FOR THE BUSY MAN.

Constant Reader Tells What He Missed in Last Week's Papers.

"The end does not seem to have come to the disasters which may be directly traced to the bank panic, does it?" said the Busy Man, as he began his conversation regarding the news of the week with his friend, the Constant Reader.

"No," was the reply, "and we may not see it for some time, for how far reaching it may be in its ramifications it is impossible to say. Already a score of deaths, either by suicide or through worry brought on by financial troubles, have been recorded. Second only to the tragic death by his own hand of Charles Tracy Barney, former head of the Knickerbocker Trust Company, was the like death this week of Howard Maxwell, head of the Borough Bank of Brooklyn. When he and his associates, the cashier of the bank, and William Gow, of the advertising firm of Ward & Gow, whose names appear so prominently in the subway placards of things for sale, were indicted for what they had done in the Brooklyn institution, the other two men were bailed, but Maxwell was allowed by his former associates to go to jail, and it was not until after nearly a week that he succeeded in having his family and friends secure the needed bail, one-third of it being furnished by a surety company, which had to be well paid for this service. Even then there was a hitch, as this sort of bail had never before been offered in Kings County, and the District Attorney would not accept it until he had secured a court ruling on the subject. As has since come to light, Maxwell was in so despondent a condition when in jail that the keepers refused to permit him to have a razor to remove his beard, and he came out with a five days' growth. He found his wife penniless and preparing to resume the occupation of boarding house keeper, in which she was engaged when he first met her, in order to live. He found that there was a prospect that he would go to state prison for twenty-five years for the felonies charged to him, that he was to be made a scapegoat, as the cashier had turned state's evidence. Deserted by those on whom he had been accustomed to depend and facing a future of the blackest sort, with a mind partially, at least, unhinged by his imprisonment, it is little wonder that when he was removing the beard grown behind the bars, he decided to seek eternal rest from the prospect of further imprisonment. By the irony of fate, he died in the hospital erected as a memorial to another Maxwell, no relative to him, but the uncle of another Howard Maxwell, for whom the unfortunate bank president was frequently taken in the days of his prosperity and with whom he was confounded in his death, to the distress of one of the most widely known and highly respected families in Brooklyn.

LIKE SCENE FROM A NOVEL.

"Another family in the Borough Beyond the Bridge which has been of the highest standing has figured in the police records of the week in anything but a favorable light. This is that of John G. Jenkins, sr., three of whose sons have been indicted for forgery in the third degree in their financial transactions with a trust company founded by the father and the sons. Since the deaths of Charles Pratt and of William Richardson, no other Baptist has been of more prominence in the City of Churches, both by reason of wealth and church activity, than John G. Jenkins, sr. On his own statement, a few weeks ago his secretary assured him that he was worth $1,200,000, but now he says he has had to dismiss his servants, and last Monday his wife was doing the family washing. Then, on Tuesday, the three sons, one bearing the father's name, were indicted. The police had been so successful the previous week in securing pictures, measurements and finger prints of the men indicted in connection with the Borough Bank that they were confident that they would do the same with the Jenkinses. But an alert lawyer learned by some of the mysterious means by which grand jury and court secrets leak that a true bill had been found against his client, John G. Jenkins, jr., and managed to elude the detectives and produce him in court, where he was admitted to bail. As one had slipped through their hands, the detectives decided that another should not, and, although Frank Jenkins did go unmolested into the courthouse by one entrance while his counsel entered another way and was admitted to bail, as his brother had been, he was pounced upon when departing. Despite the efforts of his wife and his counsel, he was rapidly being hustled to Police Headquarters, so much brutality being shown that Mrs. Jenkins suffered severely, and his lawyer decided to invoke the aid of the law and sent a clerk for a writ of habeas corpus. There was no time to draw up a new one, if it should be of avail, so one prepared in advance for John G. Jenkins, Jr., was used and in place of his name that of Frank was substituted in two places before it was signed by Supreme Court Justice Burr. But when it was taken to Police Headquarters and a demand was made for the body of the prisoner, to produce him before the court, there were still two places where the change of name had not been made, and advantage was taken of the opportunity to make the changes in the presence of the police. But this fact was enough for the captain of detectives to declare the writ invalid and proceed in spite of it. He will, however, have to answer to the court for defiance of Justice Burr's order. The detectives secured not only the data they sought of the second prisoner, but likewise of the third brother, who was arrested in his home. But the scenes in connection with the writ in real life in this twentieth century rival the most dramatic of half a century ago depicted in the fiction of Charles Dickens and of the author of 'Ten Thousand a Year,' of which the unfortunate Tittlebat Titmouse was the hero.

TO TEST POLICE POWER.

"The question of the right of the police to take the pictures of persons under indictment for the so-called Rogues' Gallery is likely to receive judicial interpretation from these recent cases in Brooklyn. An order has been sought by the counsel for Mr. Gow to destroy the pictures and record taken when he was indicted. His counsel, the former President of the Borough of Brooklyn, Martin W. Littleton, has characterized the police rule of this city as 'combined profanity and persecution,' and he is determined to find out if there is any legal authority for their action. On the other hand, it is held in behalf of the police that the taking of a man's picture and measurements when he is indicted for a felony is the only means of making sure of recapturing him if he jumps his bail, and also is a measure of protection for the community."

"What is this trouble about the Christmas school exercises?"

"Only a tempest in a teapot. The facts are that a school principal out in Flushing, in Queens Borough, misinterpreted the instructions of the Board of Education and a local paper published what he said. A metropolitan journal took up the matter and the misinterpretation became a sensation, which was in turn taken up by the pulpit, and made a matter of religious shibboleth. The pulpit invoked the aid of the law, and there is no telling how many other professions would have been drawn in had not the Board of Education declared that no new action was to be taken and no new action had been taken, and reiterated its stand of last winter, which was to allow nothing of a sectarian nature in the schools, but to respect the rights and privileges of all. So the whole matter is less than a nine days' wonder and the sensation seekers will have to turn to something else.

"To recur to the financial situation, the prospect steadily brightens day by day. The decision of Secretary Cortelyou to withdraw the offer of Treasury certificates is deemed by the masters of finance a most hopeful indication, promising a speedy return to normal conditions. One of the results of the conditions prevailing since the panic began six weeks ago is expected to be a decided lowering of prices not only of the necessaries but of the luxuries of life. In fact, it is the luxuries that are most affected. In jewelry shops the business usually done in the holiday season is practically stagnant. In automobiles there is a dulness that has even affected the foreign manufacturers. Many persons are preparing to make the furs of last season pass muster for the present one, and the same will be true, to a greater or less degree, in clothing. In fact, every one who can is using all the ready money available to secure solid, gilt-edged stocks, whose dividends are sure, at prices which will give double the return that the same stocks afforded at last year's prices. If they are bought and put away, paying no attention to the market price, but held as investments for the future, say the financial sharps, every investor will be sure to reap a golden harvest as soon as the normal conditions of the financial market return, and every such purchase is an aid to the clearing away of existing conditions."

MORE RAPID TRANSIT.

"After many delays and difficulties, and years later than originally promised, the first train from the Battery to Brooklyn underneath the East River has been run. It is nearly a quarter of a century since the first visible link of Brooklyn with Manhattan Island, the old bridge, was opened to the public. Its construction had been watched with the utmost interest, and when at last it stood completed and ready for use the opening was celebrated by public exercises, participated in by the mayors and distinguished citizens of the two cities thus united by a visible bond, and it was regarded as an event of as great importance as the securing of a charter for a new municipality or the opening of the first public water supply for this city. But the opening of the second bridge failed to arouse any great degree of public interest, and the opening of the first subway tube underneath the river failed to arouse more than a languid degree of interest. It had already been discounted by the transit of the Belmont tube to Long Island City, part of Queens Borough, and will be overshadowed by the opening of the tunnels beneath the Hudson to the neighboring, if foreign, state of Nova Cæsarea, or, as known in the vernacular, New Jersey.

"Edward Payson Weston has vindicated his claim as a long distance walker in his seventieth year by his successful tramp from Portland, Me., to Chicago in less time than he covered the same distance forty years ago. He gained his first repute as a walker by going about to the police stations of this city for news at night in his days as a newspaper reporter, when telephones were as yet unheard of. The chief political development of the week was the wordy encounter in Washington between Senator Daniel, of Virginia, and William Jennings Bryan, in which the latter was flatly told by the former that he was a pestiferous interloper in the Democratic party and if he would take himself out of it the party and the country would be the gainers. Mr. Bryan in a public speech declared that President Roosevelt was carrying out many Democratic ideas and principles. Judge Gray, of Delaware, was favorably mentioned for Democratic standard bearer. Senator Foraker, of Ohio, declared his purpose of steadfastly opposing the candidacy of Secretary Taft, and to this end will himself be a candidate. The mock Presidential convention of Columbia students, presided over by ex-Lieutenant Governor T. L. Woodruff, declared by a large majority for Governor Hughes as the candidate, next to him in favor being Senator La Follette, while after them appeared Messrs. Taft, Root, Roosevelt, Cortelyou and Cannon, Vice-President Fairbanks not being in the running. By the way, Chicago is up in arms because it has been found that the buttermilk sold and drank in that city is a nature fake, being only skim milk treated with lactic acid. Chicago is also in ebullition over fake currency certificates, some of them being for the Lemon Association. President Roosevelt made another Presidential pilgrimage on Thanksgiving Day to the former home and present grave of James Madison. He has gone to the homes of Washington, Jefferson and Jackson as well, and is expected soon to visit the home of James Monroe.

IN THE FOREIGN FIELD.

"The prospect of a change of sovereigns in Portugal does not seem imminent, although there are those who say that if the Crown Prince, who weighs between 300 and 400 pounds, was seated on the throne there might be less danger of its being overturned. But he is not the heaviest scion of royalty in the Old World, for there is a Danish prince, some removes from the throne, who is over 400 pounds in weight and is so large that he does not dare show himself in public. The award of the Nöbel prizes in science and literature to Sir William Crookes and Rudyard Kipling respectively pleases not only their admirers in England but in all other parts of the world. Secretary Taft has successfully crossed Asia and entered Europe. He desires to cut short his stay at the Russian capital and to sail next Saturday from Hamburg for home. His return may be still further hastened by the alarming condition of the health of his mother. The scene of hostile operations in Africa has been transferred from Morocco to Algeria, where the French troops have been attacked by a large force of natives, with conflicting reports of the result. President Amador of Panama has returned from his six months' trip in Europe and has seen the President at the White House. The announcement is made by General Garcia, of Cuba, that he has been assured by the President that troops would be withdrawn from Cuba as soon as the country desired it. Walter Wellman says the Presidential election next year will prevent the renewal of his efforts to find the North Pole by balloon, which is interpreted to mean that all the money already expended on this fatuous enterprise has been wasted. The settlement of a question of state patronage by the toss of a coin in the White House has been made the subject of jocose comment by reason of the fact that Senator Gamble was one of the participants. John Bigelow celebrated his ninetieth birthday and Andrew Carnegie his seventieth on the same day. Ex-President Cleveland, who was again ill, is reported restored to health. The output of manufactures in this country last year was valued at $15,000,000,000. The tide of emigration has set toward the Old World, and an unusually large number of persons are leaving these shores.

"Among the deaths of the week were those of Surrogate Frank T. Fitzgerald, of this city, from the effects of an accident several years ago, and of Major General Sir Henry Edward Colville, of England, from an automobile accident."

ARTS AND CRAFTS DEMONSTRATION.

Two hundred guests attended a dinner and exhibition and demonstration of arts and crafts at the clubhouse of the National Arts Club, Gramercy Park, last night. There were demonstrations by the members of metal hammering, stained glass window making, pottery making and the working of looms. For several days there has been an exhibition of the work of the National Society of Arts and Crafts in the galleries of the club.

PREPARING FOR EQUAL PAY FIGHT.

A sub-committee of the executive committee of the Interborough Association of Women Teachers held a meeting in the Martha Washington Hotel, No. 29 East 29th street, yesterday. The purpose of the meeting, it was said, was for the consideration of ways and means of renewing the campaign for "equal pay for equal work." A report will be presented to the executive committee at a meeting early in December.

GIRL AWAKES FROM LONG SLEEP.

Asbury Park, N. J., Nov. 30.—Consciousness returned to-day to Miss Sadie Garetsky, after she had been in a trancelike state for nine days, due, it was said, to hysteria brought on by a quarrel with a girl companion. When examined by Dr. H. B. Shafto to-night Miss Garetsky complained of pains in her neck and arms. Otherwise she seemed well. She will recover.

SUNDAY FIGHT IN KANSAS CITY.

Judge Sends Theatre Manager to Jail "Constructively" and Disqualifies Himself.

[By Telegraph to The Tribune.]

Kansas City, Mo., Nov. 30.—Thirteen indictments were returned by the grand jury to-day against six theatrical managers of this city who kept their theatres open last Sunday, in alleged violation of the state law, which prohibits labor on Sunday.

When the managers were taken before Judge William R. Wallace, of the Criminal Court, to plead to the indictments Mr. Judah, manager of the Grand Opera House, who was indicted on three counts, refused to enter a plea. Judge Wallace entered a plea of "not guilty" for him and fixed his bonds at $600. Judah refused to give bond, and Judge Wallace notified him that he was "constructively in jail." The other managers gave bail.

Judge Wallace then disqualified himself as trial judge and called in James L. Fort, of Dexter, Mo., judge of the 22d Judicial Circuit. Judge Fort is a candidate for the Democratic nomination for Governor of Missouri in the state-wide prohibition issue. He probably has the same idea of the rigid enforcement of the Sunday law as held by Judge Wallace.

MRS. PECK NOW SUES HER HUSBAND.

Clothing Dealer's Wife Seeks to Set Aside Alleged Conveyance of Property.

Mrs. Josephine Peck, who was sued for absolute divorce by her husband, Samuel W. Peck, president of the S. W. Peck Company, clothing dealers, began suit against him yesterday. She seeks to set aside an alleged conveyance of property in West 29th street near Fifth avenue.

Mrs. Peck says that she owned and still owns the property, and that the "alleged conveyance appears to have been signed by your petitioner on December 11, 1906, and is recorded in the office of the Register."

At the time of the divorce suit it was stated by counsel for Mrs. Peck that her husband was worth $2,000,000. The court ordered him to pay temporary alimony of $500 a month and $1,000 to her counsel. Peck announced that he would appeal and Justice Giegerich cut the alimony to $250 a month.

NEW OIL MERGER CHARTERED.

Pittsburg, Nov. 30.—Common Pleas Court No. 1 granted a charter to-day to the National Petroleum Association. According to its corporators it is formed to "foster, protect and promote the welfare and interests of persons engaged in the business of refining petroleum and its products, and for the protection and encouragement of that business by combining against imposition and fraud." The association is intended to advance the interests of the independent refiners.

LA PROVENCE IN WITH $750,000.

The French liner La Provence, which arrived from Havre yesterday morning, brought twenty boxes of gold eagles, of which $500,000 went to the Chase National Bank and $250,000 to the National City Bank, making $750,000 in all, which makes a total of $60,656,347 since the movement began.

ADMITS RUNNING DOWN NEGRO.

Baltimore, Nov. 30.—Frank Brown, jr., son of ex-Governor Brown, acknowledged to-day that he was the driver of the automobile that killed James Grinnell, a colored waiter, at Baltimore street and Fremont avenue on Thanksgiving morning. He declared that the car was not going more than ten miles an hour when he struck the man, but that after the accident he became so bewildered and frightened that he hastened away and remained at a hotel until his arrest, a few hours later.

MISS MAR, GOULD WITNESS, SAILS.

Miss Helen Mar, the actress, who came here several weeks ago and was subsequently involved in the matrimonial difficulties of Howard Gould and his wife, started for Liverpool yesterday on the Cunard liner Mauretania. It was reported that she had been paid by Mr. Gould's counsel to give certain testimony. She denied this yesterday before sailing. "I came here to do a certain thing," she said. "I did it, and now I am going back."

MUST RETRY INTRODUCTION FEE CASE.

A new trial of the suit brought by Miss Joan Schon, of No. 1 West 10th street, against Alison Harlan, a dentist, of No. 373 Fifth avenue, to recover $331 91 commission for introducing Mme. Calvé, the opera singer, to the dentist was ordered by the Appellate Division of the Supreme Court yesterday. The first trial was held before a jury in the 12th District Municipal Court and a verdict in favor of the plaintiff rendered. Miss Schon claims that she met Mme. Calvé while returning from Europe, and was induced to introduce the dentist to her by a promise of one-third of the dental bills that the singer incurred with him as a commission.

EXTENSION IN D., T. & I. SUIT.

Adrian, Mich., Nov. 30.—Circuit Judge Chester to-day granted B. S. Warren and Otto Butzel, attorneys, of Detroit, additional time to file affidavits and make a further showing in the case of Horton C. Rorick, of Toledo, against the Detroit, Toledo & Ironton Railroad, et al. The Detroit attorneys made a motion to have the case dismissed for lack of jurisdiction. The plaintiff alleges fraud in the reorganization of the Detroit, Toledo & Ironton and the purchase of the Ann Arbor road, and asks that a receiver be appointed.

MOTHER AND DAUGHTER FOUND DEAD.

Boston, Nov. 30.—The bodies of Mrs. Catherine Logan, sixty-eight years old, a widow, and her daughter Nina, seventeen years old, were found today in their bedroom, at No. 72 Durham street. Death was caused, according to the police, by gas poisoning, probably accidental. Mrs. Logan was the widow of John Logan, of Springfield, Mass., who was a relative of General John A. Logan. One of her daughters was married to Frederic Tudor, of Beacon street, this city, some years ago.

LETTERS TO THE EDITOR

THE PSYCHOLOGY OF ALCOHOLISM.

Some Instances Brought to Mind by Notice of Dr. Cutten's Book.

To the Editor of The Tribune.

Sir: In a recent number of The Tribune you have a notice of Dr. George B. Cutten's book "The Psychology of Alcoholism," in which, as you say, "he boldly defends the thesis that in religious conversion we have the most efficacious cure of alcoholism."

I would not deny this general proposition, but my own observation leads me to believe that anything which arouses in a person the dormant will often works a cure. Perhaps an appeal to the conscience and an arousing of the moral faculties, such as usually precedes or accompanies a conversion to an active and personal interest in religion, is more likely to produce this strengthening of the will than any other influence. It is, however, by no means the only one. I have known in my time a number of recoveries from intemperate habits, some of which were the immediate effect of awakened religious feeling, but others of which were not.

One of the most striking cases in my experience was that of a man of humble birth and no great natural endowments; under favorable circumstances he would have probably reached no higher position than that of an ordinary mechanic.

He had a considerable sense of humor and was ready of speech. When I first knew him he was thirty-five to forty years of age and a confirmed drunkard. He had as wife a hard working and respectable woman, who supported herself and probably partly supported him. He was good natured, and so far as I know never abused her. They had no children. He did just work enough in the way of small jobs about houses and some plain garden work to meet the necessary demands of his appetite, and for the rest of the time he could be seen sitting about in some public place in a state of maudlin half-intoxication, frequently carrying on a conversation with some neighbor in his own condition, and in which there could sometimes be seen gleams of considerable humor. He never went inside a church, but used to say in his jocose way, "You know my wife's a member o' th' meetin' house."

When he was about fifty something or somebody induced him to attend a "Washingtonian" meeting. From that hour he stopped drinking. He lived twenty-five years after that. He probably worked more days in a week and did better work. For a long time in his later years he was a grave digger, but the general tenor of his life, with the exception of drinking, was just what it had been. He never went to church, he never did anything different from his old life in any respect, except that he drank no more alcohol in any form to the day he died.

I knew another man of a higher type intellectually than the one last described, and something of a mechanic, who by the time he was twenty-five had become an apparently hopeless drunkard. He had inherited a small property and as he was a skilled workman he could usually find employment, but his habits were fast impairing his usefulness and it was clear that he would soon waste his patrimony.

He was aroused in a revival, became a church member, ceased drinking and became a useful and successful citizen. I have heard that when he became rather an elderly man his habit to some extent returned upon him, but he died before it had broken him down.

I knew a woman, a lady both by birth, education, culture and social position, who succumbed to the opium habit. She had a husband, a most worthy and affectionate man, and several children, who were grown and doing well; there was, so far as I know, nothing in the way of reason or excuse, but it was evident to all her friends that she was fast ruining herself mentally and bodily. All at once she stopped. I never knew what influence was brought to bear on her. I think her husband, her physician and her clergyman had exhausted their resources without avail. She was, throughout her experience, a more than ordinarily religious woman in all external observances. She lived a good many years after this experience, a life of dignity and propriety in all respects.

A son of this woman, well educated, carefully trained, a superior business man and an ardent churchman, took to drinking when he was about forty and came near ruining himself, when he ceased as suddenly as he had begun, and thereafter lived a perfectly sober life. He was rather a rigid person in his theological or ecclesiological views and these never in any way changed during this experience.

I have not read Dr. Cutten's book, although I intend to do so, but I thought I would make this contribution to the psychology of the subject, in which I am greatly interested.

There is another question of a physio-psychological nature in regard to alcoholism in which I have been greatly interested and in regard to which I have never yet obtained any light, although I have frequently talked about it with experts.

It is why some persons when they have taken a glass of spirits seem possessed with a wholly uncontrollable thirst for more, while others have no trouble of this sort and desire only what satisfies them for the moment, as would be the case if it were water or any kind of food. If we knew of persons who when they tasted food could not stop eating until they stuffed themselves to repletion it would at least be a parallel case, although not an explanation, but as it is it seems an isolated phenomenon and wholly eccentric. FREDERICK J. KINGSBURY.

Waterbury, Conn., Nov. 27, 1907.

ADVANCEMENT OF INDIA.

Society Formed in This City for the Purpose of Awakening Interest Therein.

To the Editor of The Tribune.

Sir: I note with much surprise that the Right Hon. John Morley, M. P., Secretary of State for India, in his article in "The Edinburgh Review" for October, has so little to say that is encouraging as to the future of India. Of the Indian national congress movement he says its "aims have been almost exclusively set upon weakening the very government which has secured peace and growing prosperity for all India."

And in his speech at Arbroath he seems to be striving to explain not how to cure India's unrest by such measures of co-operation and representation as a Burke, a Macaulay or a John Stuart Mill would propose, but merely to defend a policy of repression which is daily sinking the Hindus lower in misery.

Has England's rule secured a "growing prosperity for all India"? This is the great question. And has the Morley Liberal regime redeemed even one of the imperial pledges with regard to native appointments to places of importance in the civil service? As far back as 1833 Macaulay said: "We are free, we are civilized to little purpose if we grudge to any portion of the human race an equal measure of freedom and civilization."

And what measure of freedom has the British government given to the Hindus since in 1833 Parliament promised them just representation in her councils, or since 1858, when Queen Victoria proclaimed that "we hold ourselves bound to the natives of our Indian territories by the same obligations of duty which bind us to all our other subjects"? "This obligation," said Lord Lytton in 1877, when the Queen took the title of Empress, "is founded in the highest justice, and is recognized by the government of India as binding on its honor and consistent with all the claims of its policy."

How, may I ask, have these promises been fulfilled? Is not the present system of government in India destructive and despotic to the Indians and un-British and suicidal to Britain? To this question Naoroji, India's greatest publicist, answers yes, and W. J. Bryan has added to his protest the following: "The government of India is as arbitrary and despotic as the government of Russia ever was, and in two respects it is worse. First, it is administered by an alien people, whereas the officials of Russia are Russians; secondly, it drains a large part of the taxes out of the country, whereas the Russian government spends at home the money which it collects from the people. A third disadvantage, the Czar has already created a legislative body, whereas England continues to deny to the Indians any form of representative or constitutional government."

I wonder how the Hon. Secretary of State for India would reply to this indictment?

As to taxation and this comparison with Russia Mr. Naoroji states that the national production of Russia is $37 50 to a head, while that of India is hardly $10 a head, and again, while England pays only about 8½ per cent of the national income for the wants of its government, India has to pay some 15 per cent of her income for the same purpose. Then, too, this same income to a head of population is a thirteenth part of that of England, and insufficient in itself for even the ordinary wants, leaving alone the extraordinary political necessity of paying a foreign country for its rule.

And so without policy or pity, as it seems to me, this mighty English bureaucratic system keeps on taking from her 230,000,000 Hindu subjects annually $300,000,000, while of this amount only the mere stipend of a few millions goes for the education of the people, and an education, too, which is not of that technical and industrial character which they so sorely need. Surely we have here before us a problem, the most profound and interesting in the history of the world.

"While yet the British people," says that able Scotchman, Donald Smeaton, "were a nation of savages, India was a busy hive of civilization, a centre of high and most dignified human thought and speculative philosophy, a treasure house of beautiful and romantic literature, and the cradle of delicate and useful industries." Behold what India is to-day; no wonder she gazes in despairing wonder upon Japan's phenomenal progress, and in her soul determines to be in time free from the shackles which so envelop her. She must regain her industries, and we Americans should be willing to open our technical schools and factories to such Hindu young men as come to us to learn such trades as may enable them to return to India and teach their poor and meedy brothers. A society has been formed in this city to awaken an interest in this subject of the advancement of India, and I trust it may have the support of The Tribune and of many of our leading citizens.

JOSIAH C. PUMPELLY.

New York, Nov. 13, 1907.

MR. EVARTS AND THE UNITED STATES.

To the Editor of The Tribune.

Sir: Justice even in the origin of a pleasantry should doubtless be accorded, and that accredited to "Lippincott's" in to-day's Tribune should be traced to an earlier source. If you will consult in the proceedings of the twentieth anniversary meeting of the Union League Club the oration of its then president, Mr. Evarts, on that occasion, you will find he said that in early war times one of his own children, trying to read the words "United States" misread the first word and called it "Untied." Mr. Evarts's own fondness for good stories, his ability to tell them and his inability to avoid being witty himself were well known to those who came much into contact with him. This slip in his daughter's pronunciation had obviously clung to him as a very pleasant memory. I heard him tell the story in that anniversary oration, and take it for granted the report of the speech shows it. GEORGE R. BISHOP.

New York, Nov. 29, 1907.

ELASTIC CURRENCY SUGGESTIONS.

A Banker's Cure for Financial Ills in This Country.

To the Editor of The Tribune.

Sir: An elastic currency plan that will relieve stringency, will not inflate currency, will supply all legitimate needs, will adjust itself in each locality, will not disturb but will steady interest rates, will not affect the price of United States bonds, will not disturb values, will encourage legitimate business, will not favor speculation, will prevent bank runs, will increase deposits, will insure depositors' funds, will increase the number of national banks, will furnish a wide municipal bond market, will prevent excessive gold shipments and will solve the postal savings bank question follows:

Permit national banks to issue currency notes not to exceed their paid-in-full capital stock. These notes shall be secured by municipal bonds deposited with the Treasurer of the United States. The bonds shall require the approval of the Treasurer and shall be a general obligation of a state, county, city, town, village or school district the population of which for the previous ten years has not been less than 5,000 people; and the total indebtedness of said municipalities, including their pro rata share of the indebtedness of the larger organizations of which they are a part, shall not be an excessive percentage of the assessed valuation for any year in the previous decade.

The bank of issue shall be taxed 4 per cent per annum on its currency notes outstanding not exceeding 50 per cent of its capital; 5 per cent per annum on its currency notes outstanding exceeding 50 per cent of its capital and not exceeding 75 per cent of its capital; and 6 per cent per annum on its currency notes outstanding in excess of 75 per cent of its capital, payable semi-annually on the average amount outstanding.

If in the opinion of the Secretary of the Treasury it be necessary to prevent the exportation of gold, he may temporarily increase the rate of tax. This tax shall create an insurance fund to redeem notes of failed banks in case the bonds deposited as security, the pro rata share of the assets and the stockholders' liability be not sufficient. This fund in excess of $1,000,000 may be used to reimburse depositors of failed banks, should the assets and stockholders' liability be not sufficient. A sum not to exceed 1 per cent of the capital of a failed bank for each $100,000 in this insurance fund in excess of $1,000,000 may be so used when required. Notes may be retired at any time by the bank of issue depositing currency or gold coin with the Treasurer of the United States. New notes may be issued to a bank in place of notes retired, but shall not be taxed so long as they are not put in circulation.

Banks shall, irrespective of their location, maintain a reserve of 15 per cent on currency notes outstanding, of which a 5 per cent redemption fund shall be deposited with the United States Treasurer. This shall in no way change the present national bank circulation.

B. J. MACDONALD,
Cashier National Bank of Flint, Mich.

Flint, Mich., Nov. 29, 1907.

BUSINESS TROUBLES.

The following petitions in bankruptcy were filed yesterday with the clerk of the United States District Court:

An involuntary petition against Edward Lehman, a wholesale fur manufacturer, of No. 43 East 12th street, by creditors with claims as follows: Gaudig & Blum, $1,000; Otto Erler, $800; Thorer & Tratorius, $600. A transfer of assets is alleged as constituting bankruptcy, under the existing acts. Peter Alexander was appointed receiver of the business, and his bond was fixed at $100,000. The receiver is also authorized by the court to continue the business for twenty days, or longer, if necessary, with the consent of the principal creditors.

An involuntary petition against Abraham Simon, skirts, of No. 40 East 12th street, by creditors with claims as follows: Gustave Jarelsky, $1,500; Hiller & Kyburg, $180; Gotham Press, $20. Transfer of assets is alleged. Albert B. Hamlin was appointed receiver with a bond of $1,000.

Schedules of Rothenberg & Bros. show debts of $10,297, and assets of $2,500. The latter consist of stock in trade, $1,900, and cash turned over to the receiver, $600. The principal creditors are Jewell Brothers, $3,815; Charles Koster & Sons, $2,146; J. N. Morris Sons & Co., $1,511.

Justice Giegerich, of the Supreme Court, has appointed John A. Wrede receiver of the assets and effects of the Dustproof Typewriter Cover Company in a suit brought by John M. Bell, a creditor, for $1,333. The receiver must give a bond of $1,000.

The schedules in the assignment of the C. G. Glover Company, dealer in machinery, at No. 68 Centre street, show liabilities, $2,008; nominal assets, $3,285, and actual assets, $1,013.

Justice Giegerich has granted an application for the appointment of a receiver of the partnership property of Freed, Edelman & Co., manufacturers and dealers in jewelry, at No. 102 Fulton street, pending a suit brought by Peter Edelman against William J. Freed, his partner, to dissolve a partnership formed on June 6. The liabilities are $5,000 and the assets $3,500. The receiver was asked for on account of the disagreements among the partners.

"I wouldn't give a straw for the man who is continually drinking."

"Such a man wouldn't use it if you did."—Cleveland Plain Dealer.

OFFERINGS AT THE STORES.

FOR FURTHER INFORMATION SEE ADVERTISEMENTS IN TO-DAY'S TRIBUNE.

MACY'S Herald Square store will begin to-morrow a notable sale of Christmas china and glass ware, including a sale of Royal Berlin porcelains. To encourage early Christmas shopping, a series of special sales and exhibition of toys will be started on the fifth floor to-morrow morning. There will also be a sale of women's street, travelling and evening garments.

BLOOMINGDALES', in 59th street, to-morrow will have a sale of feather boas and embroidered lingerie robes. There will be a sale of French tapestry covered lace b s, glove boxes, scrap baskets and articles for the boudoir and library.

HEARN, in 14th street, will open a holiday toy and doll exhibition in the basement of the store. There will also be special sales of useful holiday gifts. The Vienna String Orchestra will play every day in the holidays. The regular departments will not be reduced because of the Christmas season.

VANTINE'S, Broadway and 18th street, announce for to-morrow a special sale of Oriental rugs, Turkish, Persian and India rugs, suitable for offices, libraries and dining rooms, will be offered.

REVILLON BROTHERS, in West 34th street, are offering furs and fur garments at decided reductions.

FREDERICK W. EVERS announces a sale of furniture at his wholesale warerooms, No. 225 Fourth avenue.

STERN BROTHERS will offer to-morrow at their store, in West 23d street, bargains in women's theatre and dinner costumes. There will also be a clearance sale of trimmed hats and special offerings in the way of Christmas gifts.

LORD & TAYLOR, at their stores at Fifth avenue and 19th street and at Broadway and 20th street, will have on sale an extensive assortment of furniture and bedding.

SIMPSON, CRAWFORD & CO., Sixth avenue, 19th to 20th street, will offer to-morrow excellent values in Royal Wilton rugs and cut glass ware. In order to induce shoppers to make their Christmas purchases before the rush of holiday week exceptional reductions have been made in toys, books and useful holiday presents.

SIEGEL-COOPER COMPANY'S Sixth avenue store will feature Gorevan and India rugs the first of the week. An exceptional display of toys, dolls, etc., will be opened for inspection to-morrow.

A. JAECKEL & CO., No. 384 Fifth avenue, will have on sale this week furs and fur garments of exclusive design for street wear, motoring, etc.

ALCOTT & WEEKES SPECIALTY COMPANY, No. 43 to 47 West 33d street, announces a sale of coats, suits and gowns for to-morrow.

A. D. MATTHEWS' SONS, of Brooklyn, have opened their Christmas toy store. A varied assortment of gift furniture will be sold to-morrow at greatly reduced prices.

ABRAHAM & STRAUS, at their store in Brooklyn, will have a special sale of Christmas slippers. An oddity which will be introduced at this sale will be slippers done in college colors. Indian elkskin moccasins, with emblems embroidered on them, will also be offered. An extensive exhibition will be opened on the fourth floor.

JOHN DANIELL SONS & SONS are offering an exclusive collection of jewelry at their stores at Broadway and 9th street. A large section of the basement of the store is devoted to the sale of Christmas carols, calendars, hymns, booklets, etc.

ARNOLD, CONSTABLE & CO., Broadway and 19th street, announce an important sale of mink muffs and neck pieces, taffeta silk petticoats and tailored suits. They also display an unusual variety of holiday gifts.

HELP WANTED.

Male.

ADVERTISING CANVASSERS — WANTED, SEVERAL GOOD ADVERTISING CANVASSERS ON THE TRIBUNE ALMANAC. LIBERAL COMMISSION. REFERENCES REQUIRED. CALL OR ADDRESS ADVERTISING MANAGER, PUBLICATION OFFICE NEW-YORK TRIBUNE, NEW YORK.

ADVERTISING CANVASSER WANTED by daily newspaper; one with experience; must come well recommended; one who has worked in financial or commercial lines preferred; good opportunity to make money for himself and the paper. Address, with references, J. L., Box 30, Tribune Office.

AGENTS, either sex, in every city and village, to sell new bluing paddles; sells in every home; big commission; good mail order article; sample free. C. W. Van Nostrand, Greenport, N. Y., Dept. C.

AGENTS for the best motor washer; exclusive territory; machine guaranteed. Address Gray, 412 Main st., Cincinnati.

MEN (3) of energy and determination; must be over 25, intelligent, of good education and address; permanent outdoor place, with advancement, to right men; moderate guarantee to begin. Call Mr. Ryan, 156 5th ave.

TUTOR and COMPANION.—A young man is seeking as tutor and companion a gentleman of culture and refinement who is experienced in foreign travel and speaks English, French and German. Address, with references and full particulars, age and experience, W. E., P. O. Box 1805, New York.

WANTED.—A man personally known to a number of men whose fortunes have recently shrunk. Address E. A. R., P. O. Box 555, city.

WANTED.—Educated young man stenographer, with ability to conduct correspondence and office work of an architect; state qualifications and salary. Address Z., Box 118, 617 6th ave.

Female.

COMPANION, GOVERNESS.—Parisienne, speaking fluent German; for girl (16), boy (12). Call Hopkins' Agency, 1 Union Square.

DOCTOR.—In a sanatorium; single man desired; pay, $300 a year and maintenance. Address, with references, P. O. Box 137, Madison Square, New York.

EXPERIENCED SALESLADIES for domestic and linen departments. Senior's, 218 and 220 West 125th st.

GENERAL HOUSEWORK in small family; wanted, a competent girl, with reliable reference; must be able to go home at night. Hutchinson, 68 Washington Square South.

LADY, well educated, of refined appearance, to call on selected list of refined people; permanent position with advancement for person of tact and energy; experience unnecessary, as thorough instruction is given before starting to work. Call 1:30 to 4:30 p. m. Mr. Carpender, Room 428, 156 5th ave.

WORK WANTED.

Male.

AN ALL AROUND office man, employed evenings, desires position few hours mornings at anything pertaining to office work. R. Enright, 440 West 47th st.

BUYER or produce and groceries for hotel only; can give first class reference. Address F. J. K., jr., 62 Central Place, Brooklyn.

BOY with office experience desires position; good references. E. Corbett, 1265 Park ave.

CHASER and modeller, gold and silver line, first class, desires position; can make himself useful in designing and sample work. K., Box 106, Tribune Uptown Office, 1364 Broadway.

COMPOSITOR, two-thirder jobber, 12 years' experience, one year in this country, desires steady position; $16 weekly. Zaner, 42-44 Johnson ave., Brooklyn.

CHAUFFEUR.—Careful, steady and reliable driver; will do all repairs; sober, honest, obliging and industrious; good private references. Apply 248 East 53d st.

CHAUFFEUR.—Colored; experienced, six months in shop; can do own repairs; careful driver; foreign or American cars; best references; three years' experience. A. Hunt, 172 West 23d st.

CARPENTER.—German; experienced; has his own tools; wants work. 413 West 54th st.

CLERK.—Young man; good penman; or outside place. H. Wood, 118 E. 52d st.

DRAUGHTSMAN.—In architect's or engineer's office; young man, with eight years' experience. C. C., 433 Hoboken ave., Jersey City.

DRAUGHTSMAN, topographical; good, rapid letterer; experienced. S. L. G., 1725 Lexington ave.

DESIGNER.—Intelligent man wants position; experience in designing and hand painting. K., Box 106, Tribune Uptown Office, 1364 Broadway.

DRIVER.—Young man, sober, willing to work at anything. Kertscher, 825 Broadway, Brooklyn.

ELECTRICIAN, 30; experienced on motors, dynamos, switchboard wiring and arc lamps; in apartment house, office building, hotel or factory. Address T. S., 565 East 135th st.

ENGINEER and MACHINIST.—As engineer; city or country; best references; experienced in all kinds machinery and engines; hotels or factories. T. Morrison, 301 East 154th st.

HANDY MAN around machinery, electric lights, plumbing, repairs, etc. William Newill, 1389 Avenue A.

MASSEUR.—Japanese; jiu-jitsu massage treatment given at your own home. Moto, 41 East 19th