INSURANCE IN BRITAIN.

REPORT OF COMMITTEE.

Foreign Companies Not Asked to Make Deposits—New Rules.

London, Aug. 11.—"In view of the evidence they have heard, the committee do not consider that in the interest of British policyholders it is desirable to compel foreign companies to deposit funds in this country."

Thus the select committee of the House of Lords, appointed to inquire into and report on what steps should be taken by the deposit of funds, or otherwise, to provide adequate security to the British policyholders in life insurance companies which have their chief offices outside of the United Kingdom, but carry on business in this country, sums up its finding. The committee found an almost unanimous opinion among the leading British actuaries and life insurance managers against compelling foreign companies to deposit funds for the security of British policyholders, their reasons being that it would be contrary to the principles in regard to insurance companies which had hitherto prevailed in Great Britain; that it would violate the principle that the whole of the funds of an insurance company should be available for the claims of all policyholders alike; that it might lead to reprisals on the part of foreign governments; that it might lead the public to believe that the solvency of the companies making the deposits was guaranteed by the government; that such deposits might seem to imply a statutory basis for valuation, the tendency of which might weaken rather than strengthen the reserves, and that such deposit of securities would appear to give an unfair advantage to British subjects holding policies in a foreign company, while under such a limited state of supervision it was doubtful whether the policyholders would be as well protected as they are by control through publicity and the freedom which exists in regard to British companies. This evidence, according to the report, induced the committee to recommend against foreign companies being required to make deposits.

The report says that, although the committee cannot recommend that any obligations be placed on foreign companies to which British companies are not liable, in its opinion foreign companies should be placed, as far as possible, in the same position as British companies. They should be made, as far as possible, to comply with the requirements of the Life Insurance Companies' act of 1870, which insures a full measure of publicity of the accounts of the British life insurance companies and gives ample legal remedies to policyholders.

Some amendments to the act might be made, in view of the great increase in the insurance business. The deposit of $100,000 which the act makes obligatory on the part of any new company, foreign or British, prevented the formation of "mushroom companies," but under the act it is permitted to withdraw this deposit as soon as the premiums amount to $200,000. The committee was aware that $100,000 would be of little use to meet the liabilities of large companies, but it felt that if this amount deposited could not be withdrawn it would afford an absolute guarantee to the policyholders of being always able to proceed against companies in the courts of this country. The committee therefore recommended that every company should be required to maintain this deposit of $100,000 permanently, as long as its policies continued outstanding in this country.

The committee also felt that the appointment of British trustees to act for foreign companies was highly desirable, not only in the interest of policyholders, but in the interest of the companies themselves. The committee believed that experience had proved that the best means of guarding the interests of the policyholders of all insurance companies was by insisting on the fullest openness in the accounts of such companies. Therefore the committee recommended that all insurance companies, whether foreign or British, should be required to furnish to the Board of Trade full revenue accounts, balance sheets and valuation statements of their business, showing at the same time the expenses for management, and that, further, the board be empowered to vary from time to time the forms of questions insurance companies were called upon to answer and of the returns made by them, and also to insist that the answers be in every respect complete and accurate, and also on a return to make it clear how far the funds of any foreign company are subject to preferential claims in any country in which it transacts business. The amount of its foreign business and the business actually transacted in Great Britain should be carefully distinguished, but the committee did not consider it necessary that each company should make a separate valuation of its foreign and British business, because the assurance fund in every country should be liable for all policies alike.

In conclusion, the committee considered that it is most desirable to provide a statement, by foreign and British companies, of the market value of the securities held by them.

EATON ASKS MEETING.

Wants Resignation from Policyholders' Committee Discussed.

[By Telegraph to The Tribune.]

Philadelphia, Aug. 11.—Seymour Eaton, who resigned as secretary of the international policyholders' committee, followed his interview of last night with an open letter to ex-Judge Alton B. Parker to-day, in which he intimates rather strongly that some sensational developments may come as a result of the controversy. The letter says:

I have to-day received your letter accepting my resignation as secretary of the international policyholders' committee.

There is absolutely nothing of truth in the unfavorable reflections made upon me personally and upon my work. I have been loyal to the committee and to the cause which I engaged to serve, and in view of the fact that an attempt was made yesterday to discredit me and to minimize the significance of my resignation I request that you, as chairman, ask the permission of Samuel Untermyer, "general counsel," to call a meeting of the international policyholders' committee at such early date as may be convenient, for the purpose of discussing the conditions and circumstances which brought about my resignation. I shall gladly be present at that meeting, and, if permission is granted me, I shall leave no shadow of doubt in the mind of any member as to whether or not I had good and sufficient reasons.

I did not intend that my letter of resignation should cast reflection upon a committee which met but once and whose members know practically nothing of the actual progress and possible outcome of this policyholders' movement. An issue between me and the committee or between me and any of its officers would have been a trifling matter and might properly have been passed over without publicity. This issue concerns the American people. By my resignation I simply short circuited the conditions, and it is due to the distinguished and honorable men who constitute this committee, as well as to the policyholders who are innocently lending support to the cause, that my request as set forth in this letter be granted.

Mr. Edwin Leibfried was acting treasurer, appointed by Mr. Untermyer, and as such he signed all checks and handled all cash which went through the committee's office. In accepting his resignation the executive committee might at least have shown common business courtesy. It is true that I brought upon myself the displeasure of the "general counsel" by urging at various times that a regular treasurer be appointed. It might be interesting for the general committee at its next meeting to make inquiry why no such appointment was made.

Good Digestion
GIVES VIGOR
Try
Grape-Nuts
"There's a Reason"

"UNTRUE"—UNTERMYER.

Denies Furnishing Money to the Policyholders' Committee.

Samuel Untermyer, counsel to the international policyholders' committee, issued a brief statement yesterday, denying that he had furnished any of his own money to the committee, as declared by Edwin Leibfried.

George R. Scrugham, the committee's organization manager, also issued a statement, saying that, the committeemen excepted, there was "no man or body of men" behind the policyholders' movement. Mr. Scrugham intimated that the insurance companies affected by the movement were responsible for the efforts to produce a contrary impression, and, by implication, that the companies might know something of the defections of Seymour Eaton and Mr. Leibfried from the committee. Mr. Scrugham pays his respects to Mr. Eaton by saying that it was owing to the ex-secretary's "procrastination" that only a fraction of the 1,300,000 circulars containing appeals for money had as yet reached the policyholders. Mr. Scrugham added:

All the facts in respect to the financing of the committee are public property. When the committee was organized it was stated that a full accounting would be made. This can be had at any time by any contributor. The mailing was necessary before the appeal for funds could be made. In order to meet the preliminary expenses money has been advanced, to be repaid out of the fund created by voluntary contributions, as received.

Mr. Untermyer's statement, issued before his departure for Bar Harbor, is as follows:

I have not contributed any of my own money to this campaign as yet, and do not believe it will be necessary for me or any member of the committee to do so, beyond our fair proportion as policyholders. If, however, it becomes necessary, I would contribute, and I am sure members of the committee would join me, for it is the most important movement in the interest of the public and of decent corporate management that has ever been attempted. I have no doubt that public spirited citizens, though not policyholders, would also contribute if they understood the significance of the movement and the odds against which we have to contend.

Harlow N. Higginbotham, who has been here attending the meeting of the executive committee, said of the international committee's work:

It is an honest, earnest effort on the part of the committee to give the policyholders an opportunity to safeguard their own interests. Not a single member of the committee will be placed in nomination for trustees of either the Mutual or the New York Life, and no person will be placed in nomination if objected to by any member of the committee. An accounting will be made and the funds will be judiciously administered.

After launching his thunderbolts, Mr. Leibfried departed from the Hotel Belmont yesterday morning to spend to-day in Philadelphia with Mr. Eaton, it is said.

The work of the Russian translators engaged by the international committee on the New York Life's policyholders' list has been so strangely unsatisfactory that the committee has been compelled to discharge most of the translators. After 5,000 of the 28,000 circulars to Rumanians had been sent out, the committee found that many of their circulars had been addressed to names of persons who did not exist, at towns and villages to be found on no map.

BLOWN THROUGH DECK.

Two Men and Cook of Coal Barge Burned by Gas.

Andrew Deterio and Neils Olsen and a woman cook, Annie Davis, were taken to the S. R. Smith Infirmary, at New Brighton, Staten Island, last night, suffering from burns caused by an explosion of coal gas on the barge Cassie, bound for New Bedford from Norfolk, in tow of the tug Tormentor.

The explosion occurred as the barge was off Atlantic City. The men were at work in the bunker when their lantern went out. One of them struck a match, whereat there was a burst of flame that hurled them through the deck, which was blown out. On deck the cook was working.

Soon after the explosion the Tormentor sighted the Clyde Line steamer Arapahoe, bound for New York. Captain Kemble was asked to bring the injured to this city. He was willing, but suggested that the Tormentor put into Atlantic City. The tow was anchored, but the tug decided to make the run for New York. Olsen is the worst injured. All were resting easily last night.

BROOKLYN BROKER HELD.

Arrested for Alleged Complicity in Philadelphia Swindle.

Alexander J. Halter, a broker, of No. 218 St. John's Place, Brooklyn, was arrested by detectives as he was leaving his home late Friday night, word having been received from Philadelphia that he was wanted in connection with a $1,550 swindle.

Halter was arraigned on a charge of vagrancy and Magistrate Naumer, in the Adams street court, released him on bond to appear in court Tuesday. Isaac Thompson, a Philadelphian, was swindled out of $1,550, it is alleged, by Halter and two others. It is said that the three men have cleaned up more than $50,000 in various deals lately. Halter was arrested in October, 1901, in Manhattan, and was photographed for the Rogues' Gallery. He was not convicted.

HURT BY TOURING CAR.

Manhattan Man Severely Injured—Owner of Machine Arrested.

Thomas Donohue, of No. 1142 2d avenue, Manhattan, was run down last night on Staten Island by a touring car owned and operated by Joseph H. Schell, of No. 47 Clinton avenue, Jersey City. The accident occurred at Richmond Road and Clove street, Concord.

The car was travelling along at high speed, it is said, when Donohue, who had been visiting friends on the island, started to cross the road. The auto was upon him before he had a chance to get out of the way and he was hurled about twenty feet. Schell did not stop to see how badly Donohue was hurt, but kept on his way.

A witness of the accident telephoned to the police station, and a detective was sent to watch for the machine at Stapleton. Schell was arrested and admitted to bail in $500 to appear before Magistrate Marsh to-day on charges of reckless driving and assault. The police say that Schell explained his failure to stop to inquire about Donohue or render him aid by saying that he did not think the man was much hurt.

Donohue was taken to the S. R. Smith Infirmary, at New Brighton, where it was found that he was suffering from concussion of the brain and that his left leg was badly fractured.

ATTEMPTED SUICIDE NO CRIME.

Maine Superior Court So Decides in Case of Man Sentenced to Prison.

Portland, Me., Aug. 11.—The Law Court has decided that an attempt at suicide is not a crime, in the case of James May, of Westbrook, convicted by the Superior Court of an attempt to take his life. May, it is alleged, attempted to poison his family, and, failing in this, tried to poison himself. For the latter act the municipal court held him for the Superior Court, where he was sentenced to eleven months' imprisonment. The case was taken to the Law Court, which liberates the man, holding that attempted suicide is not a crime.

SEVEN-YEAR-OLD BOY SAVES SISTER.

Jumps in Boat and Drags Her from Water—May Get Medal.

Greenport, Long Island, Aug. 11.—Vernon Marshman, seven years old, saved his sister Mamie, three years old, from drowning just before dark last night. The children were playing on the dock, when the little girl lost her balance and fell overboard. The little fellow jumped into a rowboat and pulling with all his might soon reached the spot where his sister had gone down for the second time. When she came to the surface he lifted her into the boat.

Several persons who witnessed the rescue from the shore say they will try and get the boy a medal from the Volunteer Life Saving Corps.

THE AUTOCRATS ACTIVE

Preparation for Elections—Many Mutineers To Be Tried.

St. Petersburg, Aug. 11.—Another indication of the determination of the administration to take a vigorous part in the electoral campaign is furnished by an order of the Minister of Interior to the police throughout the empire to make reports as speedily as possible on all the political parties in their districts—their strength, organization, membership, activity and press organs.

Count Heyden to-day publishes a letter saying that he and his friends insisted on having at least five places in the Cabinet in order to have a preponderance, but they were obliged to refuse the two places finally offered, as this would have made them a negligible quantity.

The revelations made in open letters by the count, Prince Lvoff and M. Shipoff regarding the cause of the failure of the negotiations place Premier Stolypin in a rather bad light. The letters show that the government utterly refused to yield anything in the matter of principle, and tried to give the Cabinet only an appearance of liberality by taking in two public men.

A manifesto, signed by Count Heyden, Prince Nicholas Lvoff and Michael Stakovitch, issued on behalf of the "party of pacific regeneration," says:

The members of the former parliament who have held aloof from the aims of the party of popular freedom have decided to unite on the basis of a common programme, their main object being the creation of a constitutional monarchial state.

The regeneration of Russia is dependent upon a strong monarchical power, popular representation and freedom based on the rights and equality of all before the law. All nationalities must enjoy equal political rights and citizenship of the highest power, and must form a strong constitutional government which, without arbitrariness but unswervingly destroying the old order of things, must carry into effect the liberties proclaimed by the Emperor's manifesto of October 30, 1905.

Regarding the agrarian question, this party considers it necessary and will not hesitate to demand the compulsory expropriation of an amount of private property necessary to create permanent peasant holdings.

This parliamentary group styles itself the party of regeneration. It is the enemy of violence and arbitrariness wheresoever they may emanate. Only through the law can the people's needs be satisfied.

None of the liberal papers have yet been allowed to resume publication. The censorship continues to forbid the publication of all foreign criticisms of the government's course.

A recrudescence of peasant troubles on a small scale is reported from Vladimir and Kostroma provinces.

All the important political captives are being again sent to the Fortress of St. Peter and St. Paul, the use of which as a political prison was discontinued after the amnesty last fall.

The military and naval prosecutors have decided to try by court martial no fewer than two thousand sailors and soldiers who took part in the Cronstadt and Sveaborg mutinies. The Emperor has decided to appoint two extraordinary commissions, headed respectively by Generals Vodar and Guncheroff and Admirals Mollas and Makaroff, to investigate the causes of the outbreaks and fix the responsibility. General Rudiger, Minister of War, and Admiral Birileff, Minister of Marine, are said to be arriving at the same conclusion as Admiral Skrydloff, the commander of the Black Sea fleet, that the officers are more to blame than the men. The commissions will inquire into the general conditions prevailing in the navy and army, and the result may be a wholesale cashiering and retirement of commissioned officers.

A proposal to grant indefinite leave of absence to the reserves on the Baltic station is being seriously considered.

The university professors of St. Petersburg and instructors in other educational establishments to-day adopted a resolution in favor of the unrestricted admission of Jews.

According to the "Bourse Gazette" the naval construction programme of the Ministry of Marine includes ironclads of 20,000 tons, capable of steaming 21 knots, to be constructed in Russian yards.

Captain Kock, former commander of the Red Guard of Finland, who was recently captured near Helsingfors, was to-day brought to St. Petersburg and sent to the Fortress of St. Peter and St. Paul.

Owing to the prospect of a period of calm, the diplomats here have arranged to take vacations. Herr von Schoen, the German Ambassador, left St. Petersburg to-day, and M. Bompard, the Ambassador of France, will leave the capital on Monday.

RUSES OF THE REBELS.

Military Secrets Obtained—Deceiving the Peasants.

Kharkoff, Aug. 11.—There have been frequent cases in the central provinces of revolutionary agitators, wearing the uniforms of aids to the Emperor, going through the country announcing to the peasants that the Emperor had decreed the distribution of all land, but that the nobles and landlords were preventing the news from reaching the peasants, and instructing them to take what the Emperor had given.

A still bolder fraud has just been exposed here which illustrates the deceptions to which the revolutionists are resorting in order to get the military secrets of the government. Some time ago a man appeared at the headquarters of the commander of the Kharkoff garrison, representing himself as Lieutenant Pojotsky, aid to General Sukhomlinoff, commander of the military district of Kieff, in which Kharkoff lies. He presented what purported to be an official document authorizing him to transmit orders regarding the disposition of the troops. The commander of the garrison received him with the greatest attention and turned over for inspection all the official military documents. For several weeks "Lieutenant Pojotsky" was entertained by the officers. He departed with full military honors. Later, in the course of correspondence with General Sukhomlinoff, it was discovered that the man was an imposter. In consequence of this the commander of the garrison here has received a scathing reprimand, and general orders have been issued from the War Department warning garrison commanders to beware of similar tricks. A landed proprietor mourns the loss of $8,000 which he loaned to the dashing young "aid to General Sukhomlinoff."

VIOLENCE UNCHECKED.

Anarchy in Poland—More Trouble in Baltic Provinces.

Warsaw, Aug. 11.—An incredible state of affairs reigns at Warsaw and Lodz. The inhabitants are at the mercy of bandits, anarchists and terrorists. Murders and robberies, reports of which are not published, occur daily. The authorities apparently are powerless. At Lodz this morning six anarchists attacked a German factory owner and his clerk who were returning from the bank, shot and killed both, and escaped with $760.

Odessa, Aug. 11.—It was learned from official sources to-day that Barbara Printz, the general's daughter who committed suicide after having failed to kill Governor General Kaulbars with a bomb, arrived here a week ago from Warsaw on the invitation of the daughters of General Kaulbars, with whom she was educated. She visited the general's house daily. Papers found in her room prove that Mlle. Printz belonged to the terrorist section of the Social Revolutionists, and that she came to Odessa commissioned to execute a sentence of death imposed by them on the general. The bomb was of extraordinary power. General Printz commands the Warsaw Military Division.

Reval, Aug. 11.—The workmen of all the factories here struck to-day as a mark of sympathy with the mutineers of the armored cruiser Pamyet Azova, who are about to be tried by court martial.

Mitau, Aug. 11.—A court martial here yesterday sentenced to death two terrorists who were found guilty of several murders in the district of Windau.

Libau, Aug. 11.—The postmaster here was killed yesterday and robbed of $14,000.

Uzovka, Aug. 11.—Mine owners of this district are preparing to present claims for damage in six foreign mines which were flooded, on the ground that the strike was provoked by the attitude of the government. Six hundred pounds of dynamite was stolen by revolutionists to-day.

Helsingfors, Aug. 11.—The Finnish Senate has ordered the withdrawal of the Red Guard from the country, and a petition to the Emperor in favor of the re-establishing of the old Finnish army, of eight battalions, for the purpose of restoring the authority of the new Finnish government among the masses is being prepared.

Tashkend, Aug. 11.—The controller of the Central Asian Railroad was murdered here yesterday.

OCTOBRISTS' PLATFORM.

More Power for Parliament—A General Suffrage Plank.

Moscow, Aug. 11.—At the session of the central committee of the Octobrists to-morrow, at which the platform committee will present a new programme on which the party expects to appeal to the country at the coming elections, the progressive drift will be recognized by proposals for general suffrage, direct in the cities and in two stages in the country, and the enlargement of the powers of parliament to include a revision of treaties as well as a discussion of loans, taxes and concessions. M. Shipoff, former Finance Minister, will also propose the reorganization of the Council of the Empire, or upper house, as an advisory body, with no legislative powers. The platform will take a negative attitude on the proposal for a general expropriation of land, mentioning only a division of State, Crown and Church lands and an extension of the activity of the local commissions. It will recommend the abolition of the communal system and all special laws, in order to place the peasantry on an equal footing with the other classes; improvement of the condition of the workmen and restricted autonomy for non-Russians, and will declare that the enactment of a measure providing free education should be the first care of parliament.

The police have discovered in a neighboring village a secret printing establishment of the Revolutionary League, where the Viborg and Terioki manifestoes to the army and navy have been printed. The police also captured three bombs.

It is learned that among the members of the revolutionary committee recently arrested in Moscow was Mme. Efrenoff, who is said to have been the chief of the central organization of the Social Revolutionists and Peasants' League of the Moscow district. Fifty workmen agitators were expelled yesterday from Moscow.

DUE TO RUSSIAN UNREST.

Granting of Persian Constitution Explained in London.

London, Aug. 11.—A Persian official here, in an interview to-day, said that the granting of a constitution to Persia was one of the effects of the Russian upheaval.

The news of the Russian struggle had long been the subject of discussion in the bazaars of Persia. The economic distress in that country also played no small part in creating the desire for some measure of political freedom, which the Shah had long desired to grant, but who refrained from so doing on the advice of the late Grand Vizier, Ain-ed-Dowleh. Since the latter's dismissal the Shah has had the more enlightened advice of Mushir-ed-Dowleh, who is known for his liberal tendencies. While the clergy heretofore have opposed a constitution, both as the direct representatives of the Prophet and of the large landowners, it is believed that they will welcome the formation of a national council, as they will be largely represented.

Members of the Persian colony in London who attended the legation this afternoon were officially informed of the Shah's decision, and a telegram of congratulation and thanks was dispatched to the Grand Vizier.

POLISH ALLIANCE IN GERMANY.

Breslau, Aug. 11.—A Polish secret alliance has been discovered and a great number of citizens of the towns of Schappinitz and Rohdzin are accused of being connected with it. The criminal court at Beuthen will begin proceedings against the accused shortly.

ZEMSTVO CONGRESS CALLED.

Moscow, Aug. 11.—The zemstvo congress has been summoned to meet at Moscow September 7. The Constitutional Democrats controlled the last congress, but a strong effort will be made by the Octobrists and Regeneration party to wrest the leadership from them and adopt a resolution supporting the programme issued in St. Petersburg to-day.

CAUSE OF W. H. STUART'S MURDER.

Batoum, Aug. 11.—An investigation of the murder of William H. Stuart, American Vice-Consul here, who was shot and killed at Menziadjani, his country residence, May 20, has shown that the crime was committed, from private motive, by a jealous Turk.

BUBONIC PLAGUE IN BRITISH PORT.

Plymouth, England, Aug. 11.—On board the steamship Arabia, which arrived here to-day from Bombay, was a Lascar sailor suffering from bubonic plague. The man became ill on August 6 and was isolated. The liner was fumigated and her passengers were allowed to land. The sailor has been transferred to a hospital ship.

STRIKE AT KHARKOFF ENDS.

Kharkoff, Aug. 11.—The employes of the railways, tramways and a number of important factories struck for three hours to-day and held a meeting, at which it was decided it would be useless to attempt an armed revolt at present, owing to the loyalty of the troops. Immediately after this the men returned to work. There were several collisions with the troops, but no casualties resulted.

JAPANESE ROAD SEEKS CHINESE AID.

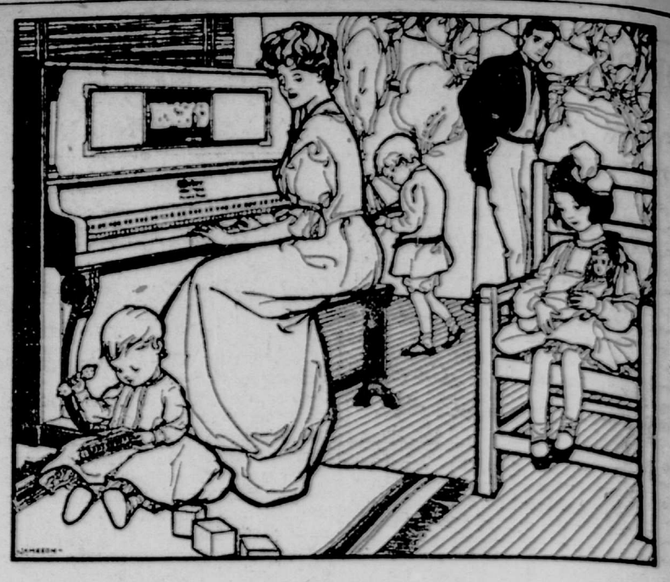
Chefoo, Aug. 11.—A Japanese official engineer passed through Chefoo to-day on his way to Peking, with the intention, aided by Chinese officials, of enlisting Chinese support to a loan on the 500 miles of railway now operated by Japan in South Manchuria, and upon which it is proposed that Jacob H. Schiff, of Kuhn, Loeb & Co. also float a loan of $15,000,000.

NO GERMAN PERIL IN BRAZIL.

Rio Janeiro, Aug. 11.—President-elect Penna, who is making a trip in Southern Brazil, in a speech at Santa Catharina to-day said that the alleged German peril was imaginary, and added that nowhere were there better citizens than German-Brazilians. He cited the case of Dr. Lauro Müller, Minister of Industries and Public Works, as an illustration of a patriotic Brazilian, though the son of German parents.

SOLDIERS SHOT AT SVEABORG.

London, Aug. 11.—A dispatch to a news agency from Copenhagen says that a telegram has been received there from Helsingfors to the effect that Lieutenants Kahanskii and Wiljanoff and five soldiers were tried by court martial and shot at Sveaborg to-day, for connection with the recent mutiny.



MANY children have a musical education forced upon them by parents who expect to enjoy their playing later on.

But the child may never develop any real talent and never get to the point of playing the kind of music that it is a pleasure to listen to. Or, having reached that point, may marry and leave home, so that the parents are again left without any musical resources.

The Pianola Piano does not interfere in the slightest degree with a child learning to play by hand, but it *does* give the parents the satisfaction of hearing the best music well played without waiting for years.

Regarded solely from a narrow point of view, it might be supposed that the Pianola and the Pianola Piano would interfere with the study of piano-playing. But the facts do not bear out any such theory. Statistics show that there are to-day more conservatories of music, more teachers of the piano and more musical students than at any time in the past. And yet there are *more Pianolas and Pianola Pianos in daily use than ever before.*

The explanation lies in the fact that these instruments awaken a keener interest in *all* things musical. They stimulate the child by placing before it a concrete example of good playing, and if the spark of talent actually exists, the child will be the more eager to master the difficulties of technique.

The process of developing the child's musical talent is slow. *But the musical returns from the Pianola and Pianola Piano are instantaneous.* Parents can be enjoying the masterpieces of piano-forte literature at the same time and from the same instrument on which their children are practicing scales and exercises. The Pianola Piano creates a musical atmosphere of its own in every home in which it is introduced.

Prices $550 to $1,000,
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Original designs, unique schemes and estimates submitted upon request for the furnishing of Residences, Clubs, Hotels, Steamships and Private Cars.

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A Rare Collection of Curtain Laces, Insertions and Motifs.
EXCLUSIVE NOVELTIES IN ENGLISH AND FRENCH UPHOLSTERY AND DRAPERY FABRICS.

Our expeditious Mail Order Service will be found a decided convenience by customers at the summer colonies.

Broadway & 19th Street.

THE BROOKLYN FAST ON ROCKS.

Steamer for New York Lands Her Passengers at the Azores.

Ponta Delgada, Azores Islands, Aug. 11.—The fore part of the Italian steamer Brooklyn, from Marseilles August 4, via St. Michael's, Azores Islands, for New York, with 330 immigrants on board, which grounded on entering this port yesterday, is resting on the rocks. There are five feet of water in her fore and main compartments.

A salvage steamer and two tugs are in attendance upon the Brooklyn, which must discharge her cargo. The passengers are being landed.

NAVAL LIEUTENANT A SUICIDE.

Portsmouth, England, Aug. 11.—Sir Francis Scott, Bart., a lieutenant of the Royal Navy, retired, was found dead at his home, Dunninald, Southsea, this afternoon with a bullet wound in his head. It is surmised that he committed suicide. He was born in 1851.

CHINESE PIRATES GET BRITISH LAUNCH.

Hong Kong, Aug. 11.—A British launch, the Wingfat, was attacked by pirates close to Wu-Chow last night. One of her crew was killed and three were wounded. The pirates secured about $500 and a chest of opium.

EARTHQUAKES IN ITALY.

Rome, Aug. 11.—A severe earth shock lasting two seconds occurred at San Remo at 11 o'clock this morning. The population was panic stricken. Slighter shocks occurred at Bordighera and Goldirodi.

FOURTEEN MINERS KILLED.

Kattowitz, Aug. 11.—Fourteen men in a coal mine at Renard, near Sielce, were killed to-day by the breaking of a rope while their car was descending into the pit.

SILK ENSIGN FOR TORPEDO BOAT.

Florence, Italy, Aug. 11.—The Florentine section of the American Navy League has sent a silk ensign to the American torpedo boat Wilkes.

The Wilkes was last reported at Norfolk, Va.

POLICE REVOLT IN ARACAJU SUCCEEDS.

Rio Janeiro, Aug. 11.—The revolted police at Aracaju, capital of the State of Sergipe, have compelled the Governor and Vice-Governor to resign, leaving the state government in the hands of the presiding judge of the State Supreme Court. The incident is classed as being a natural outcome of the Matto Grosso revolt.

SUFFRAGISTS TO PUBLISH A PAPER.

Copenhagen, Aug. 11.—The sessions of the conference of the International League of Woman Suffragists terminated to-day, but there will be an executive meeting to-morrow to settle the unfinished business. It has been decided to publish a paper in London, to be called "The International Record of Woman Suffrage." By royal invitation the delegates to the conference visited Rosenberg Castle this afternoon. They will be entertained at dinner to-night by the Danish Woman Suffrage Association.

RIDGELY'S
FINANCIAL FORECASTS.

The bull market is not over, and it is not too late to make some money. Many stocks will reach new high figures within the next fortnight, and we try to give our subscribers the best ones. The past week, for example, our friends have had the full benefit of the movements in St. P. and Penna. Ten days ago we got them out of stocks with 10 to 15 points profit in each, and enabled them to take back their stuff 2 or 3 points cheaper. We strongly advised profit taking again on the bulge last Tuesday morning, and predicted a reaction of 3 to 5 points in the leaders, Paul, U. P., Rdg, etc. Wednesday night we still said lower prices, but thought that on drives as indicated purchases would prove well advised. Our forecasts Thursday and Friday nights are too valuable to be given away; we tell you of several important movements pending and what the market should do next week. You can get it all in our regular Daily Letter at $5 per month; details of certain issues which we think will sell 10 to 20 points higher. You must needs be careful, however, to buy at the right time, else "reactions" may make you feel bad. The last past six weeks we have been sending out far and away the best advices which left Wall St., no matter what the price charged, and we hope that the good work will continue. Deeds—not words and hot air—are what count.

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

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AGED WOMAN FIGHTS MAD CAT.

Badly Torn by Animal Before Citizens and Policeman Rescue Her.

Mrs. Christine Harper, who lives with her two daughters at No. 135 West 26th street, was badly bitten by a pet cat, that attacked her while she was alone in her apartments yesterday afternoon. Mrs. Harper, who is eighty-two years old, was rescued from the cat by two citizens and Patrolman Sullivan, of the Tenderloin precinct. Her wounds were dressed by Ambulance Surgeon Shinestone, of the New York Hospital.

Mrs. Margaret Johnson, who lives next door to Mrs. Harper, heard the woman screaming loudly for help. She hurried into the woman's apartments and saw Mrs. Harper standing in a corner defending herself from the cat with a broom. The woman had already been torn on the shoulders. Mrs. Johnson summoned two men, who held the cat in the corner with curtain poles till Sullivan threw a noose over the animal's head and dragged it to the back yard, where he killed it. Patrolman Sullivan then summoned the ambulance.

NAVY CONTRACT FOR PENN COMPANY.

Washington, Aug. 11.—Bids were opened to-day at the Bureau of Yards and Docks for the construction of a power plant building at the Charleston (S. C.) Navy Yard. The lowest bidder was the Penn Bridge Company, of Beaver Falls, Penn., at $214,387. As this bid is much lower than the others it is expected that the award will be made to the Penn company.