should not be any anxiety on your part concerning the safety of your deposits.

Our report to the banking department of this State, rendered up to July 1, 1893, shows that our assets were $14,114,283.85; due depositors, $12,304,327.15; surplus, $1,809,956.70.

You will therefore perceive that there was a reserve fund of over $1,000,000 to protect you against the possibility of loss. We are required by law to keep invested at least 90 per cent of our deposits and surplus in the very best class of securities that can be had, as a means of obtaining revenue from which to pay interest, and this income has enabled us to pay you each year 4 per cent on your deposits, and there is no reason why we should not continue to do so if they are not unduly disturbed.

Finding, however, that some of our depositors were quietly withdrawing their funds in much larger volume than heretofore—evidently the result of needless alarm—the trustees, with the desire of seeing that all are placed on an equal footing and as a precautionary measure have decided to require from depositors intending to withdraw their funds, the notice which is printed on the last page of each of your bank deposit books.

The officers are authorized to pay from time to time to depositors whose necessities require such accommodation moderate amounts without requiring notice.

There was at no time any large number of people at the South Brooklyn Bank. The depositors who showed their need of money got all they wanted, but those who evidently were seeking to get their money because of fears for its safety went away empty handed. Only a few gave the requisite notice of withdrawal.

At the Brooklyn Savings Bank the decision of Saturday not to require notice for the withdrawal of large amounts was reversed, and the rule was posted after President Morgan, who had returned from his vacation trip, conferred with his fellow directors. Money was paid out in small sums to all who sought it, but the number of those who made deposits was nearly as great as the number who drew out funds.

There was a considerable crush of people when the doors of the Dime Savings Bank of Brooklyn were thrown open, and a long line of men and women stood in front of the window of the paying-teller. Ex-Mayor Hunter, long the treasurer of this bank, said that the scare was senseless and unreasonable, and the enforcement of the time rule would benefit the depositors and protect the banks until people recovered their confidence.

There was more excitement about the Williamsburg Savings Bank than anywhere else in the city, owing to the large number of depositors and the fact that many of them are ignorant foreigners. Nearly 500 men and women were outside the doors before the bank had opened, and all day there was a throng.

No one was allowed to draw more than $10 or $15, despite the pitiful pleas put in by many. Women shed tears and wrung their hands in apparent despair. Many wanted money for their August rent and others desired to make payments of various kinds. One man wanted to pay $2,000 on a mortgage which falls due to-day. Another wanted $275 to go to the World's Fair. A third had a payment on his house to meet. President Meserole said that the bank could not turn its securities into cash. If a block of stocks or bonds were sold, a check would be received, but it was impossible to get currency for it. The depositors were assured that their money was all right.

The scenes at these larger banks were repeated at some of the smaller ones. The City Savings Institution and the Brevoort Savings Bank, comparatively small and new institutions, did not put up any notice requiring the time limit to be enforced and there was no excitement among their depositors. Ex-Congressman Felix Campbell, president of the latter, and of the People's Trust Company, said:

"We have posted no notice and do not intend to. We have not worried a little bit over the excitement. It does not amount to anything. Why, the Brooklyn savings banks are just as solid and good as gold. Many of their depositors are poor people, and all they have in the world is in the banks. I do not blame them for getting frightened. Winter will be coming on comparatively soon and they will need their money. There is no foundation for their alarm, however, and it will blow over very soon."

GOLD SHIPMENTS COMING.

BETWEEN FOUR AND FIVE MILLIONS NOW ON THE WAY.

THE IMPORTING MOVEMENT SEEMS NOW WELL STARTED—URGENT CALLS FOR CURRENCY—THE STOCK MARKET.

It seems certain that an inward gold movement of good size and stability has at last set in. As nearly as could be estimated yesterday, there was between $4,000,000 and $5,000,000 on the way to New-York, or ordered from various foreign countries, principally, of course, England. This estimate included $2,000,000 said to have been ordered by Lazard Freres; $500,000 to August Belmont & Co., which is to come on the Spree, and $500,000 to Heidelbach, Ichelheimer & Co., to be shipped to-morrow. The imports of gold last week were $1,752,885, of which $805,519 came from Europe, and there were no exports of the precious metal. Naturally the word by cable from London was that the outflow of gold to America was causing a steady rise in the rate of discount in the open market, though it was asserted that the Bank of England was in position to stand the export of £4,000,000 without raising the official rate. The gold movement from January 1 to date has been: Imports, $41,757,426; exports, $98,675,447; excess of exports, $56,918,021.

As satisfactory as the increasing receipts of gold are to Wall Street, the bankers find the outward currency movement, which does not diminish, correspondingly disagreeable. Conservative estimates put the shipments of currency out of New-York last week at $9,000,000, and this week began unpropitiously with the shipment yesterday of $1,500,000 or more. A large share of it went to Boston, a good many thousands to interior points in New-York State, and the remainder went West. Currency is becoming so valuable a thing to keep hands on, and the demands for it from other cities are so pressing and unexpectedly long-continued, that the New-York banks are seriously considering the advisability of taking protective measures.

The Clearing House Committee yesterday issued an additional $2,525,000 in loan certificates, making the total outstanding $27,975,000. This great amount passes that of the loan certificates issued in the panic of 1873, when the banks took over $26,535,000 in certificates. The total outstanding to-day is, therefore, the largest issue on record. Of the $2,525,000 put out yesterday, a portion only was issued for facilitating the importation of gold. The greater part was taken by banks which needed the extension of their cash resources.

For about thirty minutes after the Stock Exchange opened yesterday morning a general break in values developed, and some precipitous declines were scored. The result was a demoralization, attended by no small amount of excitement. The combined influence of the gold importation promises, and of the rush of the bear operators to cover their contracts, was sufficient to set in a vigorous reaction, under which many stocks not only regained the ground they had lost from the opening, but rose above Saturday's closing prices. This action on the part of the short interest was due to the extremely high loaning rate for stocks.

The total dealings for the day at the Stock Exchange were 325,759 shares. American Sugar Refining Company opened at 84, which was 1 1-8 below Saturday's close, and sold down to 61 3-4, the lowest point the stock has touched. In the reaction it went up to 65, and closed at 64 3-8. The number of shares dealt in was 54,633, which was the highest record for the day. General Electric opened at 37, one point off from Saturday's close; dropped to 35 1-2, and closed at 40, after touching 41. An opening drop of 5 per cent in Lake Shore from 109 was almost regained, the final price being 108 1-4. Chicago Gas again suffered, under the virtual admission that the fall dividend would be passed or reduced. Several officers of the company were in consultation at the office of E. C. Benedict, but they would say nothing beyond the statement already made, that the dividend question would not be considered for several weeks, at least. The stock opened at 39, a decline of 3 5-8 from Saturday's close. It held its own at that price in the opening hour, and then rose to 41 1-4, with a final quotation of 40 3-8. Other active stocks showed these fluctuations: Chicago, Milwaukee and St. Paul opened at 49 1-4, sold down to 48, went up to 50 3-8 and closed at 50; Delaware, Lackawanna and Western opened at 129, dropped to 127, sold up to 131 1-4 and closed at 130 1-4; Louisville and Nashville opened at 50, declined to 49 1-4 and advanced to 52, which was its closing figure; Manhattan Consolidated opened at 102, fell to 101, and closed at 104 after an advance to 106; Western Union opened at 68, fell off 1-8 and then advanced to 72 1-2, with a close at 72 3-8.

An interesting feature of yesterday's money movements was the shipment by the Sub-Treasury of $200,000 in silver dollars. The demand for this bulky coin arose entirely from the scarcity of currency, the bulk of it probably being used in payrolls. The Sub-Treasury was a creditor at the Clearing House for $662,000, of which about $100,000 was paid in gold. The exchanges at the Sub-Treasury were about $390,000.

Henry Clews called attention to this interesting comparison of the condition of the New-York banks in 1873 and now:

In 1873 the New-York banks at the worst stage of the panic only had $5,000,000 of currency among them. They had no gold of their own, the gold held by them being on special deposit, and it commanded a premium, hence was not in circulation, as now, as money. At the present time the New-York banks hold in currency and gold together $91,000,000, being $86,000,000 better off in actual money in their vaults than during the panic of 1873, thus showing the strong position held by them at the present time. On this showing I do not hesitate to say that the banks of New-York, combined together as they are through the Clearing House Association, occupy the position of a fortress, and are perfectly able to meet any and all emergencies.

The violent fall of wheat in Chicago had comparatively little effect here. The extreme discount on New-York exchange in Chicago was explained by the demand from that market for remittances against cash wheat sold for export.

A member of the Clearing House Committee gave this explanation of the issuance of loan certificates for the purpose of facilitating gold importations:

The customers of a bank buy the bills of exchange drawn, say, for wheat or stocks or any article you please. They pay for those bills of exchange by checks on their bank account, the persons selling the bills getting in turn credit therefor at their own banks. The bank or banks on which the checks are drawn, of course, have to pay those checks through the Clearing House, and to do so they take out Clearing House loan certificates rather than part with gold or currency. The bank's customers who bought the bills of exchange remit those bills to London and have gold shipped to them here in return. So, you see, with the rate of exchange favorable we get the gold here without any one paying out a dollar of cash for it. The rate of exchange must first of all be low enough to warrant the transaction being made.

A RUN ON THE STATE BANK IN GRAND-ST.

Since Saturday there has been a run on the State Bank at No. 378 Grand-st. The trouble was caused by the reading of a newspaper by the Polish Jews, who are the principal depositors in the bank. On Saturday morning a Jewish paper published an item stating that the Nebraska State Bank had closed its doors. In the story the word Nebraska was abbreviated to "Neb," and the ignorant hundreds who do business at the bank mistook this for a typographical error, and began to demand their money. So boisterous did they become at the State Bank that a roundsman and several policemen were sent for to keep order during banking hours. Until the police arrived on Saturday hundreds of Poles and Italians, men and women, fought for places at the paying-teller's window, and although all depositors were paid in full, the run continued until yesterday afternoon, up to which time 700 accounts had been closed. They were, however, small deposits, and will not injure the standing of the bank. O. L. Richards, president of the institution, says that the bank is in a thoroughly sound condition.

USE POND'S EXTRACT

FOR

INFLAMMATIONS, HEMORRHAGES, AND ALL PAIN.

Prepared only by POND'S EXTRACT CO., NEW YORK AND LONDON.

See our name on every wrapper and label.

TO ENFORCE THE TIME CLAUSE.

ACTION TAKEN IN ALBANY, BINGHAMTON AND OTHER CITIES—MASSACHUSETTS BANKS IN LINE.

Albany, July 31.—The trustees of the Albany Savings Bank met to-day and adopted a resolution to pay depositors the amount due them on demand without notice. The deposits in this bank amount to $15,500,000, and the surplus to $2,500,000. The bank has about $515,000 on hand. The trustees of nearly all the other savings banks in the city met to-day and the sentiment expressed was in favor of enforcing the sixty days' notice from depositors. The only banks which to-day required such notice were the Albany City Savings Institution, the Home Savings Bank and the National Savings Bank.

Binghamton, N. Y., July 31.—Binghamton's savings banks have decided to demand sixty days' notice of withdrawal of funds by depositors.

Boston, July 31.—At a meeting in the Parker House to-day of representatives of eighty-three savings banks of the State it was voted to recommend that the banks take action at once in applying the restrictions against the withdrawal of large deposits without notice.

Fall River, Mass., July 31.—This morning the savings banks of the city took advantage of their by-laws to prevent any further withdrawals of deposits and depositors will not be allowed to withdraw large sums except after having given thirty or sixty days' notice. This action was necessitated as a result of heavy withdrawals in the last few days. It is said that last week the withdrawals were $100,000 in excess of the deposits.

Providence, R. I., July 31.—The Merchants' Savings Bank called for ninety days' notice on withdrawal of deposits to-day.

New-Haven, July 31.—Early this morning a startling rumor became current to the effect that there was to be a run on the local savings banks. About 9 o'clock it became known that the directors of the three banks, the New-Haven, the Connecticut and the National, had held meetings and had decided to avail themselves of the provision in their charter, which provides that notice varying from three to four months shall be given by depositors wishing to withdraw money. This fact increased the excitement and soon the corridors of the Connecticut and New-Haven banks were packed with anxious depositors. They were instructed regarding the action and were allowed to draw interest, and most of them availed themselves of this. That the banks are perfectly sound there is no doubt in the minds of all the prominent local business men, and their action in protecting panic-stricken patrons is generally regarded as a wise movement.

WORKINGMEN BECOMING ALARMED.

A MASS-MEETING TO DISCUSS THE FINANCIAL SITUATION.

Workingmen in this city are thoroughly aroused over the financial situation. The stringency in money has affected nearly every trade seriously. All the labor leaders and the members of trades unions are alarmed, but they seem to be at a loss to find a way out of the hard road in which they are compelled just now to travel. Every trade in the city is most seriously affected by the unusual situation. A few figures reported yesterday will show just how the workingmen of this city are suffering. It was reported by the officers of the various shoemakers' unions that from 5,000 to 6,000 shoemakers were idle. The shop reports of Clothing Cutters' Union No. 4 showed that work was almost at a standstill, and that the prospect for an increase in work was bad.

The Brooklyn Central Labor Union has become thoroughly aroused. The delegates to this body have declared that it is urgently necessary for organized labor all over the country, and especially in the American metropolis, to take some definite action concerning the stagnation in trade.

A special committee has been appointed to make arrangements for a mass-meeting to discuss the situation. Among the speakers who will be invited to address the meeting are Terence V. Powderly, Eugene V. Debs, Samuel Gompers, Lucian Sanial and Daniel De Leon.

MONEY NEEDED FOR A WHISKEY TAX.

Washington, July 31.—The visit to Washington of Thomas H. Shirley, of Louisville, on behalf of the Western banks who are carrying loans upon whiskey in bond was not successful. Mr. Shirley is a lawyer, and he represents in this matter banks in Louisville, Cincinnati, Chicago and Pittsburg. He came to supplement the efforts of the committee of distillers who pleaded with Secretary Carlisle for an extension of the bonded period, but failed to convince the Secretary that he could grant their request. Mr. Shirley insisted that until the actual payment of tax took place the constitutional right of export could be exercised. What he asked the Secretary to do, therefore, was to sanction the exportation of whiskey in bond even after the termination of the exact period of bond until the day when payment was actually demanded. But Mr. Shirley was no more successful than the distillers had been, and he has gone to New-York to try to raise the amount of money necessary to relieve the distillers and the banks. The whiskey upon which tax will be due in a few days is that which went into bond in 1890, and a large sum of money will be necessary to relieve it.

THE PLAINFIELD DIME SAVINGS BANK CLOSED.

The Dime Savings Bank of Plainfield, N. J., has suspended. The Board of Directors met yesterday afternoon, and after a careful canvass of the situation decided to pay out no more money before October 1. When the fact was made public that the bank had closed payment there was considerable excitement among the depositors. Most of them are poor, with small accounts, and have nothing to fall back on except the money which is now tied up in the bank. The directors say that they have plenty of money for the present, but that the securities which represent the deposits cannot be marketed readily. The bank will be open every day and deposits will be received, but no accounts will be closed.

The news of the action of the directors became known before the bank closed yesterday afternoon, and many of the depositors tried to get their money. The directors say that a run was likely to come at any time, and that the fact of the banks in New-York enforcing the time rule frightened people. There was no previous intimation of the step taken. On Saturday the bank officials claimed the bank was in good condition and that no trouble need be expected. They said that they would not even enforce the time rule.

A PLUMBERS' SUPPLIES DEALER ASSIGNS.

Jacob Jamer, dealer in plumbers' and steamfitters' supplies at No. 84 John-st., this city, and Nos. 109 and 111 South Sixth-st., Brooklyn, has made an assignment to Clifton Wharton, jr., of Plainfield, N. J., giving preferences as follows: National Tube Works, $10,820 for money loaned and merchandise; Albert E. Wesslau, $1,500, money loaned; Mary Jamer, $1,000, money loaned; Hugo Tollner and Albert E. Wesslau, to secure them for liability on a bond for about $6,000 given to appeal a suit in court. The business was started in 1878 by Jamer, Jacobs & Co., who dissolved in 1886, since which time Mr. Jamer has been in business alone. He formerly claimed a capital of $70,000, but for some time past he has been reported slow in payments and his credit rating was shaded at Bradstreet's. On June 23, 1892, judgment for $6,039 was entered against him in favor of E. E. Jacobs, growing out of old partnership matters, and this was appealed.

EXCURSIONS TO WORLD'S FAIR VIA WASHINGTON AND THE B. AND O. R. R.

Special train of day coaches will leave Jersey Central station, foot of Liberty street, New-York, 8:30 a. m., August 5, 9 and 15, arrive Chicago 4:30 p. m. next day. $17.00 round trip; good ten days. Ticket offices, 172, 415 and 1,140 Broadway.

BANKS STILL CRASHING.

MORE FAILURES REPORTED FROM THE WEST.

FOUR SUSPENSIONS IN OREGON AND OTHERS IN OHIO, WISCONSIN, IOWA AND MISSOURI.

Upper Sandusky, Ohio, July 31.—The Wyandotte County Bank went into the hands of a receiver this morning. The bank officials say that the assets are sufficient to pay depositors three times over. Heavy runs last week among farmers caused the suspension. John B. Layton and Dr. R. N. McConnell were appointed as receivers.

Akron, Ohio, July 31.—The Akron Savings Bank did not open this morning for business. William Buchtel, president of the bank, has been appointed receiver. The capital stock is $200,000, with a reserve fund of $50,000, and undivided profits of $18,600. The bank will pay dollar for dollar.

Hornellsville, N. Y., July 31.—The private banking house of N. M. Crane & Co. closed its doors this morning. The value of the assets is stated to equal the liabilities.

Milwaukee, July 31.—A dispatch from Ashland, Wis., says: The First National Bank of Ashland failed to open its doors this morning. There has been a steady draw on the bank's deposit for a month. Its resources, according to the statement filed July 15, were $306,488. Dr. Edwin Ellis is president, and ex-Governor Samuel S. Fifield, vice-president. The other banks are experiencing runs in consequence of the First National's failure.

Cedar Rapids, Iowa, July 31.—A. Daniels & Co., private bankers at Marion, made an assignment to C. H. Kurtz. The property is valued at $200,000.

Springfield, Mo., July 31.—The Springfield Savings Bank, with a capital of $25,000 and deposits of about $100,000, made an assignment this morning. The bank is solvent and will pay in full.

Portland, Ore., July 31.—The First National Bank of East Portland failed to open its doors this morning. The officers of the bank say the suspension is temporary. A statement published on July 12 shows the resources of the bank to be $325,000; deposits, $150,000.

The Commercial Bank of Cottage Grove failed this morning.

The Dalles, Ore., July 31.—The First National Bank closed its doors this morning. The suspension is due to the closing of the Commercial National Bank, of Portland.

Pendleton, Ore., July 31.—The Pendleton Savings Bank has temporarily suspended. R. T. Cox has been appointed receiver. Assets, $250,000; liabilities, $135,000.

Helena, Mont., July 31.—The Park National Bank, of Livingston, closed this morning. No statement is given.

Indianapolis, July 31 (Special).—The investigation of the condition of the suspended Indianapolis National bank by Hugh Young, special examiner, is developing a bad state of affairs. It was reported to-day that President Haughey was a borrower from the bank in excess of the 10 per cent of the capital stock allowed by law, and that factories in which officers of the bank are interested had secured sums on loans in excess of the amount allowed by law. Mr. Haughey saw representatives of the newspapers to-day for the first time since the bank suspended, and he denies that he has violated the National banking laws.

WHEAT IN CHICAGO LOWER THAN EVER.

A RALLY AT THE CLOSE BRINGS THE PRICE NEARLY TO SATURDAY'S CLOSING FIGURE.

Chicago, July 31 (Special).—Cash wheat to-day sold at 54 3-8 cents, 2 cents lower than the low point on Saturday, and the lowest price ever known in this market. The close showed a rally of almost 2 cents. September, which closed on Saturday at 61 1-4, sold at 57 3-4, and closed at 59 3-8 cents. At the opening there was some compulsory liquidation, a long line belonging to John B. Lyon being thrown over. Within an hour, though, there was some improvement in the feeling. The reported gold imports and the exceedingly large wheat engagements at New-York began to be felt here. Then the banks took some "exchange," and the houses here began to do some export business. Charters at the close were reported for over 300,000 bushels. The increase in the visible supply, 446,000 bushels, was a disappointment. It had, however, no effect. The market was full of export orders which showed 2 and 3 cents profit; because, however, of the difficulty in selling exchange, not over one-third of them were worked. At night the feeling was much improved. Puts on September wheat were 58 cents; calls, 61 1-2. Corn, all things considered, was fairly steady. September sold between 28 1-4 and 27 5-8, and closed at 28 1-8 cents.

There was some corn to liquidate for the account of Lyon, but not much. Receipts were 313 cars; the estimate for Tuesday was 350. The shipments out were large, almost 300,000 bushels. Charters were made for 500,000 bushels. The visible supply increased 419,000 bushels. The puts on September were 37 7-8, calls, 38 5-8. July oats broke 2 cents, selling from 23 1-2 to 21 5-8. September sold from 23 1-2 to 23, and closed at 23 1-8. Receipts were 260 cars; the estimate for Tuesday was 350. The visible supply decreased 496,000 bushels. Provisions opened weak, but improved before the close.

For some reason or other there was a decided change of feeling as to the outcome of the lard deal. On Saturday there was unquestionably anxiety as to whether it would, because the money situation was so bad, be carried through. During the day there came from some source or other the intimation that the lard bulls had raised a great deal of money, and were in the best possible condition to force their campaign. September lard was again "pegged" at $9.70. It closed at $9.75. Armour and other packers were good buyers of ribs. September sold as low as $6.97, but closed at $7.32. There were 22,000 hogs; the estimate for Tuesday was 15,000.

One firm was caught by the decline with more wheat than they could take care of, and ordered the property sold out. The firm was Lyon & Hulbert. They were called heavily for margins on some wheat they had bought for September delivery. The firm is composed of John B. Lyon and George H. Hulbert. The former is one of the oldest and best-known members of the Board of Trade, and Mr. Hulbert has also had a long connection with the board. Their liabilities are supposed to amount to about $53,000.

MILLS AND FACTORIES SHUT DOWN.

THE BIG AMOSKEAG MILLS CLOSE FOR THE FIRST TIME IN MANY YEARS.

Manchester, N. H., July 31.—The big Amoskeag Mills were closed to-day. This is the first suspension of these factories in many years, and 8,000 operatives are idle. The Jefferson Mills started up again this morning, thus giving employment to 1,000 hands who had been idle for two weeks.

All the remaining Amoskeag mills are certain to resume work August 28, if not before, but it will be on the basis, it is stated, of a reduction of wages. It is said that there will be a general reduction of 10 per cent, and those receiving better wages than the average will be cut down 15 per cent.

Great Barrington, Mass., July 31.—The Everett Woollen Mills, employing 250 hands, will shut down on Saturday for a month, to await a more settled financial situation.

Hartford, July 31.—The weaving and dressing rooms of the Broadbrook Company's cloth mills, at Broadbrook, will run only five days a week for the present.

Asbury Park, N. J., July 31 (Special).—The "Universal" shirt factory of Steiner & Co., at Bradley Beach, has shut down for an indefinite period in consequence of the uncertainty of the money market and the general depression of trade. This throws 200 hands out of employment.

Detroit, July 31.—A dispatch from Bay City, Mich., says: The Industrial Works, ranking among the largest iron works and boiler shops in the country, have been closed, presumably for repairs, but the reason is because the firm operating them cannot get money for the goods sold. Clements & Son., the owners, are among the millionaires of the State, and

IN SELF-DEFENCE you ought to keep your flesh up. Disease will follow, if you let it get below a healthy standard. No matter how this comes, what you need is Dr. Pierce's Golden Medical Discovery. That is the greatest flesh-builder known to medical science far surpassing filthy Cod Liver Oil and all its nasty compounds. It's suited to the most delicate stomachs. It makes the morbidly thin, plump and rosy, with health and strength.

The "Discovery" is sold *on trial*. In every thing that's claimed for it, as a strength-restorer, blood-cleanser, and flesh-maker, if it ever fails to benefit or cure, you have your money back.

It's *your* case that you want to know about, if you have Catarrh—not your neighbor's. And in your case, no matter what it is, the proprietors of Dr. Sage's Catarrh Remedy promise to pay you $500, if they can't give you a perfect and permanent cure.

The Best Taste, The Highest Skill AND The Finest Products,

The Result of over 65 Years of Experience

This is said of the MANTELS—in wood or metal—FIREPLACES, FIXTURES, TILES and WROUGHT METAL WORK and NOVELTIES of all kinds produced by us. A visit to our warerooms will prove a delight from the endless variety, taste, and skill displayed in our productions.

Designs submitted.

Wm. H. Jackson & Co.,

UNION SQUARE, B'way & 17th St.

Elegant Stock, Best Service, Manufacturers' Prices

Costar's Exterminators kills Roaches, Bedbugs, Rats, Mice, Ants, Cockroaches, Fleas. Infallible remedies 98 years. No poison. No danger. 40 Clinton Place.

Superfluous Hair Moles permanently destroyed by electricity; work guaranteed; circulars sent. HELEN PARKINSON, 56 West 22d-st.

have offices and agents in all the leading cities of the United States. They manufacture anything from an engine up to a complete iron mill. The closing up of the mill throws out of employment many hundreds of skilled workmen. Things will be opened up again as soon as the money market becomes easier.

FAILURES OF BUSINESS FIRMS.

WORLD'S FAIR HOTEL MEN COME TO GRIEF—COKE OVENS CLOSED.

Chicago, July 31.—Chapman Brothers, publishers and stationers, confessed judgment in favor of the Bank of Commerce this morning for $25,000. Chapman Brothers have also been running two World's Fair hotels, the Vendome Club and the Desoto Hotel. Their assets are placed at $607,000, subject to an indebtedness of $257,000.

Cleveland, July 31.—At noon to-day M. J. Moriarty, furniture dealer, made an assignment for the benefit of his creditors. P. M. Spencer was made assignee, with his bond fixed at $20,000. The assets of the firm are about $50,000, and Spencer roughly estimated the liabilities at $20,000.

Boston, July 31.—F. A. Loring & Co., leather dealers, No. 132 Lincoln-st., with a tannery at Woburn, have made an assignment to George R. Fowler, lawyer, and Charles H. Allen, president of the Central National Bank. No schedules of liabilities and assets are yet prepared. The firm was considered strong in the trade, and enjoyed its confidence.

Amesbury, Mass., July 31.—The Amesbury Shoe Company has made an assignment to its treasurer and George E. Gale, cashier of the Amesbury National Bank. The company, it is stated, is not insolvent, but takes this means to close up its business, which is not paying.

Helena, Mont., July 31.—J. H. Conrad & Co., merchants of Hoir, this State, have made an assignment. The same firm also ran a big mercantile establishment and bank at Red Lodge, and these have also been closed. The Park Coal and Coke Company, of which J. H. Conrad is president, has also assigned. The closing of the coal and coke mines throws 175 men out of employment and shuts up fifty-two coke ovens. Much of the coke used at smelters comes from Conrad. The assignee says he will have the ovens open and running to-morrow.

The failure of the firm of E. H. Taylor, jr., & Sons, of Frankfort, Ky., was announced last week. Some newspapers in making this announcement have confounded the firm with the E. H. Taylor, jr., Company, of Frankfort. This error is an injustice to the E. H. Taylor, jr., Company, which has no connection whatever with the firm of E. H. Taylor, jr., & Sons.

COLORADO MINERS POUR INTO CHICAGO.

ARRIVAL OF 1,000 ON SUNDAY—A HOST OF UNEMPLOYED MEN IN THE CITY—OUTRAGES BY TRAMPS AND BURGLARS IN KANSAS.

Chicago, July 31.—One thousand unemployed men reached Chicago yesterday on freight trains over the various Western railroads running into the city. They scattered as soon as they reached the suburbs for fear they might be arrested by city policemen. One, who gave the name of C. K. Janson, said: "We came from Colorado. I am a machinist. The mines shut down there and factories began to close. Governor Waite made his memorable speech about the coming revolution, in which he was going to ride in blood to his horse's bridle. Then capital became timid, banks busted, factories closed, and labor became as frightened as capital, and now every workingman who can get out of that State is going. The men in this crowd are not tramps. They are mechanics and workers in mines, and Colorado will see the day it would like to have them back in its limits. We have beaten our way on freight trains to Chicago. Here we will separate and be swallowed up in this great city. We will probably not be noticed, as the city is so large, and we expect to get work at our various trades."

The number of men out of work in Chicago is probably larger now than ever before. The work of the building trades at the World's Fair, as well as in the city, auxiliary to the Fair, has come to an end. Laborers are being thrown out of employment daily. Factories are reducing their working forces. No provision has yet been made by the Chicago authorities for caring for these unemployed tollers from other cities. If they continue to pour into the city, as Western dispatches indicate they will come in armies of from 3,000 to 6,000, it may become a matter that will demand either transportation or other action on the part of the commissary department.

Topeka, Kan., July 31.—The stream of idle workmen from Colorado continues to pour through Kansas. Reports received here by the police department are that a great many depredations have been committed in the towns along the lines of the Santa Fe and Union Pacific roads. Houses have been broken into and valuables stolen, both in the towns and country. Tramps and burglars all along these lines have taken advantage of the eastward movement of the unemployed men. At Safford last