

But held off in hopes that the bank could be saved over the holidays.

Plain Statement of Hotchkiss.

The statement issued yesterday by Superintendent Hotchkiss is a remarkable account of kited checks and mysterious entries in bank passbooks, with the disappearance and alteration of such books when the occasion seemed to demand it.

An examination of the Etina Indemnity Company of Hartford by the New York and Connecticut insurance department was begun on December 15. It is still incomplete, but has so far progressed as to show the following facts:

Joseph G. Roblin was in March last the controlling stockholder of the Etina Indemnity Company, a corporation of the Northern Bank of New York located at No. 25 West 125th street.

The Roblin corporations, other than the bank and the insurance company, all office together on the eighth floor of the Times Building and seem to have the same management.

Roblin's personal check for \$4,000, also dated December 9, the \$5,000 "held for collection" check of October 25 being then returned to Roblin and cancelled.

Record for District Attorney.

As a consequence of these transactions, however, the departments ordered all bonds and securities owned by the company withdrawn from the Northern Bank and its branch, the Riverside Bank.

Superintendent of Insurance Hotchkiss has taken possession of all of the remaining assets of the Etina Indemnity Company of Rochester.

Tells of Roblin's "Exchanges."

The day the securities of the Rochester company were put in Roblin's safe, or the safe of the Etina Indemnity Company, or the safe of the Southern Bank, or the safe of the City of New York, or the safe of the City of New York, or the safe of the City of New York.

Roblin's Operations in the Northern Bank.

Roblin's operations in the Northern Bank when seeking to carry out a contract for the purchase of the Rochester company, which, it seems, was actually made last October, are more startling and colorful than any other in the history of the city.

Etina's Check Not Deposited.

Remembering that the Etina check to the Bankers' Realty was not deposited on October 25, as expected, it will be seen that the check for collection of the Etina's money, as it should have been, was not deposited.

count good, Roblin borrowed \$5,000 from the bank through Morris, his confidential man, using collateral which he seems to have acquired from the Etina. He then deposited the \$5,000 in the Etina's credit in the bank.

Thus matters rested until the opportunity of the Etina for the \$5,000 credit in its passbook, the latter not being in the bank's possession, and "to be attended to soon" whenever asked for, forced attention to the matter.

On December 9 Roblin still had \$5,000 of the Etina's money, "borrowed" without its consent, and he had a demand for \$5,000 on the Etina's money, "borrowed" without its consent.

Roblin Came from Russia.

Roblin came from Russia, where he was a banker in trouble with Roblinowitch originally.

Joseph G. Roblin is a Russian whose name was Roblinowitch, but when he came to New York he dropped the last two syllables of his name.

Roblin was deputy commissioner here representing the Transvaal government, and in 1895 he made his first banking connection with the Federal Reserve Bank.

Roblin Tried Suicide.

James M. Gifford, counsel for the bank and also a director, said that the irregularities at the bank were not discovered until last Friday.

Roblin's Friends Bewildered.

Roblin, according to his friends, began showing signs of mental derangement several weeks ago. He had organized a trolley system to go across the Queensboro Bridge.

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self, who had been examining into the mental condition of Roblin.

According to the justice, Dr. Wildman took with him confidential papers showing that Joseph G. Roblin was a fit subject for a sanatorium.

Roblin's Secretary Stricken.

Frederick K. Morris, for years confidential secretary of Roblin, is in a state of collapse in a local sanatorium.

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rector in the Northern Bank, said last night.

"In the spring of 1910 a certain downtown interest acquired an option on the majority of the stock of the Northern Bank. At their request and no other, I accepted a place on the board of directors and executive committee.

Wolfe Long Out of Bank.

Henderson M. Wolfe, chief auditor of accounts in the office of Controller Prendergast, said last night that he had not been connected with the Northern Bank as a director for some time past.

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Tells of Roblin's Method.

Anthony Stumpf, vice-president of the Title and Guarantee Company of Rochester and a director of the Northern Bank, interrupted one of the special hearings in the Northern Bank affair conducted by the Superintendent of Insurance within the last few days in order, he said, to make a "clean breast" of all he knew and to offer certain securities he had collected on learning of the state of the company's general securities.

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THE BALTIMORE & OHIO RAILROAD COMPANY. ANNOUNCE THE REMOVAL OF THEIR U-TOWN TICKET OFFICE. FROM 1300 BROADWAY TO BROADWAY, COR. 43D ST., TIMES SQUARE. TELEPHONE, BRYANT 3885. J. B. SCOTT, General Eastern Passenger Agent. A. V. SMITH, City Passenger Agent. E. V. EVERTSEN, Traveling Passenger Agent. S. R. FLANAGAN, Ticket Agent.

BUILT ON A WRECKED BANK. Northern Followed the Hamilton. That Failed in 1907. The Northern Bank of New York was built on the wreck of the old Hamilton Bank, at No. 25 West 125th street, that went to the wall in the panic of 1907. The main office of the new bank was the old office of the Hamilton Bank, and there were nine branches, as follows: Riverside branch, No. 92 Eighth avenue; 4th street branch, No. 74 Broadway; 25th street branch, No. 254 Eighth avenue; Washington Heights branch, No. 1707 Amsterdam avenue; Seventh avenue branch, No. 230 Seventh avenue; Melrose branch, No. 216 12th avenue; Port Mores branch, No. 418 East 158th street; Tremont branch, No. 558 East Tremont avenue; Williamsbridge branch, No. 383 Williamsbridge road.

BANK CLERKS TALK STRIKE. New Union on East Side Seeking Fewer Hours and More Pay. A strike of the clerks in twenty East Side banks, according to the organizers of the newly formed East Side Bank Clerks' Union, is threatened next month if demands are made on their behalf shortly after January 1 for higher wages and a shorter workday are not granted. General Organizer Weinstein of the United Hebrew Trades, said last evening that one-fourth of these clerks were women. The demands have been referred to the executive committee of the United Hebrew Trades for revision and will not be made public until the end of this week. Mr. Weinstein said: "The demands will be made shortly after January 1, when the banks are all busy winding up their books for the year. The clerks report for work from 9 o'clock in the morning, and often have to work until 9 o'clock at night. I believe the clerks will not have to strike, as the demands are moderate, and the clerks who work in any of these banks know the details like clockwork. If, however, the demands are not granted there will be a strike."

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