

CURRENCY BOARD FINDS PROSPERITY

McAdoo and Houston Report Country Enthusiastic Over Bank Law.

DELAY IN NAMING OF RESERVE CITIES

Plans Made, However, to Have the Treasury Provide Funds for Moving Crops.

Washington, Feb. 18.—The federal reserve bank organization committee, back in Washington after a five weeks' trip through the country, in a statement issued to-night announced that its selection of federal reserve cities and definition of reserve districts would not be made until careful consideration had been given to the information accumulated on the trip.

The statement said the committee, Secretaries McAdoo and Houston, found the country prosperous and learned that bankers and business men are greatly interested in the new banking system and confident of its success.

In a supplemental statement Mr. McAdoo declared that he hoped the new system would be established in time to take care of crop moving contingencies next year, but that if it were not the Treasury Department would stand ready to place its funds again at the disposal of business men.

The committee's statement reads: "We have spent practically from January 4 to the present time in hearing the views of business men and bankers on the problem of dividing the country into not less than eight nor more than twelve districts and of locating in each district the main office of a federal reserve bank. Of the two questions the division of the country into districts is the more important and difficult."

The committee has held hearings in eighteen cities and has heard from every community of consequence in the sections of the country that it has visited.

Currency Bill Lauded. "In every section of the country the committee has found a practically unanimous conviction among bankers and business men that the new currency bill will bring about most beneficial changes in the business of the country; in fact, the committee heard no one speak who did not say that the measure was a great step in advance."

"The fact that the nation's banking resources as a whole make enormous advances every twelve or fifteen years, approximately doubling in each such period, was made evident, and, while this is true of the country as a whole, it was shown that certain sections are advancing with more rapid strides than others, and that the country is fundamentally exceptionally sound and strong economically."

"The facts and figures submitted to the committee in every part of the country show amazing growth and strength and disclosed a condition of financial, industrial, commercial and agricultural soundness and prosperity that leaves no doubt as to the future."

"The committee was impressed by the frank admission of bankers throughout the country that the present banking system not only encourages but actually has created striking artificial conditions of banking."

"With practical unanimity the opinion was expressed that the new measure will restore normal conditions, with great resulting benefits, that the present system not only furnishes no protection in times of real stringency, but also, even in times of great prosperity, especially when there are bounteous crops, makes it impossible to meet the conditions, and that there has been presented the singular contradiction of having bankers thrown into fear of a panic by the emergence of wealth."

Prosperity No Longer Peril. "The bankers were unanimously of the opinion that the establishment of this reserve system will no longer make our prosperity a peril and that it will relieve them of apprehension and distress in those circumstances and give confidence and stability to business generally."

"The committee has finished its survey in the field. It has yet to make examination of important documents and data, and cannot render any decision until it has thoroughly examined this material. It can come to no conclusion about any part of the country until it has formed its conclusions for every part of the country, since the districts are necessarily interrelated and interdependent. It cannot, of course, decide the location of headquarters banks until the districts are defined."

Already practically all the capital represented by the national banks has come in. A number of state banks have applied for national charters, and many have applied for membership in the federal reserve system. In every state in the union which the committee has visited it has heard expressions from Government, banking commissions and others to the effect that where there is any legal disability against subscription by state banks that disability would be removed, and the further expression that very generally seek to enter the system."

Funds to Move Crops. Secretary McAdoo's supplemental statement reads: "In a few instances the question was asked if the new federal reserve banks would be organized in time to take care of the crop moving contingencies next fall. It is hoped that the system may be established before that time, but if it should not be, the resources of the United States Treasury will be placed again at the disposal of, and be used for the protection of the legitimate business interests of the country."

"The Treasury resources are believed to be adequate for the purpose, but if they should not prove to be, then it should be remembered that the Aldrich-Vreeland act has been extended until June 30, 1915, and the tax upon circulation taken out under this measure has been reduced to the point where bankers may resort to it with advantage in case necessity should arise."

"The financial situation is therefore sound and satisfactory, and there is every reason why business should proceed normally and with confidence and courage."

HIGH POST FOR GIBBONEY Report Says He Will Be Federal Reserve Board Counsel.

Stuart G. Gibboney, a New York lawyer, will soon be chosen as counsel to the Federal Reserve Board, according to reports from Washington yesterday. Mr. Gibboney is now counsel for the Federal Reserve Bank of New York.

New York Central & Hudson River Railroad Co. THE LANGUEN NATIONAL BANK. \$835,512 CHECK BREAKS FEE RECORD.

BANK CREDITORS IN STORMY MEETING

Protests Follow Each Plan Suggested—Committee to Audit Bolognesi Books.

Parliamentary rules were disregarded and the "steam roller" was used yesterday in a stormy meeting of the creditors of A. Bolognesi & Co., of No. 52 Wall street, private bankers, who made an assignment on Friday.

William Hartfield, one of the creditors, was made chairman. It appeared that many of the men present did not know whether they really were creditors or not.

Then arose the question of the best way to safeguard their interests. A representative of creditors with a claim of \$10,000 insisted that a committee of ten of the largest creditors be appointed to go over the assets and learn what claims were outstanding.

Mr. Gilbert gave out a statement showing the condition of the books at the close of the day the bank assigned. Cash on hand amounted to \$18,454; total assets, \$115,826, and liabilities, \$215,539.

SWINGS THREE TO SAFETY Patrolman Straddles 3 Story Chasm at Brooklyn Fire.

Balancing himself three stories above a concrete arcaway with a foot on window ledges of adjoining houses, Patrolman John W. Earl, of the Butler street station, Brooklyn, swung Mrs. Theodore Katz and two children across the chasm to safety at a fire at No. 121 Smith street, Brooklyn, yesterday.

SCORNED, HE SHOOTS GIRL AND HIMSELF

Bullets Cause Panic in Clothing Factory—Both Dying in Hospital.

Because she rejected him on learning he had a prison record, Tony Cannerelli shot seventeen-year-old Mary Cheverino and then put a bullet in his own head yesterday as they worked together in the Rosenthal clothing factory, at No. 528 Broadway.

Nearly 200 girls and men saw the shooting and most of them rushed to the elevators. Fearing the panic might result in loss of life, H. G. Wetner, secretary of the company, sounded the fire drill. The workers at once fell into line.

Cannerelli and the girl were taken to St. Vincent's Hospital, after Father Dominick Epifanio, of St. Patrick's, had given them extreme unction. On being told that Cannerelli would die, the girl leaped over and said: "I forgive him; I am sorry he is going to die."

Miss Cheverino lived with her parents and four younger children at No. 27 Stanton street. For three years Cannerelli had been paying court and got work in the same factory to be near her.

He had just started her machine when Cannerelli asked her to marry him. Her reply was not heard, but Cannerelli took a step or two away and then turned with a revolver. The girl screamed and covered her face with her hands, as two bullets struck her in the right breast and arm.

Cannerelli, who is twenty-two years old, lived at No. 233 Christie street. He was known as "Gimp," a gunman, the police say, and had served a term in Elmira for burglary.

MOVE TO AID RAILROADS Letters to Holders of Bonds of Savings Bank Investment Class

The movement to obtain an increase in freight rates for the Eastern railroads took a new turn yesterday, when it became known that an effort is being made to enlist the activities of the holders of railroad bonds of the savings bank investment class.

The firm suggests to the commission and urges similar action on the part of holders of railroad bonds which are legal investments for savings banks that those securities can retain their standing only by an increase in freight rates or a reduction of the operating expenses and taxes.

To aid them in presenting intelligently the railroads' side of the case the law firm included in its communication to the bondholders its letter to the Interstate Commerce Commission.

ATLANTIC SHIPPING POOL May Be Re-established

London, Feb. 18.—The final details of the settlement of the transatlantic rate war between the German shipping companies are expected to be arranged here this week.

Philip Heineken, managing director of the North German Lloyd, arrived here to-day to attend a meeting to be held to-morrow of the Continental North Atlantic steamship line, and Albert Ballin, of the Hamburg-American Line, is on the way from Germany.

The agreement between the two lines will, it is thought, be completed prior to a conference to be held later in the week between the American, British and Continental steamship lines, with the object of reconstituting the Atlantic pool.

ALASKA ROAD BILL PASSED

Adopted by House, 230 to 87, After Eliminating Provision for Bond Issue.

Washington, Feb. 18.—The House passed to-day, by a vote of 230 to 87, the Alaskan railroad bill, authorizing the President to construct a \$35,000,000 railroad from Alaska's coast to its great coal fields. One amendment was made in the Senate bill, which was substituted in the House for the original House measure. This amendment, proposed by Mr. Fitzgerald, of New York, strikes from the bill the provision for a \$25,000,000 bond issue.

The road will be built by direct appropriations from time to time, \$1,000,000 being immediately available.

The Fitzgerald amendment also limits the cost of the road to \$25,000,000, including the \$1,000,000 appropriated. Originally the bill called for an expenditure of \$35,000,000, of which amount \$25,000,000 was to be raised by the issuance of bonds.

The opposition to the bill was led in the House by Representatives Ferris and Davenport, Democrats, of Oklahoma, who denounced government ownership of an Alaskan railroad as a "dream beautiful to look upon, but unsound; out of keeping with our pledges to the people for economy; unwarrantable, unreal and based upon false assumption."

Representative Dies, of Texas, also added the opposition, asserting that the entire plan was "paternalistic."

\$835,512 CHECK NEW FEE RECORD

New York Central Turns in Largest Recording Tax in County's History.

\$167,000,000 BOND ISSUE ROAD'S PLAN

Harris Tells Commerce Commission Proposal Is No Violation of Sherman Law.

A check for \$835,512, received yesterday from the New York Central & Hudson River Railroad in the form of a recording fee for a mortgage, established a new record in the Hall of Records. A clerk from the railroad office caused city employees to sit up and take notice when he asked: "Please may I have a desk and a pen for a moment. I want to draw a check."

Some one looked over his shoulder and saw the sum on the check. Then the commotion started. The road yesterday paid the sum stated as a recording tax. It had mortgaged all of its property in the State of New York to pay outstanding issues of indebtedness. The amount of the mortgage is \$167,102,400. The loan is payable to the Bankers Trust Company as trustee.

The check is the largest amount ever collected by the local office in the history of New York County. The previous record was held by the Interborough on a mortgage in April, 1913, the road paying a recording fee of \$392,363.

The New York and New Jersey Telephone Company in 1909 paid a mortgage tax of \$375,000 on \$100,000,000, and the Hudson Terminal Company paid \$348,323 on a mortgage of \$8,474,000.

Washington, Feb. 18.—Why the New York Central wants to issue \$167,000,000 of bonds was explained to-day to the Interstate Commerce Commission by Albert H. Harris, vice-president and general counsel of the lines. He said that the income tax law would bear heavily upon the road and its affiliated lines and that the issue of new bonds would be used in refunding \$50,000,000 short-term notes maturing this year, something more than \$20,000,000 of similar obligations maturing in 1915, and the remainder in improvements and extension work.

Of the \$100,000,000 increase in stock authorized in 1906, Mr. Harris said, \$73,000,000 had been sold for cash to stockholders of the lines in proportion to their holdings. None was offered to the general public. The proceeds had been used in improvements and extensions.

In support of the proposed bond issue, Mr. Harris suggested that it was not within the authority of the Interstate Commerce Commission to express an opinion as to the law bearing upon the proposal. That, he assumed, was a power to be exercised only by the judiciary.

He contended that no violation of the Sherman anti-trust law was involved, because the New York Central already owned 90 per cent of the \$20,000,000 stock in the Lake Shore, while the Lake Shore in turn controlled the stock of the "Nickel Plate" and the Michigan Central.

J. A. Hodge, who appeared for the only protestant, C. H. Verner, of the Continental Securities Company, of New York, said that while every other railroad, including the New York, New Haven & Hartford, was being required to divest itself of its illegally controlled properties, the New York Central had the temerity to father a proposition which included the consolidation of competing lines, the issuance of mortgages unlimited in amount, bearing interest charges of no stated per cent.

"The proposition is clearly in violation of the Sherman anti-trust law," he said, "as the roads absolutely are competing lines."

Schoolmasters to Meet. A meeting of the Schoolmasters' Association will be held on Friday at the Princeton Club to discuss "The Spiritual Element in Teaching." The speakers will be Charles Alexander Richmond, president of Union College, and John Howard Van Amringe, former dean of Columbia College.

Bishops Enjoy Florida. Mr. and Mrs. Frederick A. Bishop, of No. 512 Monroe street, Brooklyn, are spending the winter at Melbourne Beach, Fla. Mr. Bishop, who is president and general manager of the Iron Steamboat Company, of this city, is enthusiastic over the surf fishing at the resort.

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THE MORTGAGES BEHIND THE CERTIFICATES

Said to Believe Railroads Justified in Asking 5 Per Cent Raise.

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Interstate Commerce Commission Decision Expected in About Two Weeks.

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President Wilson and Edgar E. Clark, chairman of the Interstate Commerce Commission, held a conference at the White House to-day, at which the question was discussed, but Mr. Clark insists that the President did not urge an advance in rates. It is known, however, that the members of the commission have been anxious to learn the President's views on the subject, and that they have been apprised, either directly or indirectly.

The New Haven matter was also discussed by the President and Mr. Clark in a general way, and later the Attorney General conferred with the Chief Executive, and incidentally informed him of the progress being made toward the resolution of the system. The President, however, has left the matter wholly to the judgment of Mr. McReynolds.

Not only does the President wish to have the freight rates on the Eastern roads increased as a matter of justice, but he also believes that the advance would serve to lend confidence to business generally. He thinks that the disclosures in the New Haven, Franco and Louisville & Nashville cases show that reforms in the management of the railroads are demanded, but that the railroads are most concerned in the application pending before the Interstate Commerce Commission should not, in justice, be the subject of antagonism on the part of the administration.

It is expected that the Interstate Commerce Commission will announce its decision on the application for the increase in rates as soon as it is in possession of the facts asked of the railroads, possibly within two weeks. The railroads have some additional briefs and data to submit, but the commission has virtually reached a decision, which is little likely to be upset by the data asked for.

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CELESTINS VICHY (FRENCH REPUBLIC PROPERTY) NOTICE Regarding SPLITS SPLITS have now been placed on the market and should be asked for at all first-class Bars and Restaurants. ASK FOR CELESTINS

"MINIMUM WAGE FOR WOMEN \$12.00 PER WEEK." THOSE WHO ARE INTERESTED in improving the conditions under which a great throng of women work in New York can help that cause without either expense or inconvenience. A DELIGHTFUL TEA ROOM has been opened under the name of "HOLLAND'S" at 30 West 34th Street, for the sole purpose of demonstrating that a business of that character can be successfully operated in New York and still pay a minimum wage of \$12.00 per week to the women employed. YOU CAN ENCOURAGE this commendable work by lunching at HOLLAND'S, 30 West 34th Street Midway between Waldorf-Astoria and McAlpin

LECTURES ON 'FAMOUS GARDENS.' Miss R. E. Zimmerman gave an illustrated lecture on "Famous Gardens" at the Gardner School, No. 69 Fifth avenue, yesterday afternoon, and interested a large audience with her descriptions and illustrations of landscape gardening. She showed pictures of Greek and Roman, as well as medieval, gardens, and followed these with views of gardens of the renaissance periods. Colored slides showing the famous gardens of England, past and present; Japan, the high Alps and the palace gardens of Germany and Spain awakened much interest.

ART EXHIBITIONS AND SALES. "Two Notable Forthcoming Art Sales" The American Art Galleries Madison Square South, New York. ON FREE PUBLIC VIEW BEGINNING TO-MORROW (FRIDAY) and continuing until date of Sale (Monday, "Washington's Birthday," included.) The Highly Important Collection of Notable Paintings BY REMBRANDT, HALS, VAN DYCK, BOL, RUISDAEL, VAN DER HELST, THE EARLY ENGLISH, THE BARBIZON & CONTEMPORARY MASTERS Collected by the late Clement A. Griscom OF PHILADELPHIA, and which are to be sold AT UNRESTRICTED PUBLIC SALE On Thursday and Friday Evenings, February 26th and 27th, at 8:45 o'clock In the Grand Ballroom of THE PLAZA Fifth Avenue, Fifty-Eighth to Fifty-Ninth Streets, N. Y. A PROFUSELY ILLUSTRATED DE LUXE CATALOGUE (Limited Edition) will be mailed postpaid on receipt of Two Dollars. The Sales will be conducted by MR. THOMAS E. KIRBY, assisted by Mr. Otto Bernet, of The American Art Association, Managers, 2, 4 and 6 East Twenty-third Street, Madison Square South, New York

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