

LIFE INSURANCE LESS BUSINESS FALLS OFF.

Assets of Companies Show Increase—Fewer Policies Written.

Albany, Oct. 18.—A decrease in the life insurance business in this state for the calendar year ended December 31 last is shown in the forty-ninth annual report of the State Insurance Department, made public to-night by Superintendent Otto Kelsey. Compared with 1906, it appears that the companies issued 159,202 policies less than last year, and the amount of insurance written decreased \$241,496,398.

A detailed general summary shows the number and amount of policies in force, together with the gross assets, liabilities and surplus of the life insurance companies of this and other states. The summary says: The gross assets of life insurance companies doing business in this state on December 31, 1907, were \$2,917,968,917.84, an increase of \$65,297,894.25, as compared with the previous year.

SAYS ALL MEN CAN FLY. Dr. Thomas Hopes to Send World Skyward by His Invention.

Dr. Julian P. Thomas, who has made many spectacular balloon ascensions, thinks he has discovered a means by which, after a few months' practice, any young man will be able to fly of his own power.

Dr. Thomas believes that the day of the balloon is over, except for occasional drifting trips for pleasure, and he has turned his attention to the development of two types of aeroplanes—one close to the other where propellers with surfaces are employed. Speaking of his device for man flight by his own power, Dr. Thomas said yesterday: "I have proved by practical experiments that I can apply a power of 450 pounds twice a second to wings of sufficient size to lift a man."

Dr. Thomas has constructed a birdlike apparatus. The power is applied by means of a rubber band connecting with a crank shaft. From this crank shaft a small cord runs to the base of each wing. There is also another cord running about half the length of each wing. As the crank shaft turns these wings are alternately closed and opened. The front part of the wings is made rigid, while the back part is flexible. The slightest motion of these wings tends to drive the bird forward.

"It is therefore plain," said Dr. Thomas, "that a bird after it has once got in the air uses no more exertion in proportion to its size than a child juggling on a springboard. Its action in flight is really a crawl—the same as a snake crawls on the ground. How could a bird be three hundred or four hundred miles in the air if it makes a vacuum on top which holds the apparatus in perfect equilibrium while dropping?"

Dr. Thomas has been testing the propellers and parts of the apparatus which will be sent to Morris Park racetrack in a few days as a feature of the aerial race of the Aeronautic Society on Election Day.



WATERS PIANOS

Style A—Waters Upright. An artistic piano of the highest grade, celebrated for fine tone and great durability, one of our leading and most popular styles, only \$250.

\$10 down and \$7 monthly until paid. Also Style 85—Chester Piano. 71-3 octave, 3-stringed, over-strung bass, full iron frame, ivory keys, fine tone and handsome case. Warranted six years.

\$190 on payments of only \$5 Per Month without interest. Stool, tuning and delivery free.

Send postal for catalogue with reduced prices and terms on the Waters 3-Year System giving you three years' time on a piano without interest.

Horace Waters & Co. Three Stores: 134 Fifth Ave., near 18th St. 127 West 42d St., nr. B'way Harlem Branch (Open Evenings) 254 W. 125th St., nr. 8th Ave.

James McCreery & Co. 23rd Street 34th Street. SILK DEPARTMENTS. In Both Stores. "McCreery Silk." Latest Autumn and Winter colors in Plain and Novelty Silks and Velvets. On Monday and Tuesday, October the 19th and 20th. Superior quality Taffetas Silk. White or black, 50c per yard. All silk, Black Satin Duchess. One yard wide, 95c per yard. Black Chiffon Velvet, 1.50 per yard.

DRESS GOODS. In Both Stores. Commencing Monday, October the 19th. Sale of Broadcloth in all the latest Paris shades.—Trape, mode, slate, smoke, gunmetal, elephant, wistaria, canard, Atlantic and peacock blue, olive green, cattauba, rose, amethyst, burgundy and mulberry. Light weight, bright finish. Sponged and spot proof. 50 to 54 inches wide. 2.00 per yard.

BLACK DRESS GOODS. On Monday, October the 19th. Black Broadcloth, with bright satin finish. Chiffon weight, sponged and spot proof. 52 inches wide. 1.50 per yard.

James McCreery & Co. 23rd Street 34th Street. On Monday and Tuesday, October the 19th and 20th.

BLANKET DEPARTMENTS. In Both Stores. Sale of Blankets and Bed Spreads. 500 pairs, white Wool Blankets. Double bed size. 3.00, 5.00 and 6.50 pair. White Imported Bed Spreads, satin finish. A variety of new patterns. Double bed size. 2.50, 4.00 and 4.75.

LINEN DEPARTMENTS. In Both Stores. Table Cloths, Napkins, Towels, Sheets and Pillow Cases, at reduced prices. Table Cloths. 2 x 2 yards. 2.20. 2 x 2 1/2 yards. 2.60. 2 x 3 yards. 3.35. Dinner Napkins to match. 3.45 doz. Towels—fine all linen Huckaback. 2.75 doz.

Sheets and Pillow Cases. Cotton Sheets. 75c, 85c and 1.05 each. Pillow Cases. 21c " 23c "

RUG DEPARTMENTS. In Both Stores. Sale of Rare Oriental and Standard quality of Domestic Rugs. Choice Afghan, Cashmere, Mahal and Serapi Carpets. Size 8 x 10 ft. to 10 x 14 ft. 75.00 to 250.00. An unusual selection of Caucasian Rugs. 11.00, 21.00 and 35.00. Domestic Rugs (Oriental reproductions), comprising Beauvais Axminster, Best Body Brussels and Wilton. Size 9 x 12 ft. 23.00 and 35.00. Tapestry Brussels. 15.00. Other sizes in proportion. Mission Rugs.—Art Nouveau designs. Size 12 x 15 ft. 20.00. Foreign and Domestic Linoleum. Printed. 50c per yd. Inlaid. 1.15 " " Crex and all grades of Matting.

Amusements. BELASCO THEATRE. THE DEVIL. STUYVESANT BLANCHE BATES. LINCOLN SQUARE. HARRY LAUDER. DENHAM THOMPSON. HAMMERSTEIN'S. Suez, Oct 18—Mashena (Br), from Calcutta and Colombo for Boston and New York. Oct 18—California (Br), New York for Glasgow. Oct 18—Umbria (Br), New York via Queens- town. Oct 18—Campania (Br) from Liverpool, New York. Oct 18—Matoppe (Br), New York for Singapore. Oct 18—Orfenna (Br), New York via Kingston, Colon, Barbados etc.

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The point is plain enough—Our dress suits and dinner jackets are made from as fine fabrics as the best custom tailors use. Our prices naturally are much less than custom tailors' are. With us you see the finished garments and the final satisfactory fit before you give your order. Dress suits, \$85 to \$70. Dinner jackets separately, \$16 to \$28. We've other dress shirts a-plenty, but our salesmen say the E. & W. \$2 shirt is the easiest to sell. That tells the whole story. Evening patent leathers—Pumps, \$3.50 to \$6. Oxfords, \$4 to \$6. Laced and buttoned shoes, \$4 to \$7. ROGERS, PEET & COMPANY, 258 at 842 1302 at 13th at 84th at

Amusements. EMPIRE THEATRE. JOHN DREW IN JACK STRAW. CRITERION. WM. GILLETTE. SAVOY. HENRY MILLER ASSOCIATE PLAYERS. LYCEUM. MISS BILLIE BURKE. HUDSON. EDGAR SELWYN. GARRICK. CIRCLE. MR. LOUIS MANN. BIJOU. WEBER'S PAID IN FULL. ASTOR. WALLACK'S ARNOLD DALY.

NEW AMSTERDAM THEATRE. TO-MORROW NIGHT. LITTLE NEMO. BROADWAY THEATRE. GRACE VAN STUDDIFORD. GAIETY THEATRE. THE TRAVELING SALESMAN. NEW YORK THEATRE. HIT! GEO. ST. COHAN'S. LIBERTY THEATRE. LILLIAN RUSSELL. WILDFIRE.

CARNEGIE HALL. PHILHARMONIC SOCIETY. SAFONOFF. ARTHUR HARTMANN. JOSEF LEHVINNE. LEO SCHULZ. MISCHA ELMAN. GERMAINE SCHNITZER. THE DEVIL. EDEN. MUSEE.

"A 100 PER CENT COUNTRY" Senator Beveridge Ridicules 25 Per Cent Franchise Plan.

In an article entitled "Unjust Attacks on Business Must Cease," written for the November issue of "Appleton's Magazine," Senator Albert J. Beveridge, of Indiana, attacks the franchise plan of controlling business and declares that it "would Venezuelaize American business." He goes on to say: "This new plan proposes that no concern doing business in more than one state shall control as much as 25 per cent of the product in which it deals until it takes out a federal license to do business in that state, and thereafter it shall not control more than 50 per cent."

How can you tell whether any business controls as much as 25 per cent of the product in which it deals? Beveridge asks. He says that the government tells whether that concern is buying and selling more than 25 per cent of all the eggs laid by all the hens in the country.

And what if the purchaser did not buy? Under the franchise plan the owner would have to shut down his plant. This would discharge thousands of laborers and shut off the people's supply of that necessary article until other plants started. Beveridge says that this is a 100 per cent control.

Senator Beveridge says the legislation which made practices of the Standard Oil Company illegal was a progressive step, adding: "Let no one fear the Tories of legislation who have opposed this movement. The grand dukes of reaction who concern themselves with the grand dual cabal in both parties is now little more than an unpleasant memory. And the question is, 'What ought we now to do for business?'"

This question he answers by suggesting "an up-to-date, scientific, businesslike tariff," and he describes the value of a "double protective tariff."

ALL COTTON RECEIPT RECORDS FALL. Little Rock Market Getting More than Three Times as Much as Last Year.

Little Rock, Ark., Oct. 18.—The Little Rock cotton market is breaking all previous records for October, the receipts to date being 35,000 bales, against 8,000 a year ago. Cotton is coming to market at the rate of 10,000 bales a day, and if this rate is maintained for the remainder of the month, the receipts will be in excess of 65,000 bales, which would be more cotton than was received in this market last year for September, October and November combined.

"RUSHING SEASON" AT BROWN. Nineteen Greek Letter Fraternities Have Pledged 144 Men, Mostly Freshmen.

Brown, E. I., Oct. 18 (Special).—At Brown University the "rushing season" is now at its height, the nineteen Greek letter fraternities in the college having pledged 144 men, mostly freshmen. Nineteen fraternities have even more men from New York State or New Jersey, their names, with the fraternity which they have joined, being: Delta Kappa Epsilon—R. J. Adams, of Bloomfield, N. J.; H. V. Humphrey and J. B. Humphrey, of Ballston Spa, N. Y.; P. E. Johnson, of Salton, N. J.; J. J. L. Clark, of East Orange, N. J.; Chi Omega of Brooklyn; C. W. Spaulding, of Foughkeaght, N. Y.; Kappa Sigma—F. W. Pollett, of Paterson, N. J.; Phi Kappa Psi—A. L. Slade, of Arlington, N. J.; Sigma Iota Kappa—R. C. Weed, of New York; E. S. Bell, of East Orange, N. J.; Sigma Phi Delta—E. S. Robbins, of Ballston Spa, N. Y.; Alpha Delta Phi—J. C. Elms, of East Orange, N. Y.; Beta Phi—H. C. Eampus, jr., of New Rochelle, N. Y.; Beta Theta Pi—R. Solter, of Jersey City, N. J.; Phi Upsilon—H. Hennessey and F. C. Schmidt, of Brooklyn; Chi Phi—L. C. Kendrick, of Brooklyn; Delta Upsilon—H. Hennessey, of Brooklyn; Phi Gamma—A. F. Bruenner, of Brooklyn.

TO TEST HIGH PRESSURE SERVICE. A test of the completed service of the new high pressure fire system will be made on Thursday afternoon at 2 o'clock at West and Bank streets.

MARINE INTELLIGENCE. MINIATURE ALMANAC. Sunrise 6:16; Sunset 5:14; Moon rises 12:23; Moon's age 24. HIGH WATER. A.M.—Sandy Hook 8:14; Gull Inland 4:04; Hell Gate 8:57. P.M.—Sandy Hook 3:16; Gull Inland 4:57; Hell Gate 6:00.

WIRELESS REPORTS. The Kronprinzessin Cecilie, reported as 240 miles east of Cape Race at 4:30 a. m. yesterday, is expected to dock about 10:30 p. m. today. The Grosser Kurftut, reported as 110 miles southeast of Sable Island at 7:40 a. m. yesterday, is expected to dock about 8 a. m. today. The Nieuw Amsterdam, reported as 60 miles east of Sable Island at 2 p. m. yesterday, is expected to dock about 8 a. m. today. The Columbus, reported as passing Nantuxet Lightship at 1:35 p. m. yesterday, is expected to dock about 7:30 a. m. today.

STEAMERS AT FOREIGN PORTS. ARRIVED. Gibraltar, Oct 18—Mouika (Ger), New York for Naples, Southampton and Cherbourg. Suez, Oct 18—Mashena (Br), from Calcutta and Colombo for Boston and New York. Oct 18—California (Br), New York for Glasgow. Oct 18—Umbria (Br), New York via Queens- town. Oct 18—Campania (Br) from Liverpool, New York. Oct 18—Matoppe (Br), New York for Singapore. Oct 18—Orfenna (Br), New York via Kingston, Colon, Barbados etc.

WILL MEET ATTACK ON DEAD JUDGE. Funeral of Newark Suicide To Be Held Tomorrow—Wife Prostrated.

The funeral of Police Judge David T. Howell, who killed himself in Branch Brook Park, Newark, on Saturday, will take place at his home, No. 82 Body Place, that city, to-morrow afternoon. Mrs. Jennie L. Howell, the widow, is in a serious condition from shock, and under the care of her physician, Frederick Wright, head of the Calvert Construction Company, of Newark, said yesterday that he would take up the fight started by Judge Howell in reply to Mason's charges before he ended his life.

PETTY LAWSUIT CAUSES SUICIDE. Brooklyn Baker Worries About It Till He Jumps from His Roof.

Louis Krumm, a baker, committed suicide at day-break yesterday morning by jumping from the roof of his three-story dwelling at No. 170 Eighth avenue, Brooklyn. It is supposed that he was driven into melancholia by worry over a lawsuit which has recently been begun against him.

GUNBOAT AILEEN NOT DAMAGED. The gunboat Aileen, formerly the yacht of that name, which is now the training vessel attached to the 2d New York Naval Battalion, which was reported yesterday as having knifed a hole in her bottom by running on Penfield Reef, at the entrance to Black Rock Harbor, in the fog on Saturday night, arrived safely yesterday afternoon at her anchorage off Bay Ridge.

TO MONTE CARLO WITH NOX MC'AIN. Monte Carlo, wicked and wonderful, was described by Nox Mc'ain last night, when he gave the first of his annual series of Sunday evening lectures at Carnegie Lyceum. All the picturesque little cities along the French Riviera were shown to the audience by means of colored photographs, cinematographic views and motion pictures.

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