MANY "AUTOS" IN LINE.

PARADE IN THE RAIN.

Wet Weather and Slippery Streets for Motor Cars.

April showers, while they may be beneficial for May flowers, are not good for an automobile parade. An hour before the beginning of the Automobile Club of America's turnout yesterday, rain began to fall, and at 2 p. m., the time set for the start, it was coming down in torrents. It was decided to wait a while, and when at 2:45 the first machine went by the clubhouse at Fifty-eighth-st. and Fifth-ave., it was raining harder than ever.

It was the first parade held by the club, and two hundred and fifteen vehicles were in line. It was expected that at least six hundred would take part, but the weather was too discouraging. The display of commercial vehicle wagons was perhaps the most notable feature of the show. Nearly ninety were in line.

The parade was in two sections, one composed of passenger vehicles and the other made up of commercial cars, which included delivery wagons. Several racing cars, not stripped of their lids, however, took part. The best known of these was the eighty horsepower Mercedes car of B. M. Shanley, jr., of Newark, formerly owned by William K. Vanderbilt, jr. This was the car in which Mr. Vanderbilt made world's records at Ormond Beach in January, covering a mile in 0:29.

The cars travelled at a speed of about seven miles an hour. This was found too slow going down some of the steep hills in Central Park for the fast racer. The engine became so hot at times that the car had to pull out of line and cool off a bit. The machine was not in line when the cars passed the clubhouse on the return trip.

LINES MEET OUTSIDE THE PARK.

The first division proceeded through the East Drive of the park as far as McGowan's Pass Tavern, bearing eastward to the Seventy-second-st. exit, and thence to Riverside Drive. The commercial vehicle division, instead of entering the park, went through Fifty-ninth-st. and thence up Eighth-ave. At Grant's tomb the first section made a wide turn and retraced the route on the west side of the drive, through West End-ave. and Seventy-second-st., by Broadway to Fifty-ninth-st. and Fifth-ave., continuing down Fifth-ave. to Madison Square, where the parade disbanded. The section of cabs and hansoms did not take part in the parade.

Mayor McClellan was expected to take part in the parade and to review it, but failed to do so. Aldermen Davis, Grifenhagen, James and Baldwin, besides several others, were in the parade.

The automobilists presented a widely varying appearance, the costumes ranging from the regulation long rubber coats to frock coats and silk hats. One man appeared in goggles, hardly required in a seven miles an hour run. Few of the machines in had covers. Several women were in the parade, but most of the cars contained few passengers, on account of the rain.

About eighteen American gasolene touring cars and twenty-six runabouts were in line, and twenty-one imported machines, and a half dozen of electric pleasure vehicles. About twenty White steam cars were in line. A number of delivery wagons were entered from a Twenty-third-st. drygoods store.

Among those in line were President Winthrop Scarritt, of the automobile club; Peter Cooper Hewitt, James L. Breeze, Colgate Hoyt, Lewis Nixon, ex-Sheriff Thomas Dunn, and Park Commissioner Pallas.

The marshal of the parade was Emerson Brooks. His assistants were George E. Adams, Milo M. Belding, Frank Eveland, Robert Lee Morrell, Augustus A. Post, O. H. Goelet, W. H. Brown and R. D. Palmer.

Not an accident happened, although the slippery asphalt made bumping frequent. The rain did not keep spectators away; they swarmed in front of the clubhouse and viewed the show from windows of the houses along the route. Another noticeable feature about the parade was the little effect on horses of the combined whiz, clug, buzz, clank, clatter, groans, hisses and piut-piut of the machines as they made their noisy way along. Many of the horses turned and looked at them, but practically none were frightened.

OIL AND WATER FAIL TO MIX.

That oil and water will not mix received new demonstration in front of the clubhouse yesterday, when the drippings of oil and gasolene from the machine shone on the wet asphalt with all the colors of a rainbow.

A large sized policeman was standing in the gutter in front of the clubhouse just before the parade, and a runabout car carrying one of the marshals bumped into him to get him out of the way. The policeman moved a few steps with eyes front. The car gave him another bump, with no more effect. It was not until a little more force was put to the next bump that the policeman turned his head. When he saw what was behind him he gave an imitation of a starter in a fat men's race.

Mrs. H. S. Black, of No. 667 Madison-ave., aroused much attention by operating a big Panhard touring car. She drove the machine throughout the parade, and handled it cleverly. Several of the well known drivers had all they could do to keep from skidding and bumping because of the slow pace and wet going. James L. Breeze, who at the Ormond races went a mile in less than a minute in his 40-horsepower Mercedes, asked Emerson Brooks, chairman of the runs and tours committee, after the parade, if the cars had travelled four or five miles an hour.

The parade was to have taken place at a later date, but was changed to yesterday so as not to conflict with the police parade. In view of the somewhat short time for preparation and the decidedly discouraging weather, yesterday's showing was generally considered a marked success.

FUNERAL OF THREE FIREMEN.

Three Processions Make One, Hearses Being Abreast, to the Church.

The funeral of the three firemen who lost their lives last Wednesday in the Stanley Soap Works fire, in West Thirtieth-st., was held yesterday in the Church of St. Vincent de Paul, in Twenty-third-st., near Sixth-ave. The men were Thomas V. Maddigan, of No. 696 Tenth-ave.; John J. Crean, of No. 540 West Twenty-ninth-st., and Hugo Arrigoni, of No. 116 Charlton-st. All were members of Engine Company No. 19.

At 11 o'clock the street near the church was packed with throngs of persons, scores of them being firemen.

Early in the day a detail of firemen went to the houses of mourning, and the three funeral processions made one going to the church. The three hearses went abreast up Sixth-ave., and were preceded by fifty firemen, under the command of Captain Street, of Hook and Ladder Company No. 15. The men of No. 19 acted as pallbearers, under the command of Captain McGuire. Chief Croker was at the church, and had general charge of the outside arrangements.

Mass was celebrated by the Fire Department chaplain, Father William St. Elmo Smith, who was assisted by Father Thomas F. McGronen. The three hearses were accompanied by the details of firemen to the Thirty-fourth-st. ferry. Burial was in Calvary.

R. C. OGDEN'S GUESTS REACH HOME.

Special Train from the Conference for Education in the South Arrives.

The guests of R. C. Ogden at the Conference for Education in the South returned in their special train yesterday from Birmingham, Ala., reaching the Pennsylvania station in Jersey City at 11:15 a. m. Bishop Lawrence of Massachusetts and Bishop McVickar of Rhode Island went directly to their homes, at Cambridge and Providence. The members of the company said they found time to visit several institutions not on the list.

On the return trip a book was presented to Mr. Ogden, in which his guests had written their individual sentiments concerning his work for the cause of Southern education. One feature of the trip was the presence on the train of several women, led by Mrs. Montague, wife of the Governor of Virginia. This part of the company left the train at Richmond. Several well known educators also stopped at Philadelphia.

M'LOUGHLIN CAUGHT.

Says Wife Didn't Shoot Him, and He Didn't Run Away.

Edmund McLoughlin, who was shot at by his wife at their home at No. 136 Lafayette-ave., Brooklyn, on Friday, was arrested in Newark yesterday, and was held for the Brooklyn police. McLoughlin said at Police Headquarters that he had not run away when his wife discharged her revolver, and denied that he had any intention of shooting her.

"Neither of the shots that my wife fired struck me," he said, "and the story that I limped when I turned into Carleton-ave. is foolishness. I'm not limping now, am I? Well, I have as much reason to limp now as I had last night.

"I did not run away from my wife. She can't shoot straight if she tries, and I'll let any woman in Newark or Brooklyn shoot at me across this room. That shows you how much I was afraid yesterday."

He was well dressed when taken into custody and was supplied with money.

STEPHENSON ON STAFF.

McAvoy Also Gives Grant Place in Police Parade.

Captain John T. Stephenson, twice dismissed from the police force and twice reinstated, the last time only a few weeks ago, will be the chief of staff for Chief Inspector Cortright, who will lead the police parade next Saturday. Inspector Grant, who was also dismissed and reinstated, will command the ninth regiment of the policemen. Deputy Commissioner McAvoy, who made the arrangements for the parade, had Inspector Baldwin drill the policemen that are to compose this regiment, and, of course, he expected to lead them in the parade. But, instead, Mr. McAvoy designates the dismissed and reinstated Grant as the commander. His action has aroused resentment in the department. Inspectors Nicholas Brooks and Patrick H. McLaughlin will also be on the staff.

About forty-five hundred men will be in line, divided into ten regiments, each commanded by an inspector. The police band will head the parade. Last year, on account of trouble with the Musical Union, the band marched near the rear. All of the inspectors and the staff of Inspector Cortright will be mounted. The regiments will be commanded as follows:

First, Inspector McLaughlin; second, Inspector Smith; third, Inspector Schmittberger; fourth, Inspector McClusky; fifth, Inspector Titus; sixth, Inspector Walsh; seventh, Inspector Wiegand; eighth, Inspector Kane; ninth, Inspector Grant, and tenth, Inspector Murphy. There will be eleven bands in the parade.

The mounted men, who are designated as cavalry, will be commanded by Inspector Albertson. The bicycle corps will be commanded by Sergeant Mott, of the harbor squad.

The men will assemble at the Battery at 12:45 o'clock. The line of march is up Broadway to Twenty-third-st., to Madison-ave., to Fortieth-st., to Fifth-ave. Mayor McClellan and Commissioner McAdoo will review the parade at the Worth Monument, at Madison Square. Three of the patrolmen, Coyne, O'Brien and McNierney, will receive the 1903 Meyer, Bell and Rhinelander medals for bravery from the Mayor.

GLOBE SAFES EMPTY.

Books of the Security Company Are Missing Now.

As was intimated in The Tribune, the safes of the Globe Security Company were found to be empty when they were opened yesterday by Mr. McKeen, the receiver. The books of the company, which Mr. McKeen thought would throw considerable light on the company's connection with the Federal Bank and David Rothschild, are accordingly missing. Mr. McKeen said yesterday that he opened the safes without the use of dynamite, and that they were practically uninjured. It is believed that the company's books were removed on April 15.

The adjournment of the Federal Bank and Globe Security cases in the courts, pending decision as to whether A. C. Black, in New-Jersey, or Mr. McKeen, in New-York, is the rightful receiver of the company, and as to whether the United States District Court has jurisdiction over the company, left the investigation almost at a standstill yesterday.

MERCHANTS FOR PORT CHESTER.

Association Would Have Board of Aldermen Act on Road's Application.

The directors of the Merchants' Association at a meeting held on Friday passed a resolution saying that the association should take action to obtain the favorable action of the Board of Aldermen on the application of the Port Chester road. A letter was presented to the directors from William Peters, president of the Van Nest Property Owners' Association, in which he recited the history of this case and showed the practically unanimous desire of the residents of The Bronx and Westchester County for the granting of the Port Chester franchise. On behalf of his association and the other commercial and taxpayers' associations in The Bronx he requested the Merchants' Association to assist in obtaining from the Board of Aldermen definite action on the franchise. The committee on franchises and transportation—William F. King, chairman; John C. Eames, George L. Duval and Henry R. Towne—had the subject referred to them with power to act.

COMMISSIONER UNDER CHARGES.

The Prudential Insurance Company Gets Injunction Against Wisconsin Official.

Milwaukee, April 30.—Collection of alleged extortionate fees and expenses for the conduct of an examination of the affairs of the Prudential Insurance Company of America is charged against State Insurance Commissioner Zeno N. Host by the company in a suit begun in the United States Circuit Court here. The charge is the outgrowth of an alleged attempt on the part of the Insurance Commissioner to examine into the affairs of the Fidelity Trust Company of Newark a corporation in which the Prudential owns a large amount of stock. The insurance company alleges that it had been called upon to pay sums aggregating $21,024 to the State Insurance Commissioner for an examination of its affairs, and that it had been ordered to show cause why its license should not be discontinued.

Judge Seaman to-day ordered Insurance Commissioner Host to show cause on May 9 why a preliminary injunction should not be granted restraining him and his agents from interfering with the right of the Insurance company to do business in the State.

DOCTOR THINKS PARKS IS DYING.

Says He Does Not Believe Former Walking Delegate Can Live More Than Two Days.

Ossining, N. Y., April 30.—"Sam" Parks, the former walking delegate of the Structural Iron Workers in New-York, is said to be dying in the hospital in Sing Sing Prison. Since he was received at the prison the last time he has been suffering from tuberculosis, and has been able to do little work. Dr. Robert T. Irvine, the prison physician, said today that Parks has tuberculous abscesses and is sinking fast. In the doctor's opinion he cannot live more than two days at the most, and may die at any moment.

HARVARD WAITERS' STRIKE A FIZZLE.

Less than Half of Force Went Out, and the Places Were Filled.

Cambridge, Mass., April 30.—Less than half the force of waiters in Memorial Hall, at Harvard University, struck to-day in an attempt to enforce a demand either for shorter hours or for an increase in wages. The strikers numbered forty-two of the one hundred men employed in the dining room, and as new waiters were on hand to fill the vacant places the service was not interrupted.

The directors had refused to consider the waiters' demand, and the waiters announced that they would strike at noon to-day. It is thought that as not half of the men joined in the movement, and the places of those who went out were quickly filled, the trouble will soon end.

TALK OF TELEGRAPHERS' STRIKE.

Toronto, April 30.—Steps have been taken by the Order of Railroad Telegraphers employed on the Grand Trunk Railway which may lead to a tie-up of the entire line from Chicago to Portland. A request has been made to the Minister of Labor for the appointment of a committee to inquire into differences between the company and its operators. If the minister declines to exercise his powers, it is hardly possible that trouble can be averted. The telegraphers want about a 23 per cent increase in wages, readjustment of the working days, a certain number of holidays, and extra pay for Sunday work and overtime.

Ottawa, April 30.—Sir William Mulock thinks that the company will settle the matter without any reference to a conciliation or arbitration committee.

GUN'S RECOIL CAUSES DEATH.

Utica, N. Y., April 30.—Adelbert Salisbury, seventeen years old, was hunting muskrats from a boat near Camden, on Fish Creek. The recoil of his gun overturned the boat, and, as he could not swim, the young man was drowned. His parents, who were on the bank, could not aid him on account of the high stage of water and swift current.

OCEAN STEAMSHIP LAUNCHED.

Chester, Penn., April 30.—The steamship City of Atlanta, built for the Ocean Steamship Company, was launched at Roach's shipyard here to-day. It was christened by Miss English, of Atlanta, Ga. Among those who witnessed the launching were Governor and Mrs. Terrell, of Georgia.

The City of Atlanta is a sister ship of the City of Columbus, launched at the Roach yards last winter. The new vessel will carry passengers and freight between New-York and Southern ports.

PROF. BELL TESTS KITES.

Believes He Will Eventually Solve the Problem of Aerial Navigation.

Washington, April 30.—Professor Alexander Graham Bell to-day gave at Columbia Station, a Virginia suburb of Washington, an exhibition of the tetrahedral kite which he believes to be the secret of aerial navigation. The demonstration was made to the members of the National Geographic Society, of which Professor Bell was formerly president. The wind was light, and therefore the trials were not so successful as some which have been made in private, but concerning which much has been written by the inventor and other scientists. Three sixteen-cell kites, each said to have a sustaining power of seventy-five pounds, were sent to heights varying from 400 to 1,100 feet, but the wind was so uncertain that the tests were not regarded as satisfactory.

Preceding the exhibition Professor Bell explained briefly what he is doing at Cape Breton, where he has his laboratory. He said that the experiments there were on a much larger scale, but that the idea would be apparent from an examination of the tetrahedal kites used in the local demonstrations. The manner of construction of the kites from the first light sticks or aluminum tubes to the finished kite was shown. The aluminum tubes or sticks are eight inches long. Three are first used to form a triangle, and then three more are jointed to the ends of the first triangle and formed together at a common apex, making a figure bounded by four triangles. Other cells of the same size and weight are then taken until sixteen form a tetrahedal kite the same shape as the first cell. Weight is saved in putting the cells together by using one stick only where two cells are fitted together, so that, while one triangle requires three rods, two triangles can be made from five rods. When covered with silk, as the kites are, the two triangles have twice the resistance power of one, but one-sixth less weight than two ordinary triangles. The same principle of saving weight is continued further in forming the tetrahedal, the idea being that by making it large enough and continuing to save weight a sustaining power will be possible, so that a motor and a man can be carried. It has been asserted this has been proved at the Cape Breton laboratory, and the trials to-day have given to the public the first general understanding of how it is done. Professor Bell said the motor would eventually take the place of the kite string, and when this had been accomplished aerial navigation will have been established.

"MRS. BELL WILL SUE."

Her Counsel Satisfied with Results of Villard Case Examination.

Gustav Ulbricht, private bookkeeper to the late Henry Villard, was examined before Justice Keogh in New-Rochelle yesterday by George D. Mumford, counsel for Mrs. Helen Villard Bell, who has brought suit against the heirs of the Villard estate to find what disposition, if any, has been made of $200,000 worth of securities which, she says, her father set aside for her, and she never received. At the conclusion of the examination Mr. Mumford said he was satisfied with the outcome and would bring a suit to recover possession of the securities. The estate was represented by Lawrence E. Godkin, who objected to many questions. It was brought out that the securities Mrs. Bell claims had not been transferred; that on the ledger of Mr. Villard a record was kept of her securities and the income, but that the account had never been balanced from 1894 to Mr. Villard's death.

Mr. Ulbricht, in reply to questions, said that he did not know what the income of the plaintiff from the securities in question was in 1895, and a request that he consult the books and answer was not allowed.

Mr. Mumford, addressing the court, added:

"We want to know if these securities were sold prior to Mr. Villard's death."

Justice Keogh replied:

All you have to prove is that they had the securities, then you can sit down and they will do the worrying. You have very little to prove if this transfer was clean and conceded.

Mr. Mumford then asked Mr. Ulbricht if he knew when the stock spoken of was sold, and the latter said in May, 1900. Mr. Mumford also said that the plaintiff alleges that some of the securities were given to members of Mr. Villard's family prior to his death, and Justice Keogh said that it made no difference where the securities went, as long as they were Mrs. Bell's and Mumford could prove it. Mr. Mumford, in calling the attention of the court to certain securities, said:

The giving of securities after 1894 to certain members of the family is a basis of this action. We want to know what became of this "Evening Post" stock. Mrs. Bell prefers to have this stock, and will take nothing else.

"All you have to do on the trial is to prove that it is hers," said Justice Keogh. "It does not make any difference through whose hands it came."

After court adjourned Mr. Mumford said:

I am perfectly satisfied with the outcome of the examination. There is no testimony to show that the $200,000 worth of securities were transferred by her father. The accounting will have to show who got these securities, as we haven't received them. We will now immediately sue for them.

GIRL TIRED OF BEING A NEWSBOY.

She Ran Away from Home and Sold Papers at the Bridge.

Josephine Beck, aged sixteen, who, filled with an ambition to be a newsboy, disappeared from her parent's home, No. 117 Dewey-st., Newark, seventeen days ago, was sent back yesterday. The first information that Mrs. Beck received of her daughter's whereabouts was in a letter from the manager of the Emergency Shelter of the Children's Aid Society, at No. 311 East Twelfth-st. He wrote that Josephine had applied to him for shelter, and that she was anxious to get home, as she was tired of being a newsboy.

When the girl left her home, after cutting her hair and donning boy's attire, she came to New-York, found a home in the Newsboys' Lodging House and began selling papers at the Manhattan end of the Brooklyn Bridge. She gave her name as "Joe." The manager of the home took an interest in the girl-boy, and Josephine was sent to the superintendent of the Children's Aid Society, who sent her to the society's farm at Kensico, where she remained a week. It was there that her sex was discovered. She confessed, and was returned to the Emergency Shelter.

ONLY PEOPLE WITH APPETITES WANTED.

Several Restaurants that offer tempting dinners are to-day advertised among the "Little Ads. of the People."

AN ADVERTISING CENSOR.

Commissioner Pallas Now an Expert on Taste in Fence Decoration.

Park Commissioner Pallas, the man with the weird taste in all matters concerning park fence advertising when advertising is of benefit to Tammany district leaders, has issued a circular of "Don'ts" or rules to be observed by his subordinates. There are about four thousand words concerning the "Don'ts" in Mr. Pallas's compendium. He has told his subordinates to be careful to observe the spirit as well as the letter of the law. Mr. Pallas, among other things, touches on park fence advertising. If a citizen owns land "fronting upon or adjacent to any public park, parkway, square or place," he cannot erect a fence "in or about it" until a plan showing the height, character and method of construction has been submitted to the Commissioner, approved by him, and a written permit has been issued for the work. Nor may the owner of such property rent advertising space without the Commissioner's permission and approval of the advertising device it is desired to use.

By the exploitation of these rules concerning the private property of a citizen, where the property happens to front upon park sites, Commissioner Pallas is in position to dictate the nature of advertising material that is to be used. Doubtless whiskey, massage or corset "ads" would shock the sense of propriety in the Commissioner, if appearing on property fronting park sites, and it is likely he would advise all such advertisers to apply to McNamara & Co., proprietors of the Bryant Park fence advertising. This is the privilege Mr. Pallas turned over to Harry C. Hart, Tammany leader of the XXXth District, and another man, charging them only $1,500 a year. The Tammany firm is getting about $35,000 a year out of it.

WANT BRONX PARK IMPROVEMENTS.

Executive Committee Asks for $550,000 for New Buildings and Installations.

In the eighth annual report of the executive committee of the New-York Zoological Society, issued on Friday, plans were urged for new buildings and installations in Bronx Zoological Park, calling for an appropriation of $550,000. The committee asks the Board of Estimate and Apportionment to appropriate this sum in the next two years, in view of the increased attendance at the park. In the last year it exceeded 1,500,000, says the report, an increase of more than 59 per cent in the last year.

The proposed improvements include the completion of Baird court and concourse, completion of the sea lion pool, erection of an elephant house, a lakeside restaurant, additional sheep inclosures, aviaries for pheasants, grouse, cranes and eagles; extension to wolf dens, tropical deer house; completion of motor road; inclosure for wild horses, cattle and swine; an Altai wapiti house; hospital boat house and entrances at West Farms; new roads, walks and planting.

TROUT FISHING IN THE CATSKILLS.

Many Going Up Despite Weather—Three Kinds Beside the Brook.

Trout fishers are now going up into the Catskills daily, in spite of the unfavorable weather. The region seems to be growing in favor with anglers on account of its nearness to New-York and its ease of access. While the streams are still too high and the water is too cold to warrant the best success, many a fine creel of fish has been caught, and some large specimens have been captured, showing that the unusual severity of the winter has had no serious effect. The continued cold weather, however, causes some discomfort to the fishermen.

A neat little book on "Fishing and Hunting in the Catskills" has just been issued by the Ulster and Delaware Railway Company, and is now being sent out to all applicants from the passenger department. It contains a brief history of angling and the artificial propagation of fish, with some observations on the hygienic value and importance of fishing in the woods. There are also practical suggestions to anglers in the Catskills as to the best streams and places to fish, their location and how to reach them. Other paragraphs are devoted to game and hunting, and there is a full synopsis of the game laws now in force in the Catskill region.

MACARTHUR TO LECTURE ON RUSSIA.

The Rev. Dr. Robert Stuart MacArthur will give his lecture entitled "The Empire of the Czar—The Great Bear of the North" in the Washington Avenue Baptist Church on Wednesday evening at 8:15 o'clock. This lecture is given under the auspices of the Baptist churches of Brooklyn, to aid the Baptist missionary work in Persia. This will be the Rev. Dr. MacArthur's first public appearance to the Baptist people of Brooklyn for some time. Tickets are on sale at Chandler & Held's, No. 459 Fulton-st., Brooklyn.

MAYOR M'CLELLAN AN AUTOMOBILIST.

Mayor George B. McClellan has bought a Decauville car, and is now taking lessons learning how to operate it. The Mayor is so fond of fast speeding that twice he has been held up by the police. His machine is an imported car built by the Société Decauville at Corbiel, France, and imported by the Standard Automobile Company. The car is of the voiturette, or light tonneau, type, has a two cylinder vertical engine of 10-horsepower, embracing well known Decauville features and giving a maximum speed of about thirty-five miles an hour. There are three speeds forward and one reverse, the high speed having direct transmission. The car is finished in bright red throughout. Its cost, including a demountable limousine for winter use, was $3,500.

MAYOR M'CLELLAN IN HIS DECAUVILLE CAR.

NO LIQUOR FOR SOLDIERS' HOME.

Steuben County Treasurer Refuses License to Bath Institution—Legal Fight Likely.

Bath, N. Y., April 30.—Frank Hedges, treasurer of Steuben County, acting under instructions from the State Excise Department, to-day refused the board of trustees of the State Soldiers' Home here a license to sell malt liquors at the canteen, on the ground that the town of Bath, in which the home is situated, had voted no license at the last election. By direction of the State Excise Commissioner, the papers were forwarded to Albany. The trustees, through counsel, tendered the license fee and a bond, as required by law. If the State Excise Commissioner refuses the license, it is understood the trustees will immediately apply for a mandamus.

TURNS OLD GOLD AND SILVER INTO GOOD MONEY.

There are several places where it's done every day. See "Old Gold and Silver" heading among the "Little Ads. of the People."

BUSINESS EXPANDING!

The Life Association of America Moves Into Larger Offices.

NEW IDEA SUCCESSFUL.

The Life Association of America, of which Mr. H. P. Townsley is president, moves its head office on May 1 from No. 135 Broadway to more commodious quarters, at No. 100 Broadway, New-York, where it will occupy one-half of the fifteenth floor of that large building.

This change is made necessary, it is said, by the remarkable increase of business that has rewarded the prudent, yet enterprising, management of this company, the prudence being clearly shown by the large surplus in proportion to capitalization, and to policies in force that the company has in its coffers, and the enterprise demonstrated, and amply justified by results, in the new idea that the company recently put into force of admitting its policyholders as stockholders on the ground floor.

Prudence in insurance, as in other affairs, is the true road to security, which is one of the most important points in selecting an insurance company, for no matter what terms may be offered or promises made, if a company is not strong financially it becomes more or less of an experiment or speculation, which no one is justified in making with his life insurance. The security offered by the Life Association of America is its assets of over $400,000, surplus of more than $300,000, and annual premium income exceeding $200,000.

The supreme test of a company's strength is its ratio of assets to liabilities, and here the Life Association of America challenges comparison. The ratio of assets to liabilities of the "three Giants" of insurance (the companies handling the largest volume of business), is 125 per cent. The ratio of assets to liabilities shown by the books of the Life Association of America is 600 per cent. This is reputed to be the largest ratio of assets to liabilities of any insurance company in the world.

But, important as security is, it loses much of its attractiveness if its cost to the insured materially increases the burden of annual premiums. The cost of life insurance depends, in the first place, upon the expense of management, and, in the second, upon the ratio of mortality.

The Life Association of America reports that as a result of its offering to its policyholders the privilege of becoming interested in the company it is enabled to secure good agents and business at a much lower expense than is possible without such additional assistance to the agent. The great saving thus effected in first commissions and allowances to agents lessens the expense of management, and is a permanent profit to the company, as well as a source of future dividends to policyholders.

The low mortality is an advantage offered by all companies in their early years. After ten or twenty years the mortality approximates the expected rate, and the saving thereafter from this source is slight. But the company that carefully husbands its resources during these early years and conducts its business in such a way as to roll up a big reserve fund at the same time inspire confidence and attract new policyholders in increasing numbers as the seasons pass, finds itself firmly established and an unshakable institution when the twenty year period arrives and policies have to be met, so that it does not have to increase its premiums.

The Life Association of America was organized and authorized to do business as a stock company on August 7, 1903. On a total insurance in force of $5,000,000 it points to a death rate of but $1.20 per $1,000, whereas the usual death rate of other companies is about $10 per $1,000. While, of course, this low mortality rate cannot continue for many years, indeed it must in the ordinary course of nature increase from year to year, such an excellent showing in the beginning of its operations might well justify an insurance company in hoping that its figures would for some time to come make a proportionately favorable showing.

With moderate capitalization, small expenses and low mortality rate, profits seem unavoidable. The Life Association of America, capitalized at $500,000, with $200,000 paid in on foundation, makes no trifling concession, apparently, when it permits its policyholders to share its future profits. The stocks of all successful Life Insurance Companies have in the past proven veritable gold mines to the early investors. Take, for instance, the Prudential Insurance Company of New-Jersey. Regarding this company, the Insurance Commissioner of Massachusetts in his report of 1903 says:

"The amount paid in to the Prudential Company in cash for stock was $91,000. All the rest of its $2,000,000 of capital stock has come from stock dividends, besides which there has been paid 10 per cent in cash dividends annually since 1893. In other words, for every $1,000 paid in, the stockholders hold $22,000 of stock, upon which they receive $2,200 annually—that is, each year for ten years they have received in cash dividends more than twice the original investment. Indeed, the secretary of the Prudential made affidavit in the case hereafter reviewed to the effect that one of the complainant stockholders, had he sold his present holdings of Prudential stock for $800 for $100 of par value, as he could have done, would have received the sum of $329,363 60 altogether, including dividends, stock sold, etc., for an investment of $2,200, made since October, 1875. There appears, therefore, to have been profits to distribute."

So much for the profits of a highly successful Life Insurance Company. And Mr. Townsley, the president of the Life Association of America, declares that as far as his company is concerned, it is his hope and ambition that history shall repeat itself. He points to the fact that while the Prudential was organized and commenced business in 1875, and its statement for 1879, over four years, shows insurance in force, $3,886,913; assets, $201,932 00; premium income, $121,560 00; surplus, $107,095 00, the Life Association of America makes a much more favorable showing in its First Annual Statement, covering less than six months from its initial date of organization, namely: Insurance in force, $5,000,000; assets, over $395,046; premium income, over $200,000; surplus, $336,116 00.

"I will not attempt to discount the future," said Mr. Townsley, "by venturing a prediction as to the date when our new quarters will have become too small for us. My motto is 'hasten slowly.' I am sometimes charged with being too cautious and conservative. I will only say now that our offices at No. 100 Broadway are capable of accommodating a staff that will be able to handle a business ten, twenty or thirty times as large as that which we now have. When that volume is exceeded it will be time to cast about for a structure that will place us in the ranks with our giant competitors. One thing our stockholders and policyholders may be sure of, and that is that we shall not get the building or furniture fever. Our policy of keeping down the running expenses will be strictly adhered to. In the move we have just made we utilized the furniture on hand as far as possible, rather than make new purchases. When the time comes for us to hire or purchase more extensive premises, it will be for the reason that our increased prosperity imperatively demands the change, not otherwise."

READY FOR THE MILITARY SHOW.

The "Kilties" Will Come Again to the Garden.

The Military Show opens at Madison Square Garden to-morrow evening with the athletic contests at 7:15 o'clock. The 15th United States Cavalry will give a musical ride; the 8th Infantry, U. S. A., shelter tent and music drill; the 4th Battery, U. S. Field Artillery, will give a complete artillery drill; Troop C will show its ability at rough riding; the 1st Battalion, Naval Militia, will give its exhibition drill, and there will be exhibition field music by the 9th Regiment, N. G. N. Y.

The matinees will be on Wednesday and Saturday. A military programme will be given, including the Highlanders, the cavalry, the infantry and the artillery, with the addition on Saturday of the 1st Signal Corps, and at these matinees there will be competitive drills by the pupils from the various military schools and academies, as the league offers prizes in the competitions in drilling and exercises. Officers of the National Guard and United States army will be the judges.

BOY BURGLARS BURY PLUNDER.

Trio Enter Jewelry Store, Laundry and Barber and Bootblack Shop.

Thomas Wilson, fifteen years old, of No. 432 West Forty-second-st.; William Roman Ellio, thirteen, No. 432 West Forty-sixth-st., and Rocco Galligan, thirteen, No. 446 West Forty-sixth-st., were arrested yesterday for breaking into the jewelry store of David Rosenbaum, at No. 1,488 Broadway, and a laundry, a barber shop and a bootblack shop nearby.

Wilson was discharged recently from the House of Refuge, after serving a term for burglary. He confessed that he entered the jewelry store through a rear door by making holes around the lock. The boys had buried a valise containing their plunder a foot under ground in a vacant lot at Forty-fifth-st. and Eighth-ave., where an excavation is being made for a new building. The tools of the boy burglars were brace and bit, an ice pick and a screwdriver.

The plunder consisted of seventeen razors, two cakes of shaving soap, twenty-four gold chains, twenty-two gold watch charms, seven gold watch fobs, nine gold brooches, eight silver stick pins, one pair of gold earrings and cigarette and match boxes.

CONFIRMATION AT RANDALL'S ISLAND.

Bishop Potter To Officiate To-day—Service Will Be Performed to Military Orders.

As a result of the year's work of the Rev. Dr. William W. Smith at the House of Refuge, on Randall's Island, a class of 135 inmates will be confirmed by Bishop Potter at 3 p. m. to-day. It is the largest class that has ever appeared for confirmation in this institution. There are 350 inmates of the House of Refuge, boys and girls between the ages of six and twenty-one. The boys outnumber the girls eight to one, and 50 per cent of the inmates are there for crime. As the institution is under military rule, the changes in position in the confirmation service will be carried out under military orders. Sharp commands of "Kneel!" "Rise!" "Forward, march!" and the like will punctuate the service. Last year a class of 104 was confirmed, and the year before the number was 76. The service will be held in the chapel on the island, which is used jointly by the Episcopalians and the Roman Catholics.

END OF BROOKLYN SHOW.

Championship Blue for Jacobite—Ponies in the Ring.

The twelfth annual horse show of the Brooklyn Riding and Driving Club came to an end yesterday with a double performance. In the quality of the entries shown and in the interest manifested by the friends of the club the show is pronounced one of the most successful in its history.

At the matinee the ponies and the youngsters who rode and drove them had the ring pretty much to themselves, and in disposing of ten classes the judges had enough to keep them busy. Mrs. John Gerken showed her imported Doncaster Model, who has met only one defeat in his long career, and in a strong class took the blue quite as a matter of course. In another class for ponies, under 12 hands 2 inches, her Algy was equally successful.

Mrs. G. H. Potter rode both Sentry and Farmer in a jumping competition, for horses with women up, and won the blue with Sentry and the red with Farmer. J. A. Dykman's the Missis, ridden by Miss Zimmerman, was third.

The sickness of Jay F. Carlisle's Jubilee and Coronation, two horses he brought over from England recently, rather detracted from the interest in the tandem class, and there were only two entries. The first went to Herbert L. Pratt's pair and the second to H. H. Salmon's added pair. It is not often that a gig horse is driven as Mr. Carlisle saw fit to drive his mare Aileen in a class for horses suitable for a gig. It may have been that he could have kept the mare going straight by no other method, but he conveyed the impression to the spectators that he was driving a roadster. Aileen was beaten by Mrs. Edward R. Ladew's Katzenjammer Kid, driven by W. W. Weaver. A few moments later, however, Aileen retrieved herself, and, driven by her owner, beat Mrs. F. Ambrose Clark's gelding Hilarity in a harness class for horses between 14.1 and 15.2.

For the champion saddle class Miss Beach and Miss Holladay, concededly the most finished horsewomen in this country, rode the only two entries. Miss Holladay was up on Miss Maxwell's Jacobite, and Miss Beach on Miss Knowlton's Carrots. After the judges had ridden the two candidates bareback and had tried them out at the expense of two evening suits, the championship was awarded to Jacobite.

Class 44 (ponies under saddle, 14.2 hands and under)—Won by Mrs. William M. Dykman's blk. m. Wanda; Miss Beatrice Smith's piebald m. Queen Bess, second; W. W. Rossiter's b. g. Shamrock, third.

Class 12 (dealers; horses over 15 hands, shown to appropriate vehicle)—Won by John Arthur's b. g. Canadian Boy; George Watson's b. g. Marvel, second; Fashion Coach Horse Company's b. g. Flower King, third.

Class 43 (combination harness and saddle horses, shown to an appropriate vehicle and under saddle)—Won by Miss May Deering's b. m. Natalie; Miss Mollie C. Maxwell's Jacobite, second; Miss Ella F. Knowlton's ch. g. Carrots, third.

Class 39 (horses up to carry 200 pounds, over 14.2 hands)—Won by Miss Ethel Moore's blk. g. Michael; Frederick B. Pratt's br. m. Cousin Kate, second; Jay F. Carlisle's ch. g. Precentor, third.

Class 18 (ponies in harness, divided in two classes—ponies under 12.2 hands and over 12.2 hands)—Over: Won by Mrs. John Gerken's b. s. Doncaster Model; R. K. Austin's br. m. Man Honey, second; Isabel O. Cooper's br. g. Little Boy Blue, third. Under: Won by Mrs. John Gerken's b. s. Algy; Charles G. Cartdriger's blk. g. Moonarch, second; Miss Marion E. MacFarland's Gypsy, third.

Class 33 (horses 15.2 hands and over)—Won by Jay F. Carlisle's ch. g. Promoter; Herbert L. Pratt's ch. g. Operator, second; Miss Mollie C. Maxwell's b. g. Coxey, third.

Class 37 (saddle horses between 14.2 and 15 hands)—Won by Miss Mollie C. Maxwell's Jacobite; Miss Mary Deering's Natalie, second; E. K. Austin's b. g. Patsey, third.

Class 34 (pair of horses, 15 hands or over)—Won by Miss Mollie C. Maxwell's Crusader and Conquer; Mr. and Mrs. Charles F. Hubb's Oriole and Dandylion, second; J. Robertson Beard's Robin Hood and Knight Errant, third.

Class 42 (best performance over six consecutive jumps, 3 feet 6 inches; women to ride)—Won by F. Ambrose Clark's Sentry; Miss Bertha Schultz's Farmer, second; J. A. Dyckman's The Missis, third.

Class 14 (cup offered for best tandem team)—Won by Herbert L. Pratt's Lady Eocene and Miss Barbara; H. H. Salmon's Lady Jane and Queen Jess, second.

Class 36 (horses exceeding 14.3 hands)—Won by Mrs. Charles F. Hubb's Dandylion; Charles F. Hubb's Oriole, second; E. K. Austin's Gold Reef II, third.

Class 14 (park team; four-in-hands)—Walkover for Herbert L. Pratt's Eocene.

Class 8 (pair of horses;