OPINIONS ON THE CHARTER.

THE BOROUGH SYSTEM RECEIVES COMMENDATION.

REAL ESTATE MEN TALK FREELY ABOUT THE PROVISIONAL CHAPTERS—HOW THE NORTH SIDE WILL BE AFFECTED.

The draft of the first five chapters of the Greater New-York charter, as proposed by the Sub-Committee on Draft and printed yesterday morning, was received as a whole with marked favor in real estate circles yesterday by representative men of that interest. The borough system was approved upon the theory that each district was the best judge of its needs and that the plan would, therefore, facilitate the best interests of each district. The increase of power and its accompanying responsibility placed in the Mayoralty were also approved. The home rule feature, which relieves the city of legislation at Albany save in rare instances, was also commented on with approval.

James L. Wells, a leading real estate broker, one of the Tax Commissioners and president of the North Side Board of Trade, expressed his views as follows: "I speak for myself and not in any representative capacity. I am favorably inclined to the borough system itself, and would favor it if a good system should be secured. My first impressions regarding the present draft of the first five chapters of the charter are favorable. I say this without committing myself to the charter as a whole, for the sting may be in the tail. The North Side Board of Trade has appointed a committee consisting of ex-Judges Langbein and Hall, Assemblyman W. W. Niles and O. A. Angle and myself, the latter two being officers of the Board, as a special committee on the new charter, so that, you see, we take a strong interest in this matter.

SPECIAL DEPARTMENTS ABOVE THE HARLEM.

"One reason for this is that we have a sort of modification of the borough system on the North Side, since we have a special Department of Street Improvements for the Twenty-third and Twenty-fourth Wards, so that it would be a step backward for us to lose this system. This separate department for our district, which, with the newly annexed area across the Bronx River, is to be called the Borough of Bronx, according to the present draft, has been of incalculable value in developing the two wards. Its great value has been shown, in fact, in an article already published in The Tribune, giving a general idea of the rapid increase in development from the time the district system as applied through this Department of Street Improvements was put into operation in 1891.

"In further illustration of this modified form of borough system on the North Side, the Department of Buildings has recognized the necessity of establishing a branch office up there for the convenience of builders, owners and architects, so that they may avoid the long journey to Eighteenth-st. This office is at Third-ave. and One-hundred-and-forty-sixth-st. Then, too, the departments of Street Cleaning, of Public Parks, and of Public Works have each a branch office up there. There is now also considerable agitation in favor of having a branch office of the Tax Department there. Those who understand the district are convinced that it would be a profitable investment for the city to establish such a branch across the Harlem River. Much of the property there is owned by people of moderate means who are unfamiliar with the downtown offices, so that if such a branch were opened, in charge of some one well known in the district, it would facilitate greatly the collection of taxes. The city would be a great gainer thereby.

"The payment of taxes is often delayed in consequence of the long journey. The fact that two-thirds of the city's lots are above the Harlem is an additional argument for this branch, on the borough system plan. With over twenty-four thousand acres in what may become the Borough of Bronx, we certainly need branches of departments which will facilitate public business, and which will, therefore, be for the interests of the city, its governance and its growth.

GREATER POWER FOR THE MAYOR.

"I think that that feature of the draft is commendable by which the Mayor has power over the whole city. I also am in favor of the provision that there shall be one Department of Taxes and Assessments for the whole city, so as to bring about, as the act suggests, an equalization of taxation. There are several other commendable features of the draft, but I have not had time to study them closely, and, therefore, prefer to defer an expression of opinion until the charter is complete. There are also some features that do not fully meet my approval, but I prefer not to speak of these at present."

H. H. Cammann, of H. H. Cammann & Co., a well-known real estate firm, said: "I have not had time to read the whole draft carefully. My attention has been directed to the district or borough system, however. I believe it is a good idea. The value of it, of course, will depend upon the character of the men chosen for the Borough boards. The subject of the new charter is a broad and large one, and requires a careful consideration, which I have not yet had time to give it."

Horace S. Ely, of H. S. Ely & Co., real estate brokers, of No. 64 Cedar-st., said that he anticipated that the Commission would favor the borough system. "It is modelled, I believe," said he, "upon that feature of the charters of some European cities, especially of London, but I have not studied it enough to express an opinion about it."

HOME RULE FOR NEW-YORK.

Richard V. Harnett, of R. V. Harnett & Co., one of the leading real estate men of the city, said: "I think well of the draft of the charter as far as it has gone. It gives the Greater New-York the control of its own affairs, practically. I believe in the borough system. I think that the Greater New-York will be a great benefit to the present New-York."

William M. Ryan, a live spirit among well-known real estate brokers, said: "I like the draft of the charter so far very well as a whole. The feature of home rule, which is put forward with such necessary exceptions as that pertaining to the issuance of bonds, is to be approved heartily. Then, too, the borough system is commendable. Outlying districts which I could mention voted for consolidation with the expectation that the Greater New-York as a whole would pay for sewering the streets, lighting and other local improvements which, according to the present draft, are to be paid for, as is right, by the borough in which these public improvements are made."

James L. Libby, of James L. Libby & Son, real estate brokers, of No. 69 Liberty-st., said: "I like the idea of the greater powers conferred upon the Mayor. It places the responsibility of appointments upon him, since he can, according to the draft, appoint and remove the heads of departments at will."

BANK PRESIDENTS DEFER THEIR OPINION.

Several bank presidents who were asked for expressions on the first chapters of the charter for Greater New-York said that they were not prepared to venture opinions until the subject had been considered carefully. Criticism was invited by the framers of the charter, and the criticism should be intelligent and not offhand. Some bank presidents were found who were wholly opposed to the enlargement of New-York.

WHAT COMMISSIONER PARKER SAYS.

Police Commissioner Parker, who was counsel to the former Greater New-York Commission, made this statement relative to the new charter:

"The draft of the charter, so far as it has been made known, is in such a sketchy form that I do not wish to express an opinion on it at present. It is simply the work of the sub-committee, subject to revision not only by the full committee, but by the whole Commission thereafter, and, last of all, by the Legislature. At best it is but a tentative draft—a skeleton charter—concerning which it is premature to express an opinion."

Speaking, however, of the powers to be vested in the Mayor as the charter at present reads, Commissioner Parker said:

"His power would be autocratic. More and more during the last twenty-five years the tendency of this city government has been to make the Mayor an autocrat. It has been a serious question with those people interested in the formation of the greater city whether it would not be incalculably more salutary for the cause of self-government and of the public good in general if some system could be devised which would better impress upon the public from day to day their responsibility for the creation of their municipal government."

Regarding the effect on the dock rights and exclusive waterways of the city under the greater city charter, Mr. Parker said:

"The rights that this corporation holds will not be invaded by consolidation unless there be express legislation to that effect. Such legislation may come with the charter or may not come at all, as such legislation is not inferred in the chapters of the charter so far made public."

BANKS AND DEPOSIT MONEY.

A DECISION THAT A BANK IS PROTECTED IN PAYING DEPOSITS ON THE AUTHORITY OF A PASSBOOK, EXCEPT UNDER SUSPICIOUS CIRCUMSTANCES.

The Appellate Term of the Supreme Court yesterday handed down a decision in an action brought by Louis Geitelsohn against the Citizens' Savings Bank, involving its liability for the payment of deposit moneys on the authority of a passbook. The decision is of interest to savings bank depositors, as in it the Appellate Term reverses the decision of the General Term of the City Court. The evidence showed that Geitelsohn, who could neither write nor read English, made deposits in the bank during 1886 amounting to $1,200. There were withdrawals, but $990 was allowed to remain on deposit. In January, 1890, a person presented the passbook and withdrew all the balance. Geitelsohn sued to recover the amount, and twice obtained a verdict for $1,345 14.

In the decision yesterday reversing the City Court's verdicts, Justice Daly says that when Geitelsohn became a depositor in the bank he subscribed to its rules governing deposits, which provide that the presentation of the passbook shall be sufficient evidence of authority to the bank to make any payment to the bearer, and that such payments shall be valid payments to discharge the bank. "This, however, will not discharge the bank," the opinion continues, "if at the time of payment a fact or circumstance was brought to the attention of the bank calculated to excite the suspicions of an ordinarily careful person." Geitelsohn could neither read nor write English, and answered a lot of questions put by the bank. The holder of the passbook also answered the questions satisfactorily, and there was apparently nothing to excite suspicion at the time. Justice Daly therefore holds that the lower court erred in not instructing the jury that "possession of the passbook, when there is no fact or circumstance to excite suspicion or inquiry, justifies payment to the holder."

Judgment in the case was accordingly reversed and a new trial ordered.

THEFT OF CLOTHING FROM A STORE.

THE MERCER-ST. POLICE LOOKING FOR THE ROBBERS.

The police of the Mercer-st. station have been trying for the past two weeks to capture thieves who carried off $1,000 worth of clothing from the establishment of Hoffman & Marks, on the third floor of Nos. 16 and 18 West Third-st. The burglary was committed some time between 6 o'clock on the evening of July 10 and 7 o'clock the following morning. The matter was at once reported at the Mercer-st. station, but the robbers are still at large.

Silas Hoffman, the son of the senior member of the firm, locked up the place on the evening of July 10. When he came to open it the following morning he found that a plate-glass window in one of the doors of the third floor had been apparently cut out with a diamond. The ragged ends of glass were cut from the edge of the frame so that the thieves would not get their clothing torn while climbing through.

Mr. Hoffman got into the place and found that about 1,000 suits of boys' and men's clothing had been carried off. There were footprints noticeable on the dust-covered tables, which made it evident that there were at least two men engaged in the robbery.

At the time the place was closed there were a number of trucks in the street collecting goods for delivery, and it is supposed that the robbers broke into the place soon after Mr. Hoffman went away and then loaded their booty on a waiting truck without attracting any attention. The robbery was also reported at Police Headquarters, and a Central Office detective is working on it.

A number of similar robberies have occurred recently in the same vicinity, and, although they have been reported immediately to Captain Groo, no arrests have been made, nor have the stolen goods been recovered.

THEY THINK IT THE BEST METHOD.

THE CHARITIES COMMISSIONERS BELIEVE IN THE PRESENT SYSTEM OF APPOINTMENTS TO THE CITY HOSPITALS.

In answer to the criticism made by a committee of the County Medical Association concerning the manner in which appointments are made to the medical staffs of city hospitals, the Charities Commissioners yesterday said that they made the appointments wholly on the recommendation of the Medical Board, which includes representatives of the various local medical colleges. The Commissioners averred that they simply confirmed the nominations as made by this Board, which, it was presumed, could best select the proper physicians and surgeons for the hospitals in the jurisdiction of the Department of Public Charities.

Secretary Harry G. Weaver said yesterday, at the offices of the Commissioners, at East Eleventh-st. and Third-ave., that this system of making appointments has been in vogue for this year, and that it had been argued that it was the most practicable plan in view of the circumstance that the Charities Commissioners are not medical experts, and that consequently the selection of physicians and surgeons naturally devolves upon the Medical Board, made up of professional judges from the medical colleges of the city.

The criticism which the County Medical Association will present through its committee to-day to the Charities Commissioners includes an objection to the alleged preference shown toward the graduates of the local medical colleges by the present system of appointments, which are virtually made by the colleges themselves. It is suggested that this method precludes the service of capable physicians and surgeons who are not graduates of local institutions. To this the reply was made by one of the Charities Commissioners last night that it is eminently fitting that the graduates of local medical colleges should receive the appointments to serve in city hospitals, and all the advantages that go with the privilege. By giving every opportunity to local graduates, he said, the scope of usefulness is enlarged for the medical colleges of this city.

HOPE BOOTH CASE TRANSFERRED.

Counsel for Hope Booth, the actress, and John W. Hamilton, her manager, appeared before Recorder Goff in Part I, General Sessions, yesterday, and made application to have the case transferred from the Court of Special Sessions to General Sessions, where a trial could be had before a jury.

Hope Booth and her manager were arrested last Wednesday for alleged violation of that section of the Penal Code relating to offences against public decency.

The arrests were in consequence of a pantomime produced at the American Theatre Roof Garden.

The Recorder granted the application for the transfer.

EXCISE AGITATION AND CRIME.

Magistrate Deuel, in Jefferson Market Court, yesterday afternoon had Clerk Doran compile a tabular statement designed to show the number of prisoners arraigned in Jefferson Market Court on the last Monday in July for the last six years. The object of the table was to show that the recent excise agitation had lowered the number of arrests for intoxication, disorderly conduct and assault, as well as other offences which could be traced to the use of liquor. The table was as follows:

Offence.	1891.	1892.	1893.	1894.	1895.	1896.
Disorderly conduct	27	23	25	18	28	21
Intoxication	11	8	6	10	7	3
Violation of excise	5	13	9	10	32	5
Felonious assault	—	—	—	—	2	—
Assault	1	2	6	8	3	1
Violation Corp. Ord	1	—	3	—	18	2
Burglary	—	—	—	—	2	—
Larceny	2	8	10	3	5	4
Miscellaneous	5	6	7	11	9	8
Totals	55	65	66	60	109	44

Much refreshment in little bulk,
Liebig COMPANY'S Extract of Beef
That's why you should take it in your traveling bag.

TO CONTROL FOREIGN EXCHANGE.

THE PLAN COMPLETED AND TO BE PUT IN OPERATION AT ONCE.

The syndicate of foreign banking houses formed for the control of the foreign exchange market has been completed, and will be at once put in full operation. The committee of seven which was appointed to prepare a plan, and of which J. Pierpont Morgan was chairman, made a report to a general meeting of the representatives of the houses in the arrangement at the office of J. P. Morgan & Co. yesterday afternoon. The report was unanimously adopted. The plan has already been fully described. The syndicate will continue until election. Its members are bound to draw bills collectively against their credits in Europe to the amount of $50,000,000, any way, and to the further amount of $25,000,000, or $75,000,000 in all, if called upon to do so. At the same time cotton and other commercial bills and security bills will be purchased as they appear on the market, to be applied in liquidation of obligations on the other side, or to be resold in lieu of the regular bankers' bills. The business of issuing bankers' bills and purchasing commercial and security bills will be conducted for the syndicate by J. P. Morgan & Co., August Belmont & Co., L. von Hoffman & Co., Kuhn, Loeb & Co. and Lazard Frères. In other words, these houses will act as clearing houses for the syndicate. Four per cent interest will be allowed on the money employed by the different houses during the continuance of the syndicate, and the profits of the syndicate will finally be divided among the members according to the extent of their transactions in exchange. The whole operation will be conducted upon the same principle as that of last year.

J. Pierpont Morgan said: "The foreign exchange plan will be sent to the different foreign houses for their signatures, and when all have signed it, it will become operative."

Deposits of gold yesterday in the Sub-Treasury banks in exchange for legal tenders, were:

Second National Bank	$200,000
New-York County National Bank	100,000
Ninth National Bank	100,000
Irving National Bank	75,000
East River National Bank	20,000
Total	$495,000
Previously reported	17,620,000
Total	$18,115,000

The Produce Exchange National Bank offered, instead of contributing gold, to supply $50,000 in foreign exchange at a price which would be equivalent to the cost of shipping a corresponding amount of gold.

Lower prices were recorded yesterday in the stock market. Speculation decreased greatly in volume, and it is invariably the rule that small transactions are accompanied by sinking quotations. The complications in the political situation naturally deter operators from making extensive ventures.

DROWNED HIMSELF IN THE RIVER.

A PRINTER COMMITS SUICIDE AFTER A DRUNKEN SPREE.

William A. Warren, a compositor, fifty-one years old, who lived at No. 58 Grove-st., committed suicide by drowning in the Hudson River at Thirty-third-st. at 6 a. m. yesterday. He and his son, Albert, nineteen years old, occupied rooms on the top floor of the house, and Mrs. Lucy Foster, a widow, kept house for them. Mrs. Foster says that Warren's wife, who died about two years ago, was killed by his ill-treatment, as he was continually beating her. Warren's wife cursed him on her deathbed, it is said, and prophesied that he would not die a natural death. He was addicted to drink, and when intoxicated was extremely violent. Eight years ago, when one of his sons, who was twelve years old, died, he promised the lad that he would reform and stop beating his wife, but he kept his promise for only a few days.

While he was drunk, on Sunday, he accused Mrs. Foster and his son of having stolen a dollar from his pockets. Yesterday morning when he left his home he said that he would commit suicide. He went to the pier at West Thirty-third-st., where he wrote his address on one side of a piece of paper, and on the other side a note saying: "Goodby all. My boy, be good. Let's meet in heaven." After placing the paper under a stone he leaped overboard. Michael Yameo, of No. 434 Eleventh-ave., tried to rescue him, but was unable to do so, though, with the assistance of Policeman Atherson, of the Thirty-seventh-st. police station, he recovered the body. Among other articles found in the pockets of the suicide was a membership card of Typographical Union No. 6.

GOWNS FOR CITY MAGISTRATES.

Magistrate Deuel was asked yesterday afternoon about a reported agitation that the City Magistrates should wear gowns, and he gave his opinion as follows:

"I am inclined to think that with the large number of people coming to a City Magistrate's court every day the gown would be impressive. It would serve the public interests better in this respect than do the gowns worn in the higher courts, for the reason that the City Magistrates come into contact with a class of people who are more easily swayed by appearances than are those in the higher court.

"I don't think that it would be un-American. If anything can make our decisions or actions more important in the eyes of the people, more impressive or productive of better effects, I am in favor of that thing. If gowns can produce such an effect, then I am in favor of gowns, but I don't know of any discussions about our donning gowns either in our Board meetings or at any dinners."

THE CHARGES AGAINST SUPT. SMITH.

The hearing of the charges against J. Elliott Smith, superintendent of telegraph and electrical appliances of the Fire Department, was resumed yesterday morning before the Fire Commissioners. Mr. Smith is accused of mismanaging his office, and of making contracts more beneficial to the contractors than to the city.

Adam Posch, superintendent of the fire alarm system of Newark, and James T. Wafer, superintendent of the fire alarm system of the Brooklyn Department, testified as to the working of the systems in their cities. The object of the prosecution was to show that the witnesses managed their departments more efficiently than Mr. Smith does his.

THE GRANT MONUMENT IN FULL VIEW.

Considerable progress has been made in the work on the Grant Monument. General Wager Swayne said last night, at the Union League Club, that he had observed the fact in a drive past the monument on Sunday. General Swayne is a member of the Grant Monument Committee. He said:

"The scaffolding has been removed and the exterior of the monument is now in full view. But much work remains to be done in the interior—finishing in marble and so on, which will make it some time before the monument is completed."

No definite arrangements have been considered by the committee regarding the programme of exercises when the dedication takes place, as expected, in April next.

LINEMEN HURT IN A RUNAWAY.

James Canfield, sixty-one years old, of No. 266 Grand-st., and William Bell, thirty-five years old, of No. 4 Gouverneur-st., both linemen in the Fire Department, were badly hurt while driving along First-ave., near Nineteenth-st., Westchester, yesterday afternoon. Their horse became frightened and ran away, throwing them into the street. Canfield was trampled on by the horse and had his right leg, right thigh and several ribs broken. Bell was severely bruised, and they were taken to Fordham Hospital.

TAKEN FROM THE LAKE IN THE PARK.

An unknown man, about forty years old, and apparently a tramp, was taken unconscious to the Presbyterian Hospital from the lake in Central Park yesterday morning. He died yesterday afternoon. The man was taken from the water by the Central Park police. It is supposed to be a case of suicide. There was nothing in his pockets which would throw any light on the man's identity.

BROKERS DO NOT INSULT WOMEN.

A story was printed yesterday in which it was declared that women who visited the gallery of the New-York Stock Exchange were insulted by brokers on the floor below by gestures, nods and winks. R. H. Thomas, vice-president of the Exchange and chairman of the Committee of Arrangements, the committee which has supervision of the floor, said:

"I have been here for twenty years and never saw anything to warrant the statements in the publication to-day. The statements are untrue."

There are severe penalties in the Exchange rules for the conduct described and brokers guilty of it would be disciplined if the chairman observed them offering affronts to women in the gallery. It is the special duty of the chairman to keep order and enforce the rules on the floor.

Francis L. Eames, the president of the Exchange, is on a trip in the West.

CITY BONDS GO ABEGGING.

BIDS RECEIVED FOR ONLY $121,000 OUT OF $400,000.

THE CONTROLLER DISAPPOINTED, BUT HE THINKS THE LARGE LOT TO BE SOLD TO-DAY WILL HAVE TAKERS—HE COMPLAINS OF THE IMPORTERS AND TRADERS' BANK AND RECOMMENDS THE NATIONAL CITY BANK AS THE CITY DEPOSITORY.

Controller Fitch was greatly disappointed yesterday when he opened the bids for the $400,000 of gold bonds which he had advertised for sale and found in the bid box proposals for only $121,000 of the $400,000 offered. The bonds were $250,000 of schoolhouse bonds and $150,000 for the new site for the College of the City of New-York. They were 3½ per cent gold bonds, which had been bid for by Moeller & Co. at 104⅝ at the Controller's last sale a month ago. Moeller & Co. failed to take them, and Mr. Fitch ordered them resold, with the intention, he said, of making the bidders who neglected to fulfil their agreement responsible for the difference in the price they offered and that for which the bonds were resold. The bidders and bidding yesterday were as follows: E. Beekman Underhill, jr., $50,000 at 100.55 and $50,000 at 101.14; Kings County Trust Company, $15,000 at 100.50; H. D. Spears, $5,000 at 100.50, and Charles Spencer, $1,000 at 100.

The Controller regretted the condition of things, especially because to-day he is to have a sale for a much larger sum of bonds—$3,805,962 56 gold bonds, 3½ per cent interest—and he feared the effect upon the bids he will open to-day.

"It is very much to be regretted," said Controller Fitch yesterday, "that some of our wealthy capitalists, whose interest in the city's welfare ought to be great enough to induce them to come to our relief at this time, did not put in bids for these bonds. The most of them—$250,000 worth—are wanted now for the building of schoolhouses, primary schools at that. The money is actually needed to pay the contractors for erection of schools for the little children, to keep them off the streets. We surely have philanthropic and public-spirited citizens here in New-York, whose interest in the municipality has shown itself at other times and in various ways, who should manifest their concern now in the way of bidding on bonds so essential for the city's needs. Unless they do this the work on those schools must stop."

Later in the day Controller Fitch said that he was happy to say that his remarks quoted above and printed in some of the afternoon papers had been effective to call the attention of men of capital to the situation. He added: "I have received a number of telephone messages this afternoon which indicate that the bidding to-morrow will make a much better showing. I am much encouraged, and look forward to the opening of to-morrow's bids with confidence that there is to be a decided improvement over the work of to-day."

In the financial community the failure to sell the bonds was ascribed, first, to the free-silver craze, and, second, to the great amount of city and municipal securities now being offered. It was said that the offerings were far in excess of the demands from investors. No distrust of New-York City bonds was felt.

The Controller yesterday addressed a letter to the Mayor and the City Chamberlain, his associates in the Sinking Fund Commission, advising that the National City Bank be substituted for the Importers and Traders' National Bank. The reasons given were substantially as follows:

"The Importers and Traders' Bank is the depository for city funds, and within the last three years this bank has not accorded the city all the rights and privileges that we have a right to expect. The average weekly balance in this bank to our credit is about $1,822,118 20. As the financial officer of this city I have to borrow large sums of money between January and October of each year, and to avoid a large interest account this money is called for only as needed.

"The city has the right to expect from its depositories a ready and willing response to its calls, but this bank shows no disposition to accommodate us, and I shall recommend to the Sinking Fund Commission that the city's moneys be withdrawn from this bank as speedily as possible.

"In 1894 this bank loaned us only $500,000, in 1895 nothing, and so far this year but $500,000. In 1895, when money was needed in a great hurry, I went personally to the officers of this bank and asked the loan, and though this bank had not up to that time in the year loaned us any money, I met with a flat refusal. No money was loaned the city by that bank during that year. Again, this year, another request, made by my deputy, was refused.

Mr. Fitch suggested that the National City Bank, which has but a weekly balance of city moneys of $263,885 80, be substituted as the city's principal depository, because, since 1894, it has lent the city $3,000,000 thus far this year alone; $1,200,000 in 1895 and $2,550,000 in 1894.

When Acting Mayor Jeroloman was asked as to what action he would take regarding Controller Fitch's complaint against the Importers and Traders' Bank, he said: "I have just received Mr. Fitch's complaint. I think that if all that he says is true, and I do not doubt one word of it, the change suggested should be made."

THE GOLD CLAUSE INSISTED UPON.

Within a few days the effects of the Chicago platform and the nomination of the "Boy Orator" have come into clear relief as regards the use of the gold clause in mortgages on real estate. These effects seem to be increasing in a geometrical ratio. Some of the best informed real estate men say that, although business at this time of the year is likely to be dull, and that this is especially true of a Presidential year, yet now the usual amount of transactions is heavily handicapped by the difficulty of getting money from capitalists, except by the use of the gold clause in mortgages.

Speaking upon this subject, Frederick Southack, of Frederick Southack & Co., one of the largest real estate houses in the city, said yesterday: "There is no denying that business is exceedingly dull, and this is not due merely to the time of year or the fact that we are preparing for a Presidential election. Capitalists have become exceedingly conservative in consequence of the silver agitation. It is getting to be difficult to raise money on real estate, since lenders are insisting on the gold clause, and borrowers do not wish to place themselves in a position where they might have to pay off mortgages under conditions which would exist with the success of the silver movement.

"All this, of course, prevents many real estate transactions which otherwise would be carried through, even in this season of the year. The demand from lenders for the use of the gold mortgage clause has increased rapidly within a short time, especially since the Chicago Convention. This hangs like a pall over the real estate field. A whole crop of these demands has sprung up."

CHARGES AGAINST LETTER-CARRIERS.

Charges against thirty-one of the 651 letter-carriers employed in the Brooklyn Postoffice were preferred yesterday morning in a communication received by Postmaster Sullivan from the First Assistant Postmaster-General at Washington. The charges are a result of the inspection made at the postoffice in the month of June. They are for technical violations of the regulations. Postmaster Sullivan said yesterday that he had told each carrier of the nature of the charges against him, and that a week's time is allowed by the Department for the men to make their excuses. "I expect," said Mr. Sullivan, "that at least one-half of the men will give satisfactory excuses. Seventeen of them have never before had any charges preferred, and their terms range from five to twenty-five years."

APPO BEFORE RECORDER GOFF.

George Appo, the ex-convict, who was a subpoena server for Recorder Goff when he was counsel in the Lexow investigation, was up before the Recorder yesterday in Part I, General Sessions, on a charge of stabbing John Atwood in Chatham Square the night of July 10.

Mr. Purdy, Appo's counsel, asked to have a commission in lunacy appointed to examine Appo as to his sanity. He asked permission to make a formal application to-morrow.

The Recorder granted the request.

DISCHARGED FOR LACK OF EVIDENCE.

John Adams, the young man who was arrested by Patrolman Dermody, of the Tremont police station, on Sunday, charged with attempting to rob the poor box in the vestibule of St. Thomas's Roman Catholic Church, in West Farms, was arraigned before Magistrate Crane in the Morrisania Court yesterday morning, and was discharged because of insufficient evidence to hold him. Simon Byrnes, the sexton of the church, saw Adams running from the vestibule, and gave chase. The poor box was afterward found to be open, and Adams was locked up. He had no money in his pockets when searched, and in court denied the charge. Adams said that he lived at No. 226 East Twenty-first-st., and that he was visiting friends in West Farms, and stopped in the church out of curiosity.

Wherever Malaria Exists.

The bilious are its certain prey. In intermittent and remittent fever, dumb ague, and ague cake, the liver is always seriously affected, and the blood contaminated with bile. One of the chief reasons why Hostetter's Stomach Bitters is such a sure defence against chills and fever and every form of malarial disease, is, that it does away with liability to the disease by reforming irregularity of the biliary organ in advance of the arrival of the season when the disease is prevalent. There is no finer fortifying preparative for those about visiting or emigrating to a locality where the miasma taint exists. There is no certain immunity from disease in an endemic or epidemic form, to be secured by the use of the average tonics and antispasmodics. But where quinine fails the Bitters succeeds both in preventing and curing. Moreover, it removes every vestige of dyspepsia and overcomes constipation, rheumatism, inactivity of the kidneys and bladder, and tranquillizes and strengthens the nervous system.

Washing windows is another one of the things that Pearline does best. With that, the glass is never cloudy—is always clear and bright. Washing it is less trouble, of course—but that is the case with everything that is washed with Pearline.

And about the sashes and the frames; remember that Pearline, when it takes the dirt off, leaves the paint on. Haven't you noticed that certain imitations are not so particular about this? 497

Millions NOW USE Pearline

AIR MOTORS FOR THE ELEVATED.

THE MANHATTAN RAILWAY COMPANY HAS DECIDED TO MAKE A TEST OF PNEUMATIC POWER IN THE EARLY FALL.

The Manhattan Railway Company has ordered a Hardie air-motor from the American Air Power Company. The motor is now in course of construction at the works in Rome, N. Y., and will be placed in operation on the Third-ave. elevated railroad between the middle of September and the middle of October. Air compressors and storage tanks have also been contracted for, and will be placed in a power-house at Ninety-eighth-st. and Third-ave., where the new motors will be charged with compressed air and with the steam or hot water used in connection with the air for supplying the propelling power.

A Hardie motor was successfully run on the Second-ave. elevated railroad in 1884. It drew a train of five passenger cars from Harlem to the Battery on schedule time, having made all the intermediate stops. At that time the Manhattan Railway Company had only recently made large expenditures in equipping its lines with steam engines, and it refrained from adopting the air-motors in place of them. Since then the motors have been improved, and the cost of their construction materially reduced. Although their substitution for steam motors would be a most radical change, the manufacturers of air-motors seem to be confident that the change will be made at a comparatively early day.

The Third Avenue Railroad Company has received three air-motors, which are to be run in One-hundred-and-twenty-fifth-st. as soon as the work of fitting them with fenders is completed.

The American Air Power Company, which was incorporated only a few months ago, has offices at No. 160 Broadway. Its capital stock is $1,250,000. It was organized by E. A. Willard, who managed Mr. Gould's yacht, the Vigilant, during the trial races for the selection of a defender of the America's Cup against Valkyrie III. Its officers are as follows: E. A. Willard, president; Edward Comstock, vice-president; Henry Marquand, treasurer; Samuel Lee, secretary; Henry D. Cook, general manager, and E. E. Pettee, engineer. Among the well-known capitalists who are stockholders in the company are Allen C. Washington, president of the Iron Steamboat Company; Arthur W. Soper, president of the Pintsch Gas Light Company, whose lights are used in the Broadway and Third-ave. cable-cars and in all the Pullman and Wagner palace-cars.

POLICE PROTECTION FOR A LAWYER.

FREDERICK E. ANDERSON WAS AFRAID OF GUY C. DEMPSEY, WHOSE BROTHER HE WAS EXAMINING.

Frederick E. Anderson, a lawyer, called on the police of the City Hall station yesterday to protect him from Guy C. Dempsey, a lawyer and athlete, while he was examining Dempsey's brother, John A. Dempsey, as a witness in supplementary proceedings against Guy C. Dempsey.

The Dempseys have a law office at No. 231 Broadway. Guy Dempsey was at one time the owner of some property which he has since assigned to his brother. Among the property that he owned was the Palisade apartment-house, at No. 325 West Fifty-sixth-st. A suit was brought against Guy C. Dempsey by Wilder & Anderson, counsel for Michael F. Burns, and judgment was entered against Dempsey for $401 83 for coal furnished for the house. Guy C. Dempsey was examined several days ago in supplementary proceedings in connection with the suit, and John A. Dempsey was directed to appear yesterday to be examined as a witness. Guy C. Dempsey, who figured in a barroom fight at the Metropolitan Hotel two years ago, is a big, muscular fellow, accompanied his brother, and, Mr. Anderson charges, jostled him several times and made offensive remarks to him. When the examination began, Mr. Anderson says, Guy Dempsey became aggressive and threatened him with violence. Mr. Anderson, who is a small man, complained to Justice Fitzsimons and asked for a court officer to protect him. Justice Fitzsimons told him to call on the police for protection, and Anderson at once went to the City Hall police station and succeeded in getting Patrolman John Haugh assigned to see that the peace was preserved.

In the policeman's presence the examination proceeded. John A. Dempsey declined to answer questions about whether he ever contributed to the purchase price of the Palisade, on the ground that such testimony was privileged. The examination was closed.

RECOGNIZED BY THE JUDGE.

MAGISTRATE CRANE HAS BEFORE HIM A PRISONER WHO SWINDLED MRS. CRANE LAST WINTER.

Thomas B. Rogers, an agent for a book called "The Life of William McKinley," was arraigned before Magistrate Crane in the Morrisania Court yesterday, charged with swindling. While the case was in progress the Magistrate recognized Rogers as a man who had swindled Mrs. Crane last December, and asked him: "Are you not the man who went to my house last winter and got $1 from my wife?"

"Yes, sir."

"I knew you as soon as I saw you," continued the Magistrate. "You promised to send her 'The Ladies' Home Journal' for a year, and did not do it. You said also that you used to know me, and you never did."

Rogers protested, but was held. The complainant against him was Mrs. Lydia Schofield, of Main-st., City Island. Rogers went to her house last Saturday afternoon and offered her a year's subscription to "The Ladies' Home Journal" and "The Ladies' World" for $1, which is the same game that he played on the Magistrate's wife. Mrs. Schofield paid $1, as did Mrs. Crane, but the journals never came in either case.

Roundsman Wolff and Central Office Detective Downing arrested Rogers on Mrs. Schofield's complaint, and it was then found that he had swindled several other people in the neighborhood in a similar way, and that he had been wanted by the publishers of both papers for over a year. The detectives have a list of forty persons throughout this city who have been swindled, and on more than one occasion the publishers have appealed to the police of Philadelphia, where Rogers formerly lived, and also to the police of this city for his arrest.

When arrested, Rogers confessed to the police, and said that the cause of his dishonesty had been "playing the races." In court, however, he said that for a long time he had been doing business in that way, and that he furnished the papers through the American News Company.

B. D. Webb, manager for S. H. Moore & Co., of No. 27 Park Place, the publishers of "The Ladies' World," was in court, and testified that Rogers had never been authorized by them to solicit subscriptions.

Rogers pleaded not guilty, but was held in $500 bail for trial. He refused to give his address, saying that he did not care to disgrace his family.

TOLD THE RECORDER HE ERRED.

James W. McLaughlin appeared before Recorder Goff in Part I, General Sessions, yesterday and asked for an arrest of judgment and a new trial in the case of David M. Gilmore, alias Daniel M. Golden, who was convicted last week before the Recorder of stealing a case of cigarettes, valued at $86, from a car of the West Shore Railroad.

Mr. McLaughlin said he made his motion on the ground "that the evidence did not warrant the verdict; that the Court admitted testimony it should not have admitted and excluded testimony it should not have excluded; that the Court erred in the charge to the jury in telling the jury the testimony of the prosecution was uncontradicted and refusing to charge that the law directed that there should be no prejudice against a defendant who did not take the stand in his own behalf."

The lawyer recited numerous other alleged errors the Recorder made in the trial. Recorder Goff flushed as the lawyer told him how many times he had erred.

The Recorder said he had no recollection of the various errors alleged, and denied the motion.

He then sentenced Gilmore to seven years and ten months in State Prison.

Gilmore refused to give his address or answer any questions in reference to his pedigree.

THE GLORY OF MAN.
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THE POLICE INSPECTORSHIPS.

A DISAGREEMENT AMONG COMMISSIONERS OVER PROMOTIONS PROBABLE.

There is much discussion around Police Headquarters just now relative to the apointments of several new inspectors. Eighteen captains, ten of whom are veterans, were examined last Friday for promotion. How many of these will get on the eligible list is not known at present. It is expected that the Commissioners will, at their meeting to-morrow, make up the ratings of the candidates for record and efficiency. There is likely to be trouble when this comes up, as the Commissioners are not as yet agreed on any candidates. The indications are that there will be another disagreement over Acting Inspectors Brooks and McCullagh, for whose promotion Commissioner Parker would not vote last time. Mr. Parker, it is said,