IN THE GERMAN EMPIRE.

The Reichstag Election—British Tariff Policy.

Berlin, May 30.

A national political campaign in Germany, when compared with one in America, is a tame affair indeed. The difference in the national characters shows nowhere more strikingly. No hysterics, no blare of trumpet or boom of drum; no processions with torchlight and a score of brass bands; no flaring signs with the mammoth portraits of the candidates; no "extras" with the latest personal or impersonal scandal; no general paralysis of business; no predictions on the one side of roseate prosperity if your own man "gets in," or of black despair and universal disaster if, on the other hand, he doesn't. No, that's not the German method of conducting a campaign. The German method consists in spilling, it is true, an ocean of printer's ink in enlightening the masses on the issues and the men; likewise in talking a great deal on the stump and in public halls without saying much—as is the custom everywhere and always during political campaigns; but all this is done so calmly there is scarcely a ripple on the surface observable to the naked eye, and a foreigner might travel through the length and breadth of the empire even now without becoming in the least aware that a new Reichstag is on the point of being chosen, and that the economic and political future of the nation, at least for a period of five years and more, is largely bound up in the result of these elections. Nothing apparently suffices to measurably disturb the mental equilibrium of the nation. The general temper remains placid, almost stolid, and the wildest efforts of the party managers, of the candidates, of the government and of the thousands of friends and henchmen of the candidates barely succeed in stirring up enough of an excitement to make the average voter evince even a languid sort of interest in the game. At home, it is true, in the bosom of his family, he will give some heed to what his party organ has to say about the issues and about the momentary status of the chances, and in the evening, in his "Stammkneipe" with his fellows over a mug of foaming beer, he will chat leisurely and imperturbably about it all. But that is about as far as he will go. There is no enthusiasm; there are no election fights or bets. Everything goes on as orderly and quietly as ever.

Of course, the stakes are hardly as great and momentous here as with you, where a change of party regimen may mean not alone to "turn the rascals out" by the hundred thousand, but also the deflecting into new channels of the whole national life. Also, here the police, even during the height of a campaign, never relax for a moment their firm clutch on the population. No political meeting may be held without the presence and the previously obtained consent of the police authorities, and excesses in speech or action are instantly checked, severely punished, and often lead to the dissolving of a particular meeting by the police officers on the spot.

For all that, the issues in this election, which is now but about a fortnight off, are serious enough for Germany. If the Agrarian majority in the last house should be re-elected and enlarged it is their purpose to persist in their policy of repression, of hindering or preventing the renewal of commercial treaties, of imposing higher duties on the necessaries of life, especially foodstuffs, and of curtailing popular liberties—in speech, in print, in association, nay, even as to the franchise. This Agrarian majority is made up of the whole Conservative party, of part of the Centre and of a fraction of the National Liberal party. That the above is their programme they have often enough publicly admitted, oftener in the Reichstag than when addressing their constituents. It was hoped that the nucleus of a new political party, styling itself bluntly "Kaiser party," and which was formed a few months ago, largely owing to the efforts of Baron von Eckardstein, lately First Secretary of the German Embassy in London, would have gathered momentum enough by now to exert an appreciable influence on the elections. This party proclaimed as its object the furtherance of the Kaiser's personal policy, directed mainly to the suppression of socialism and to the lopping off of decidedly injurious excrescences on Agrarianism. But political life in Germany is sluggish. The young party has not been able to make headway fast enough to play a conspicuous role in this pending campaign. Both Socialists and Agrarians conduct their campaigns far more vigorously than the other political factors, the Liberals (in their various shades), and the eight-hour movement which the Socialists have instituted strengthens their hold upon the gullible proletariat.

One novel feature in this campaign deserves passing mention. For the first time since the empire was founded woman has appeared on the plane. Of course, I don't mean that they are making political speeches, or that they are actually present at political meetings or show themselves conspicuously at the hustings—these things are forbidden women to do in Germany. The law prohibiting them classes "minors, insane persons and women" together. But women this time are doing a great deal of electioneering work, all the same, in a quiet, unostentatious way, and are showing much interest in the progress of the fight—the Socialist women most of all, for in Berlin and vicinity they have organized a huge Socialist Women's Electoral Agitation Society, for instance. Of the two and a half million population in Berlin and vicinity, it must be remembered, less than a quarter of a million are non-Socialists. Then the women of the higher middle classes, whose husbands and brothers naturally affiliate with the Liberal wing in national politics, have organized in many cities and towns in behalf of Liberalism, largely because there alone do they find sympathy and furtherance in their longing for a larger measure of political freedom. But even the aristocratic ladies of the upper crust, the ladies of manorial estates, of higher officialdom, and of the courts, the army and the navy, are emulating this time the example given them by their sisters in humbler walks of life. It will be interesting to note, when the smoke of battle has cleared off within a month from now, whether all these female efforts will have had tangible results.

In theory a tariff war has been going on for several years between Germany and Canada; but only in theory. Practically, the German government at least has not so far drawn the concrete conclusions from the claims advanced by our Foreign Office. That is to say, Germany has so far refrained from actually imposing and collecting a punitive additional duty on Canadian products in retaliation for the higher duties Canada has made the German exporter pay when compared with the British exporter. And this for more than one and for obvious reasons. Inasmuch as Mr. Chamberlain's new British tariff scheme is in a measure involved in this tariff quarrel between Canada and this empire, and inasmuch as Germany is very much concerned in this Chamberlain scheme itself, it may not be amiss to trace the situation as it strikes us here.

It may be remembered that England, on July 30, 1897 (as one of the outcomes of the British Colonial Congress at the Queen's jubilee, and of the pourparlers had at that time in London between Colonial Secretary Chamberlain and the colonial Premiers, including Sir Wilfrid Laurier of Canada), gave notice of terminating her commercial treaty of 1865 with Germany, said treaty covering also Canada. A year later, on July 30, 1898, the treaty actually expired, without having been renewed or replaced by another one. Since then as a modus vivendi the terms of the old treaty have been allowed to subsist until another measure shall have proved mutually satisfactory. One of Chamberlain's objects in this—if not, perhaps, the principal one—was to enable the British colonies, particularly Canada, to give henceforth better tariff terms to British products than to those of other countries, notably Germany, France and Italy. Canada since July 1, 1900, has remitted 33 1-3 per cent of her tariff duties on all British products. Germany, under the terms of the still practically existing treaty, insisted on a like reduction. Canada made answer that this tariff remission matter between her and England was a family affair, a thing concerning not foreign nations, but only the mother country and its colony. Germany differed from this view, pointing out that this interpretation contravened the terms of treaty. Canada has, however, persisted in her view and has continued to make German products imported in Canada pay 33 1-3 per cent more duty than British ones. Germany threatened retaliation, and theoretically, as I said, the war is on on both sides; but in practice Germany has so far refrained from retaliating. This may possibly be due to two facts. The German exports to Canada are much larger than the Canadian exports to Germany. In 1902 the empire sent $10,920,000 worth to Canada, against Canada's $1,300,000. Approximately, or relatively, this has been all along the balance of trade in favor of Germany. Besides which, the German Government appreciates the fact that her trade with Canada has been constantly growing, and that it is likely to grow still more rapidly, notwithstanding the tariff entente between Canada and the mother country. Again, Canada threatens to apply a punitive tariff rate to Germany's products if the empire should really discriminate against her. Thus matters rest for the time.

Germany is, of course, very much interested in the ideas, speeches and semi-programmes relative to an abandonment of England's time honored free trade policy and the substitution therefor of a policy favoring a closer and more mutually profitable commercial intercourse between the mother country and her colonies, which Mr. Chamberlain has developed for some time, and with which he now appears before the public in apparently serious mood. England has been for years Germany's best customer, as Germany has been England's, exports and imports between the two countries just about balancing all along, and amounting since 1898 to an average yearly $400,000,000. Now, it is no secret that there is scarcely any particular affection between Joseph Chamberlain and the German people. Personally, I believe that this is largely—indeed, almost wholly—due to misapprehension and a lack of understanding on both sides. His case is in a small way the case as existing between the English and the German people. But, however that may be, Mr. Chamberlain in some of his more recent utterances tried to make his novel tariff scheme more palatable to the British public by insinuating in a rather sly way that one of its incidental effects would be to hit hard Germany.

Tariff matters, however, and especially plans of such gigantic and far reaching scope as this one of Mr. Chamberlain's unquestionably is, must not be approached with the heart, but with the head alone. They deal with stubborn, cold facts, telling on the pockets of a nation, not on their sentiments. It is not to be seriously supposed that a statesman of such original and shrewd mind as Mr. Chamberlain will forget this axiom, or that the British people will forget it. And what are these cold and undeniable facts in the matter?

They show that in 1901 England imported from foreign countries £417,615,000 worth of commodities, i. e., 80 per cent of her total imports. Of the remaining 20 per cent 7 fall to the share of British India, and less than 12 per cent to Australia, Canada and South Africa combined. The figures for British export are corresponding: 63½ per cent go to foreign countries, 14 per cent to India, and 18½ per cent to Australia, Canada and South Africa. British India, however, must be eliminated from this account, so far as the present purpose goes, as that empire is committed to a policy of free trade. Preferential tariffs could then be established—if the Chamberlain idea is seriously meant and should be adopted by the British nation—only for countries taking 181 per cent of English exports and sending 12 per cent of English imports.

That is the matter in a nutshell. Here in Germany nobody seriously thinks that such a policy will become the dominant one in England, as it would mean jeopardizing the whole fabric on which British prosperity has been built and on which it now rests, for the sake of possibly improving, enlarging or strengthening one of its side walls or upper stories. The German Government is certainly not counting on seeing this Chamberlain idea become reality in the near future. The only strength there seems to be in this chimera are its imperialistic side issues. Lord Beaconsfield first demonstrated that a personally profitable game can be indulged in for years by adroitly juggling with this vague conception of imperialism. Maybe the game will prove a second time as entertaining, but here sober judges of the temper of the English people of to-day doubt it.

A highly significant event is the closer consolidation of the Evangelical Church in Germany, just effected. The different branches of Protestantism, from the uncompromisingly orthodox Lutheranism in the South and in certain parts of Northwestern Germany, to the more liberal and progressive wings, of which Professor Harnack is the best known mouthpiece, have at last effected a sort of central organization, whose seat is to be in Berlin, and whose main object is to be, in a general way, the common defensive and offensive in such cases, where the interests of German Protestantism as a whole seem involved, as well as joint and harmonious representation of the whole body toward foreign countries or organizations. There were made previous efforts to bring about such a consolidation, but they had always failed, desirable though it was admitted in principle such a step would prove. It seems that the bolder attitude of the Catholic Church in Germany, politically and socially, has at last removed all scruples in various quarters, especially, too, the jealousies felt by the South German evangelical districts.

In a certain sense it is as significant that the movement for either greater moderation in or total abstention from alcoholic beverages, a movement which for many years had been going on in a listless way, has of late gained great impetus. Not alone did the International Temperance Congress, held in Bremen a few weeks ago, show that the German mind is now ripe for considering this movement in a more serious light than formerly, but the gradual and steady increase in the number of total abstainers, the formation of clubs or societies furthering the object, and, lastly, the changed attitude of the public as a whole, and more particularly of the authorities, from the Kaiser down, demonstrate the same thing. The latest step taken was by the Prussian Cabinet, the Ministers of Education, of Commerce and of the Interior sending out simultaneous instructions and circulars which will greatly advance the cause of temperate drinking habits. The most important instruction of all was to the teachers in the public schools, high and low, to let their pupils know about the evils of drunkenness. A government pamphlet is to be prepared on the subject and widely distributed. Doubtless, the initiative in this last case proceeded from the Kaiser. It was, indeed, high time that systematic efforts in this line were made, for the increasing prevalence of drunkenness and the simultaneous enormous increase in the consumption of the cheap but vile and highly deleterious German "schnaps," or potato whiskey, clamored for such reformatory measures. In vast districts of Germany beer has ceased to be the beverage of the lower classes, it being too high in price and not sufficiently intoxicating to suit the laboring population, who prefer "schnaps."

The Kaiser has quarrelled with two of his leading generals. One of them is his brother-in-law, Prince Bernhard, the heir apparent to the Duchy of Saxe-Meiningen, and husband of his sister Charlotte. The misunderstanding between the Prince and the Kaiser is of long date, going back, in fact, to the time when the reigning Duke of Saxe-Meiningen married an actress, but it had always been patched up again. Now, however, the prince has been removed from his command over the Tenth Army Corps. The other general, Count Haeseler, was unable to agree with the Kaiser as to the question of razing the old fortifications of Metz, he being commander of the Sixteenth Army Corps. Formerly Count Haeseler was considered the brainiest of the commanding generals in the whole German Army, and it had generally been believed that he would have been the virtual commander in chief on the German side in the event of a big war. At present there is left not a single one of the military chiefs of renown who fought in the war of 1870-'71, either on the German or the French side, and the outbreak of another great war would be, therefore, in more than one sense, a leap in the dark.

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CUBAN CAPITAL NOTES.

Enterprise of Chamber of Commerce—Dredging of Cauto River.

Havana, June 10 (Special).—The International Chamber of Commerce of Havana, which contains among its members most of the ablest business men of the country, has elected United States Minister Squiers, Consul General Steinhart and the members of the other foreign legations and consulates in Cuba to honorary membership, the purpose being to try to secure their co-operation in the work of bringing commercial Cuba into closer touch with the mercantile world and the opening up of new markets for Cuba's products in the United States, Europe and Central and South America. Recently the chamber has opened up correspondence with the chambers of commerce of cities in Germany, France, Portugal, Spain, England and Mexico, and the members hope to extend their present commercial relations with these bodies along lines which will be mutually advantageous.

The permission which was recently granted to General Lacret Morlot, who is backed by New-York capitalists, to dredge the Cauto River so that it can be made navigable, promises to open up a splendid section of the country, rich in hardwoods and suitable to the cultivation of sugar, coffee, rice, cacao, cocoanuts and all tropical fruits known to Cuba. Now that the permission for the work has passed both houses of Congress, it is thought that the work on the river will begin shortly.

A native of New-York has the distinction of being the first American ever ordained to the priesthood in the island of Cuba. On Saturday George L. Dermoty, of the Augustinian Order, was ordained by Archbishop Barnada, of Santiago de Cuba. Father Dermoty was born in New-York and was educated in the Villanova College, in Philadelphia. He has been connected with a Roman Catholic college in this city for several months.

Consul General Frank Steinhart has received a personal letter from General Leonard Wood, who is now on his way to the Philippines. The letter was written in Cairo, and dated May 8, and gives an account of the general's journey as far as that city. He stated that he and his party had had a most interesting and instructive trip. At Cairo he states that Lord Cromer, the representative of the English Government in Egypt, opened to himself and party the entire government establishment, both civil and military. From Cairo they were to go to Bombay, then to Singapore; thence to Calcutta and Batavia, then back to Singapore, where they would embark for Manila.

The work in the cigar factories of Cuba is becoming less every week, owing to the factories having millions of cigars beyond their orders, thus forcing a reduction of the factory force. Hundreds of cigarmakers are leaving here for the United States, especially Key West and Tampa, where work is reported to be plentiful.

HAVANA'S MAYOR REINSTATED.

O'Farrill, Recently Released from Prison, Again in Office.

Havana, June 13.—Juan O'Farrill this afternoon resumed the Mayoralty of Havana, having been reinstated by Governor Nunez on receipt of a certificate from the court that the charges against Señor O'Farrill of responsibility in connection with the riots last November had been quashed by the passage of the amnesty law.

The final amendments and additions to the proposition for the lease by the United States of naval coaling stations in Cuba were forwarded to Washington to-day, and a reply accepting the treaty as tentatively outlined is confidently awaited.

The Chamber of Commerce, on behalf of the people, who complain that they cannot get patent medicines in Havana, urges the Senate to pass the bill now pending regarding the sale of such medicines and to remove the necessity for the levying of taxes by provincial councils. Meanwhile, Governor Nunez says a score of druggists are daily paying fines of $5 and upward for selling unstamped goods.

ALLINEZ DECLARED INSANE.

Havana, June 13.—An examination by physicians to-day into the mental condition of Pietro Allinez, the young Italian sailor who yesterday attempted, unsuccessfully, to shoot Viagio Tornielli, the Italian Consul here, resulted in a decision by the doctors that the young man's mind is unbalanced. Allinez was discharged from a vessel on which he had served, at Philadelphia, on April 28. He arrived here on the steamer Mexico on June 10.

MORE INSPECTORS ON THE BORDER.

Sargent Will Recommend Measures to Check Smuggling of Chinese.

Tacoma, Wash., June 13.—Frank P. Sargent, Commissioner General of Immigration, who is investigating conditions on the Coast, says that when he returns to Washington he will recommend that fifteen more immigration inspectors be placed on the boundary line. He is satisfied that many Chinese are crossing.

WANTS A CO-RECEIVER.

Knickerbocker Trust Says It Is Creditor of Baltimore Concern for $100,000.

Baltimore, June 13.—The Knickerbocker Trust Company, of New-York, filed an application to-day for the appointment of a co-receiver of the City Trust and Banking Company, this city, which recently suspended. The New-York company alleges that it is a creditor to the amount of $100,000.

CINGALESE CASHIER A SUICIDE.

Shoots Himself in Chicago Safe Deposit Vaults—Had Robbed Employer.

Chicago, June 13.—Having confessed to an embezzlement that probably will amount to $4,000, Ernest Naoraji, a native of Ceylon, shot and killed himself in the safety deposit vaults of the Prairie State Bank, where he had taken his employer to reimburse him with the small savings the Cingalese had there.

Naoraji was cashier for Edward Rueb, a commission merchant. He was twenty-eight years old, and came here from Ceylon six years ago. He frequently received remittances from Europe in addition to a liberal salary, and had told fellow employes that he was the scion of a royal family in India. He was well educated and declared himself a graduate of English and East Indian universities. Naoraji said that all the money, together with that received from abroad, had been lost in gambling.

A NORTHERN SECURITIES "DREAM."

In a long story published yesterday announcement was made that it had been "learned from the highest authority" that the Northern Securities Company was to be voluntarily dissolved, although "the suits against it will be defended in a perfunctory way, to an end, as the principles of railroad law thus forced from the courts will be useful in future combinations." Officers of the Northern Securities Company said that the "announcement" was too ridiculous to dignify with a serious denial. Financial interests identified with the company said, "It's a fool story."

H. M. WHITNEY MADE PRESIDENT.

Boston, June 13.—Henry M. Whitney, of Boston, has been elected president of the Newfoundland Timber Estates Company, Limited, recently organized to operate in Newfoundland. The company controls 1,760,000 acres of timber lands and owns seven mills. The company is capitalized at $4,500,000, including $1,500,000 in first mortgage 5 per cent bonds and $2,000,000 stock. H. J. Crowe, of Halifax, is vice-president and general manager, W. D. Reid, of Newfoundland, treasurer, and B. F. Pearson, of Halifax, secretary.

FINDS RUINED CITY IN MEXICO.

Mexico City, June 13.—The ruins of a large city have been discovered in a remote part of the State of Puebla by Francisco Rodriguez, an archæologist, who has just made a report of his find to the government authorities here. The city contains large pyramids and extensive fortifications. It is situated in the midst of a dense forest and a large amount of excavation will be necessary to learn its true extent and importance.

A commission will be appointed by the government to explore the ruins.

DON'T TELL YOUR WIFE

what you see in the narrow columns of the Sunday Tribune. She may look and find something that is needed, and, of course, you'll have to buy it.

FIRE SET; FIVE DEAD.

FOUR OF THEM CHILDREN.

Policeman Almost Cut Off by Tenement House Flames.

As the result of what is believed to have been an incendiary fire, early yesterday, in the four story tenement house at No. 347 East One-hundred-and-thirteenth-st., five persons were burned and suffocated to death. The dead are:

CIPRIANO, Giuseppe, twenty-four years old.
DE CICCO, Alfredo, four months old.
DE CICCO, Camillo, two and one-half years old.
DE CICCO, Theresa, four years old.
STAFANO, Francisca, eight years old.

The fire was discovered by Lilio De Cicco, the head of the De Cicco household, which occupies a part of the third floor of the building. For the last four months the child Theresa had been ill with spinal meningitis, and last night her father was caring for her. The mother and one of the children were asleep in an inner room, while Camillo and Alfredo were in a third and rear room. De Cicco smelled smoke coming through the cracks of the door, and looking into the hallway saw flames downstairs. His cries aroused the other tenants. His wife and the child with her reached a window, and thither the father was forced to flee after two vain efforts to rescue the others.

Patrolman Sheehan, of the East One-hundred-and-fourth-st. station, had heard the cries for help, and, calling Patrolman Pabst and others to his assistance, hurried to the house. An alarm was turned in, and Sheehan climbed up on the cornice of the first floor and then up the fire escape to the third floor. He assisted De Cicco, his wife and the one child down the fire escape to the second floor, and thence to the street.

Sheehan then started to climb the ladders to the top floor, where the Stefano family lived. The flames by this time had reached nearly every part of the building and were shooting out through every window. When the policeman reached the third floor he found himself surrounded by them. He was getting ready to jump to the street, when the members of Engine Company No. 35 and Hook and Ladder Company No. 14 hoisted ladders to an adjoining house, and, although the buildings are about five feet apart, lifted Sheehan across the opening.

Firemen Noth and Summerhays climbed the ladders on the burning building to the top floor, where they found Cipriano, whom they carried to the street. He was taken to Harlem Hospital, and died there half an hour later.

The firemen then started to reclimb the ladders, but found that they were ablaze. By hard work the flames were controlled, and a search made. On the third floor were found the bodies of the three De Cicco children, and on the top floor the Stafano child. She was not dead, and was taken out of the building to an ambulance of the Harlem Hospital. Dr. Green was working over her when she died.

Cipriano, the police believe, had assisted the Stafano family down the fire escape and had returned for the child, when he was overcome by the smoke.

The firemen found resting against a door in the rear of the hallway on the first floor leading into a vacant storeroom a bundle of rags, in the centre of which were several rags soaked in oil. The woodwork in the hallway had also been oiled.

Assistant Fire Marshal De Malignon and Detective Sergeants Funston and Fogarty, of the Central Office, were detailed by Inspector McClusky to make an investigation.

For some time the police and fire marshals have been investigating supposed incendiary fires in the neighborhood of the most recent blaze. About a month ago there was a fire at No. 306 West One-hundred-and-thirty-fifth-st., in which four lives were lost. Last November three were lost in a fire in First-ave., between East One-hundred-and-third and East One-hundred-and-fourth sts., and two years ago at a fire at One-hundred-and-thirteenth-st. and First-ave., three persons were killed.

S. STRASBOURGER'S MANY GUESTS.

Over 12,000 Women and Children Eat 1,000 Gallons of Ice Cream in Mt. Morris Park.

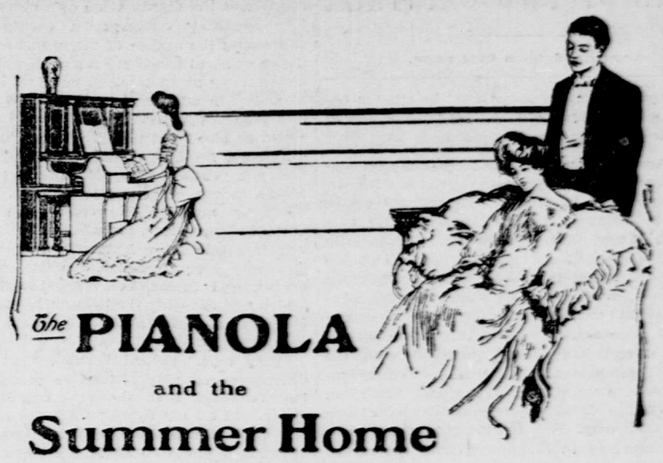
The neighborhood of Mount Morris Park was invaded yesterday morning by an army of children, who marched through the streets with music and banners. Samuel Strasbourger had invited the women and children of the XXXIst Assembly District to a "June walk," and over twelve thousand came.

The children gathered in four divisions, at One-hundred-and-fifth-st. and Fifth-ave., One-hundred-and-twenty-first-st. and Lenox-ave., One-hundred-and-twenty-seventh-st. and Fifth-ave. and One-hundred-and-thirtieth-st. and Seventh-ave. These divisions met at the southwest corner of Mount Morris Park, and, after marching about the neighborhood, poured into the park through the two north gates. The children were entertained there by a Punch and Judy show, and refreshments were served in a vacant lot at One-hundred-and-twenty-second-st. A commissariat of fifty men was in charge, and the supplies included one thousand gallons of ice cream, fifty cans of milk and twenty-five thousand cakes.

Mr. Strasbourger was assisted in entertaining his guests by a committee of two hundred women, and a medical staff under the direction of Dr. I. L. Feinberg was in attendance. The committee of arrangements consisted of I. S. Runyon, Herman Lewis, Morris Brown, Charles H. Wilson, John D. Walton, John J. Lyons, Leonard W. Simmons, Samuel Herman, Henry Stauder, Thomas O'Neill, Robert J. Cromie, Edgar V. Jacka, Percy L. Davis, J. M. Newman, William A. Charles, John B. Odell, George Fisher, A. R. Curtin, Aaron A. Feinberg, B. M. Walters, jr., John N. Wilford, Harry Merz, Alexander McKeon, A. H. Wilkins, Charles H. Landon, Louis Gairing, John C. Rowe, Charles R. Cloudsley, Frank H. Hines, William H. McDowell, Simon Millheiser, Isaac Courant, Frank McCabe, Jacob H. Decker, George Sloteman, John T. McNeill, Lincoln A. Stewart, Orlando Rockefeller, Daniel J. Wilson and Joseph Miller.

The heavy shower of rain which fell unexpectedly interfered somewhat with the pleasure of the occasion, but th children remained on the field until the ice cream was disposed of.

PARADE OF CHILDREN AT TAX COMMISSIONER STRASBOURGER'S FESTIVAL.



The PIANOLA
and the
Summer Home

IN VIEW of what the PIANOLA does, it is not possible to conceive of anything more desirable to have in a Summer Home than a piano with a PIANOLA.

Piano practice is at all times tiresome

And in the summer time practising over, before every occasion, the music to be used, is particularly so.

The satisfaction and advantage of having a player like the PIANOLA in the home is manifest:—

A player who is always ready to respond to the demands for dance music with the most beautiful examples of its class,

Who can accompany instrumentalist and vocalist with perfect satisfaction to the performer and the audience;

Who both remembers and correctly plays all the operatic favorites, old or new, light or heavy;

And who can render classic masterpieces with such perfection in artistic detail that the performance will not be distinguishable from that of a finished pianist.

With such an entertainer as the PIANOLA in the Summer Home a hostess need not fear the rainy day that draws her guests indoors.

The cost of the Pianola is $250.
Pianola with Metrostyle, $300.
Purchasable by monthly payments if desired.

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Selling Agents: FREDERICK LOESER CO. ..... Brooklyn
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A $78,000,000 MERGER.

Plans Perfected for Pittsburg Bank Combination.

Pittsburg, June 13.—Plans have been perfected for the formation here of a great bank combination. By the deal the Farmers' Deposit National Bank, the Colonial Trust Company, the Colonial National Bank, the American Trust Company, the Pennsylvania Trust Company, the Columbia National Bank, the Tradesmen's National Bank, the Germania Savings Bank and the Freehold Bank will be merged, making the largest and most powerful financial institution between Philadelphia and Chicago. The capital of the new concern, which will be probably known as the Colonial Trust Company, will be $7,000,000, with $16,000,000 surplus and undivided profits, and about $55,000,000 deposits, making total resources of $78,000,000.

T. Hart Given, the president of the Farmers' Deposit National Bank, will be the head of the new concern. It will take some days to work out the details of the merger so far as the other officers and directors are concerned. The new institution will be backed by one of the most active and aggressive of the strong financial groups west of New-York.

GENERAL STAFF FOR THE NAVY.

Details of the Project Made Public at the Department.

Washington, June 13.—Details of the General Staff project which the Naval General Board has submitted to Secretary Moody for consideration have been made public at the Navy Department. Its adoption by Congress would mean a reorganization of the Navy Department. Under the new scheme the Secretary of the Navy stands at the head of the department, and in his absence the assistant secretary. Under the latter's control are placed all the bureaus of the department with the exception of the Bureau of Navigation, whose duties are to be performed by the General Staff. In charge of the military end of the department will be the senior ranking naval officer on duty at the department, who will have the place of chief of the General Staff, and probably rank as vice admiral. This officer will be responsible to the Secretary for the movements and organizations of fleets and for all matters relating to the personnel of the service.

Under the chief of staff will be three grand divisions of the General Staff, to be known as the divisions of the personnel, of the fleet and of war plans, respectively. The chief of the division of the personnel will rank as a rear admiral, and, in the absence of the chief of the General Staff, will have general supervision of the entire organization. The plan contemplates that this officer shall be charged with the organizations of fleets and squadrons, and shall be the adviser of the Secretary on all war plans and questions of policy affecting foreign fleets.

The chief of the division of fleet will rank as a rear admiral or senior captain, and under him will be assistant chiefs in charge of the Naval Academy, the division of training men, the division of enlisted men and the division of officers. Each subdivision chief will rank as commander in the navy.

Either a captain or a commander will be chief of the division of war plans, and his duties will be the study and development of all war plans, the organization of reserves, convoys and sea transports and interior and exterior transportation, and "to co-operate with the army General Staff in plans of campaign."

The scheme further contemplates the creation of an executive committee, whose duties will be the formulation of war plans and direction of the work of all branches of the General Staff. The general board will be known as the general council. Its duties will be of an advisory nature on all matters referred to it by the Secretary.

THOUSANDS OF TROUT KILLED.

Concord, N. H., June 13 (Special).—It is reported from the mountain region that thousands of trout in the brooks running through the tracts recently devastated by fire have been killed through the potash leached from the ashes by the recent heavy rains, which has found its way into the streams in sufficient quantity to poison the water.

IT'S BAD TO READ TOO FAST.

as you may overlook the little advertisements in the narrow columns.

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RIDGELY

sent out 2,000 circular letters last Tuesday night stating that he knew *positively* that the bear market would end the next day, and to buy freely at or below following prices, for keeps: Paul 148, S. P. 47, Atch. 64, T. C. I. 49, Copper 52, U. P. 77, R. I. 32, B. O. 80, and N. Y. C. 124½. He stated that in case of a very sharp rally through Thursday and Friday, profits might be taken if so inclined, on the chance of buying back cheaper the coming week. And that market would do better for the next 30 days at least. Daily letters, $5 per month. Circulars free.

A. N. RIDGELY, 20 Broad St., N. Y.