CONFERREES KILL HELL GATE PLAN

Ignore Wilson's Plea for $6,000,000 Channel in Naval Bill.

ALL DIFFERENCES FINALLY SETTLED

Senate Adopts Amended Measure and House Will Do So Soon.

[From The Tribune Bureau.]

Washington, Aug. 17.—All differences between the two houses of Congress on the naval appropriation bill were finally adjusted to-day, and the Senate without a rollcall adopted the conference report. The House is expected to adopt it either to-morrow or at the next session.

The last act of the conferees was to ignore the President's request for the retention of the $500,000 appropriation for dredging a thirty-five-foot channel from the New York Navy Yard to Long Island Sound through Hell Gate. This amendment, which was inserted in the Senate, was objected to by the House conferrees. This is the second time this year Congress has refused to appropriate money to dig the Hell Gate channel. The first was in the rivers and harbors bill.

Besides Hell Gate, the items eliminated by the conferrees were $300,000 for remodelling the old machine shop at Portsmouth Navy Yard, $100,000 for extending the wharf at the New Orleans Navy Yard, $950,000 for improvements at the Charleston, S. C., Navy Yard and $500,000 for the purchase of a submarine base for the Columbia River.

Senator Tillman, of South Carolina, chairman of the Senate Naval Committee, who has been blamed by many naval experts for the extensive improvements and attempts to develop the Charleston yard in the past, consented to the elimination of a $950,000 appropriation for his local yard in order not to hold up the bill.

The appropriation for the submarine base on the Columbia River was cut out because an offer of ground without cost has been made to the government.

With the amendments approved by the conferrees, the total for the bill now stands at about $312,000,000.

Acceptance of the bill without a rollcall surprised the Senate conferrees, who had expected another show of opposition from the small navy men. The only protest was that of Senator Clapp, of Minnesota, who said he wished to express in "The Congressional Record" his opposition to such extravagant and needless expenditures.

ENROLLS BOATS TILL SEPT. 1

Secretary Daniels Extends Time Limit for Training Cruise Offers.

Ever since the motor boat division of the Naval Training Cruise was formed, and the lists opened for the enrolment of power boat owners, Josephus Daniels, Secretary of the Navy, has been besieged by letters from men who have craft in the course of construction, begging the enrolment period be extended.

Mr. Daniels took action upon these pleas yesterday, ordering the lists to remain open until September 1. The manœuvres will start September 5.

HERSHFIELD GOES WEST

Hopes to Induce Jewish Refugees Not to Migrate East.

Isidore Hershfield, who recently returned from work among the Jews of Poland, started yesterday to aid the Jewish refugees in Seattle and San Francisco.

In the last year thousands of immigrants, driven from Russia by the war, have landed on the Pacific Coast. The Hebrew Sheltering and Immigrant Aid Association hopes to induce the refugees to settle in the West and not attempt to come East.

Justice Daly's Will Filed.

Under the will of ex-Justice Joseph F. Daly, of the Supreme Court, filed yesterday, the Roman Catholic Orphan Asylum and St. Vincent's Hospital will each receive $500. The jurist left his law library to his son, Edward Hamilton Daly, and made other specific bequests to members of his family. His wife, Mrs. Mary Louise Daly, and his children are the residuary legatees.

Youth Shot; Mother-in-law Held.

In a rough-and-tumble battle which threw the neighborhood into commotion yesterday, Mrs. Nettie Karl, of 111 Richardson Street, Williamsburg, shot her young son-in-law, John Varanelli, through the left jaw, according to the police. Varanelli was taken to St. Catherine's Hospital and Mrs. Karl, who says Varanelli started the quarrel, was locked up.

TAX BILL TO LIFT INSURANCE RATES

Democratic Caucus Cuts Out Clause Exempting Death Payments.

RESERVE, TOO, MUST FIGURE AS INCOME

Republicans Will Fight What They Regard as Blow at Policy Holders.

[From The Tribune Bureau.]

Washington, Aug. 17.—Life insurance premiums may be boosted as a result of a provision inserted by the Democratic caucus in the new revenue bill, Republican Senators declared to-day. This provision would prevent the insurance companies, in computing the incomes on which they must pay a two per cent corporation income tax, from deducting death losses paid.

It would also prevent their deducting sums paid to persons giving up their policies in return for their cash surrender values. Even the amount carried to reserve, held against any calamity, could not be deducted from the amount of income on which this tax would have to be paid.

As passed by the House, the bill contained an exemption applicable especially to insurance companies which would have permitted death payments and cash surrender payments to have been deducted. This was stricken out by the Democratic caucus in the Senate, appearing in the list of exemptions from tax.

How the House Bill Reads.

The language in the House bill applicable to insurance companies was as follows:

"And in the case of insurance companies the net additions, if any, required by law to be made within the year to reserve funds and the sums other than dividends paid within the year on policy and annuity contracts."

The vital words, Republican Senators declared, are: "The sums other than dividends paid within the year on policy and annuity contracts."

Considering dividends on insurance policies as a partial refund on the amounts of premiums paid by the policy holders, these Senators believe that they should also actually be exempted from tax. There was no great amount of objection to that, but Republican Senators are preparing to fight what they regard as an unwarranted raid on life insurance policy holders.

Senator Wadsworth's View.

"The total receipts of a life insurance company are not its income," declared Senator Wadsworth, of New York, today, in discussing this provision. "The tax is intended to be levied on the income, but if it is fair as drawn it would be equally fair to tax a merchant on the total amount of money he takes in for the sale of goods, without allowing him to deduct what he was obliged to pay out for those goods. The insurance company deals in money. It takes in money and it pays out money. Surely death losses and cash surrender payments should be deducted from the receipts before a tax is assessed.

"It also seems to me absurd to tax the amount of money transferred by a big insurance company to its reserve as a part of its income. The company is prudently laying aside a percentage of the premiums received so as to be able to pay its losses promptly in case of catastrophe. That money is held there not as a profit made, but as reserve for emergency. It should not be regarded as income. This levy even applies to the reserves of mutual life insurance companies."

Revenue Bill Section Hits at Allied Ban

[From The Tribune Bureau.]

Washington, Aug. 17.—The Administration is concerned over a section of the revenue bill, as approved by the Democratic caucus, which is said to be aimed principally at the Allies as a retaliatory measure. This section provides that whenever any country shall prohibit the importation of any articles from the United States the President may forbid the importation from that country of similar articles, or other articles if that country should not export similar articles.

The section was drawn, it was said to-day, to provide a club with which to threaten the Allied "ban on luxuries." This ban would prohibit or cut down by two-thirds the importation of "luxuries" in order to keep as much money at home as possible.

The retaliatory section reads:

"That whenever any country, dependency or colony shall prohibit the importation of any article, the product of the soil or industry of the United States and not injurious to health or morals, the President, within his discretion, shall have power to prohibit, during the period such prohibition is in force, the importation into the United States of similar articles or, in case the United States does not import similar articles from that country, then other articles, the products of such country, dependency or colony."

LOSES WATERWINGS; DIES

Boy Taken from Newark Canal by Policeman Too Late.

Daniel C. Carrigan's water wings got away from his yesterday when the boy was learning to swim in the Morris Canal at Plane Street, Newark. Joseph McLaughlin, fourteen years old, of 115 Walnut Street, heard his cries and jumped in. Although two years older than Daniel, he was much lighter and was having hard work supporting him when there was a clatter of hoofs and Mounted Patrolman Fearey appeared.

Fearey plunged in and managed to get both boys to shore. McLaughlin was revived, but Carrigan did not respond to the pulmotor. His home was at 35 Nicholson Street.

You can "bank" on it
That the facts it
Gives you are facts
Read it daily

The Journal of Commerce
Five Cents
All News Stands
Or at Your Home

New York Harbor Is Inspected By House Committee Members

Eleven Representatives Take Trip About City in Police Boat and Discuss Improvements of Shipping Facilities at Chamber of Commerce Luncheon.

Eleven members of the Rivers and Harbors Committee of the House of Representatives lunched at the Chamber of Commerce yesterday afternoon following a trip around New York Harbor in the police boat Patrol yesterday morning. Several of the speakers who addressed the forty-five guests defended the committee and took exception to criticisms that "pork barrel" politics entered into the matter of appropriations.

Judge Stephen M. Sparkman, chairman of the committee, said New York had not been neglected, and that in the five years since he had become head of the committee $10,000,000 had been appropriated on the recommendation of army engineers, through whose hands all recommendations go.

Representative Murray Hulbert said New York was partly to blame for not making its needs known at Washington, for there had been only four hearings on matters pertaining to New York Harbor within the last thirty years.

Among those who pointed out needs of the harbor and asked for the co-operation of the national government with the state was Commander Jessup, representing Admiral Usher, of the United States Navy. He said a circle 250 miles around the harbor embraced the commercial heart of the nation and that it was the duty of the navy to protect this port.

Others who spoke were E. H. Outerbridge, president of the Chamber of Commerce; Irving T. Bush, president of the Bush Terminal; R. A. C. Smith, Commissioner of Docks and Ferries; J. Spencer Smith, president of the New Jersey Board of Commerce and Navigation, and Representative John H. Small, of the Rivers and Harbors Committee.

Members of the committee present included Stephen M. Sparkman, chairman; Peter E. Costello, H. Garland Dupre, Thomas Gallagher, Murray Hulbert, William Kettner, Thomas J. Scully, Robert H. Switzer, Samuel M. Taylor and Allen T. Treadway.

Among the other guests at the luncheon were Acting Mayor Frank L. Dowling, William Fellowes Morgan, Joseph B. Morrell, J. Henry Deeves, W. A. Kemp, Eugene H. Rosenquest, Thomas P. Fowler, Charles G. M. Thomas, Louis J. Tribus and Henry A. Meyer.

Navy League Urges Defence Commission

Washington, Aug. 17.—"The Navy League is moved to its vitals," says an editorial in its official magazine, "Sea Power," published to-day, "when it contemplates the expenditure of $500,000,000 in building a fleet which has not been designed and the ultimate vision of which is in an old man's mind.

"It believes that the most skilled organization that it is possible for a great nation to develop should take in hand the building of the new navy, and that Congress should provide the funds on the budget system.

"The Navy League believes that the plans of the Navy Department should supplement and be supplemented by those of the War Department, and that the two should be affected largely by the national policies which rest in the hands of the State Department. That these three great departments which have to do with war may be coördinated and that the whole problem of national defence may be properly presented to Congress, the league urges a national defence commission.

"The league holds that advancement by selection, whereby men of marked ability may gain at an earlier age those posts that require unusual talents, is a reform that should be initiated without delay."

New Jersey Central — One Day EXCURSIONS

Lake Hopatcong
$1 NEXT SUNDAY—Also Every Sunday and Holiday
Lv. W. 23d St. 8.50; Lv. Liberty St. 9.00; Lv. Jackson Ave., Jersey City, 9.17 a. m. Lv. Broad Street, Newark, 8.30 a. m.

Atlantic City
$2.50 NEXT SUNDAY—Also Wednesday, Aug. 23.
Lv. W. 23d St. 7.50; Lv. Liberty St. 8.00; Leave Jackson Avenue, Jersey City, 8.17; Lv. Broad Street, Newark, 8.05 a.m.

HARD COAL NO SMOKE COMFORT

THE POOR FISH

THINK of the poor fish! Think of the hard winter and how they have struggled for you to come with your plump, nourishing bait! Think of them and then don't take a Tribune along with you on your vacation this summer or you'll forget all about what's expected of an angler. But if you're selfish and can't think of anything but yourself and your own peace of mind, slip over to your newsdealer and tell him where you'll be in the country.

Tell your newsdealer where to have your Tribune sent. Pay him when you get back, or send us an order if you prefer to do it that way.

The Tribune

First to Last—the Truth: News—Editorials—Advertisements

Member of the Audit Bureau of Circulations

ADVERTISEMENT. ADVERTISEMENT. ADVERTISEMENT. ADVERTISEMENT.

First to Last—the Truth: News—Editorials—Advertisements

Three vital things that every advertiser should know about

The New York Tribune

LITTLE do the complicated statistics of circulation statements or the juggled figures of agate lines gained mean to the modern advertiser. He's not buying his newspaper space that way any more, thank you! He has learned through years of costly experiment that newspaper circulation of itself doesn't necessarily make an advertisement pay. He knows now that in the final analysis it is the number of readers of his advertisement, plus the amount of confidence each individual reader has in this particular advertisement, that produces results.

MONEY BACK GUARANTEE

YOU can purchase merchandise advertised in The Tribune with absolute safety—for if dissatisfaction results in any case The Tribune guarantees to pay your money back on request. No red tape, no quibbling. We make good promptly if the advertiser does not.

ADDRESS ALL COMPLAINTS TO

BUREAU OF INVESTIGATIONS

THE TRIBUNE - 154 NASSAU ST. - NEW YORK

Member of Audit Bureau of Circulations

The Ad-Visor

This department has entered the second stage of service to Tribune readers. Primarily it was intended merely to separate the sheep of advertising from the goats—and hang a bell on the goats. But now it goes beyond mere identification. It embraces a human nature study of both sheep and goats. You are invited to assist. For every letter printed in this department describing experiences—pleasant or unpleasant—with advertisers of merchandise, excepting only patent medicines, The Tribune will send $2.00, payable in any merchandise of any Tribune advertiser. For the most important letter each month a special prize of $50.00, payable similarly, will be awarded. Name printed or withheld—as you prefer, but must be signed or we will not know where to send the prize order. Address: The Ad-Visor, The Tribune, New York.

TESTED AND ENDORSED BY THE TRIBUNE INSTITUTE — The New York Tribune TRADE MARK

Reader confidence! Nothing mysterious about this pet phrase of the advertising solicitor. Tell the truth and let the reader know it's the truth, and you have his confidence. Good, old-fashioned telling-the-truth has never yet been beaten as a confidence stimulator.

Because it is The Tribune's policy to everlastingly tell the truth in both news and advertisements, its readers have an nth degree faith and a genuine, whole-hearted confidence in its printed columns. The Tribune Reader **knows,** and knows positively, that when he reads an advertisement in The Tribune, what he reads is **so,** unqualifiedly so. This intensive reader confidence among the steadily-growing Tribune audience has been developed and supported primarily by three things:—

The Tribune Money-Back Guarantee
—which protects readers against loss through advertisements in The Tribune.

The Tribune Ad-Visor and Bureau of Investigations
—which warns readers against fake advertisers in other papers or business houses that may never advertise in any paper.

The Tribune Institute
—which through tests advises readers as to things worth while and things worthless for use in the home.

These three characteristic Tribune institutions are back of The Tribune's fight for clean and honest advertising. And it has been these three things that have joined the hundred thousand and more Tribune readers into one vast enthusiastic advertising audience—an audience that is distinctly different from that of any other newspaper; a square deal audience of the kind of people who insist on quality in their newspaper as well as in the merchandise that they buy; an audience that is super-responsive to intelligent, truthful advertising.

If you are one of the steadily increasing number of those who use the advertising columns of The Tribune, you know what vital things the Money-Back Guarantee, **The Ad-Visor** and **Bureau of Investigations** and **The Tribune Institute** all are. To them is due in large measure the intensive reader confidence of The Tribune audience. Because of them advertising in The Tribune pays, and pays well!

First to Last—the Truth: News—Editorials—Advertisements