

Miller Assails Smith's Social Welfare Plans

Governor Merely Trying to Fix Wages, Overlooking All Other Big Issues, Up-State Audiences Are Told

Hurt Workers, He Charges

Judge Holds Executive Responsible for Delays in Payment of Compensation

From a Staff Correspondent ELMIRA, N. Y., Oct. 19.—Judge Nathan L. Miller to-day campaigned his way through the agricultural communities between this city and Ithaca, ending up to-night with addresses here and at Corning, twenty miles away.

Replying to-night to Governor Smith's call for a discussion of state issues, the Republican nominee riddled his opponent's social welfare program. He assailed the Democratic nominee especially for "striking his national colors" in order to force a discussion of improvements in the state laws, which the Governor claims but the Republican Legislature originated.

The judge attacked the Governor for failing to bring about a condition in the State Industrial Commission so that injured workmen and the widows of those who were killed in hazardous occupations did not receive prompt settlements under the provisions of the workmen's compensation act.

Attacks Governor's Stand "I notice," said Judge Miller, "that the Governor in his speech last night in enumerating the achievements of the last two years for most of which he ought at least to share the credit with a Republican Legislature, heads the list with the elimination from the workmen's compensation act of what he calls 'the pernicious direct settlement clause.'"

"I take it that we may therefore infer that he considered that to be his greatest achievement, and he invites me to stop talking about the League of Nations, the extravagant and inefficient Democratic Administration at Washington and the autocratic abuse of power, and to discuss the elimination of direct settlement of workmen's compensation claims. Surely, he is in great stress when he strikes his national colors in the attempt to make that subject a political issue, because he is certainly indebted to a Republican Legislature for that change in the law, and anybody who knows anything about the operation of the workmen's compensation act knows that has not been his chief difficulty.

"The Governor has been begging me to talk about his social welfare program. That program seems to have been narrowed down to a commission to fix minimum wages. If that were all I hope to accomplish for social and industrial welfare I should not be talking about it in this year 1920, when our troubles are not from minimum wages, but from maximum costs of everything we have to buy, largely occasioned by the gross extravagance of the government.

Defines Real Social Justice "The Governor has asked me to say what I mean by real social justice. Well, my conception of real social and industrial justice goes way beyond any question of regulating wages by the state. My conception of justice, whether it is called social or industrial, is summed up in the homely American phrase: 'The square deal.'"

In a letter to Miss Cornelia Maynard, of Syracuse, president of the Grade Teachers' Association and one of the leaders in the fight for increased salaries for teachers, Judge Miller declared that the salary increases which were passed at the last session of the Legislature must be made permanent. He also announced his attitude toward the public schools.

The nominee said the state should extend all possible aid to the improvement of the public schools and the training schools, and that one of the most important things to do is to dignify the teaching profession.

S. E. J. Cox Is Ousted From Oil Presidency

Receiver Named for Property, While Texan, Who Backed Cox

Special Dispatch to The Tribune. HOUSTON, Tex., Oct. 19.—While S. E. J. Cox, oil promoter and aviation enthusiast of Houston, sailed toward New York from France to-day after an unsuccessful attempt to win the Gordon Bennett Cup in the international air race at Paris, stockholders threw the General Oil Company, a \$20,000,000 concern headed by Cox, into a receivership. Mismanagement by Cox was charged.

The court proceedings unveiled a story of high finance and picturesque incident which startled even Texas, where oil bubbles have never been blown and have burst. Cox's venture into international aeronautics, which directly brought on the receivership, is said to have been at a cost to his company of \$200,000 or more.

Cox will arrive in New York Friday on the Mauretania with his wife. A girl stenographer who assisted Cox when he first began his career as a Texas oil magnate accompanies them. So far as is known, Cox is ignorant of the fact he has been ousted from control of the oil company's rich properties.

Cox took two specially built Curtiss airplanes to Paris to enter in the James Gordon Bennett cup race.



PERHAPS IF YOU REALIZED how much better your letter head could be made to look, at very little extra expense, you would be dissatisfied with "good enough" and get "better."

We produce "better" letter heads lithographed on our MARION BOND, in multiples of 5,000, at very moderate prices.

The improvement in appearance over the "good enough" kind is much greater than the increase in cost.

Ask us for samples and prices.

Ritterband, Reed & Co., Inc. 54 Lafayette Street Telephone Franklin 4270

Wilson Declares French Covenant Incident Closed

Harding's Explanation and Denial by Charge de Bearn of Attempt to Sound Sentiment End Argument

From The Tribune's Washington Bureau. WASHINGTON, Oct. 19.—President Wilson is expected to make no new move in the controversy he sought to precipitate with Senator Harding, the Republican Presidential candidate, over the latter's statement that he had been approached by a spokesman of France to lead the way in the formation of a new world association.

At the White House to-day the incident was declared to be closed with Senator Harding's explanation, coupled with the fact that the French government, through Prince de Bearn, French Charge d'Affaires, has officially informed the State Department that the French Foreign Office has made no move toward sounding out the Republican nominee.

Acting Secretary of State Norman Davis disclosed to-day that Charge de Bearn had visited the State Department late yesterday and had assured him that his government had not given authority to any one to speak "formally or informally, officially or unofficially" to Senator Harding. The assurance expressed by the French diplomat was accepted by Secretary Davis and transmitted to the White House.

No reply had been received at the State Department late to-day to the cable addressed to Ambassador Wallace Wadsworth directing him to seek from the French Foreign Office a statement in repudiation of the French citizen who conferred with Senator Harding. Less than one-third of the anti-Republican organized women are Republicans, one-third are Democrats and the other third are hard to classify. They include a prominent candidate on the Farmer-Labor ticket, Brandegee will run well up with Harding and Coolidge.

Without asking for it, or going out of our way to cultivate it, the Republicans will receive a large boost this year from the activity of Irish Democrats, who are disgusted with the Wilson Administration and who will not stand for the League of Nations. The anti-League Democrats have a state organization with headquarters at New Haven. Senator Borah addressed them the other night.

"I have been through five Presidential campaigns and I never have seen the plain laboring men of Connecticut more kindly disposed toward the Republican ticket than this year. The friends of Samuel Gompers some time ago tried to give labor a slant toward Cox and Roosevelt, but they were not successful. I am in daily receipt of reports from the industrial centers of the state and they are all pretty much equally weary of the Wilson Administration and they regard Cox as the sort of a man who if elected would take up where Wilson dropped it, as he said he would.

"The Republicans have nominated Everett J. Lake, a leading business man of Hartford, for Governor, and he is making an excellent impression. He was a famous football player in Harvard when he was there, and he has served in both the lower house and the Senate. He was Lieutenant Governor in 1907 and 1908. The Utilities ticket is fine and strong from top to bottom, as I said in the beginning we shall elect the entire slate. The farmers of the state are almost solidly Republican, and they recently there was held the Democratic Senatorial Convention for the 34th District. Forty-eight delegates had been chosen, and in ordinary years they would have been on hand to take part in the election of a candidate. Just one delegate appeared. This incident in a district which has been carried more than once by the Democrats shows that the voters are not even left in our friends, the enemy."

Connecticut For Harding By 50,000

(Continued from page one) taken cognizance of the ancient history and are eloquent in their denunciation of the party that stood for abuse of Lincoln.

On the refusal of the Times to accept the advertising as agreed, Chairman Roraback instructed the trustees to begin an action for breach of contract, alleging illegal discrimination.

Another unlooked for development of the fight that 100,000 Republicans have organized a marching club and named it the Lincoln Wideawakes, after a similar Hartford club in the Lincoln campaigns. The organization of this club has aroused the greatest enthusiasm. Ex-Senator Morgan G. Bulkeley, of the Aetna Life Insurance Company, a Civil War veteran and friend of Lincoln, more than eighty years old, has accepted the post of chief marshal, and ex-Chief Justice Samuel O. Prentice is his chief aid.

The club will make its first appearance at a mass meeting on to-morrow night when Senator Brandegee will speak in Hartford. It is expected it will be the greatest meeting ever held in Connecticut.

Connecticut this year elects a United States Senator, five Congressmen, a full state ticket, including Lieutenant Governor, Secretary of State, Treasurer and Comptroller; thirty-five Senators and 260 members of the lower house. "We shall make a clean sweep of it this year," said Chairman Roraback to-day to a Tribune reporter at the state headquarters in the Allyn House.

"I do not care at this time to put down the figures. Just say to the Republicans of the country that the Republicans will give Harding and Coolidge a bigger plurality than the Republicans had in any of the Bryan campaigns. There is still one day more of registration, and until the figures are in on Wednesday night or Thursday, it is hardly practicable to say how the Republican margin probably will be. Probably 125,000 women will register. That being a fair estimate, it means that there will be a total registration in the state of above 350,000."

"We had a male registration of 220,000 two years ago, so that with the natural increase and with the women voting, we should pass the 350,000 mark."

"We are not chasing rainbows when we say that we have the Democrats beaten. Even the Democrats themselves, when they get down to brass tacks, and talk frankly, admit they are in for a record-breaking trimming. Many women voters in the state are making a hard fight on Senator Brandegee. Less than one-third of the anti-Republican organized women are Republicans, one-third are Democrats and the other third are hard to classify. They include a prominent candidate on the Farmer-Labor ticket, Brandegee will run well up with Harding and Coolidge.

Without asking for it, or going out of our way to cultivate it, the Republicans will receive a large boost this year from the activity of Irish Democrats, who are disgusted with the Wilson Administration and who will not stand for the League of Nations. The anti-League Democrats have a state organization with headquarters at New Haven. Senator Borah addressed them the other night.

"I have been through five Presidential campaigns and I never have seen the plain laboring men of Connecticut more kindly disposed toward the Republican ticket than this year. The friends of Samuel Gompers some time ago tried to give labor a slant toward Cox and Roosevelt, but they were not successful. I am in daily receipt of reports from the industrial centers of the state and they are all pretty much equally weary of the Wilson Administration and they regard Cox as the sort of a man who if elected would take up where Wilson dropped it, as he said he would.

"The Republicans have nominated Everett J. Lake, a leading business man of Hartford, for Governor, and he is making an excellent impression. He was a famous football player in Harvard when he was there, and he has served in both the lower house and the Senate. He was Lieutenant Governor in 1907 and 1908. The Utilities ticket is fine and strong from top to bottom, as I said in the beginning we shall elect the entire slate. The farmers of the state are almost solidly Republican, and they recently there was held the Democratic Senatorial Convention for the 34th District. Forty-eight delegates had been chosen, and in ordinary years they would have been on hand to take part in the election of a candidate. Just one delegate appeared. This incident in a district which has been carried more than once by the Democrats shows that the voters are not even left in our friends, the enemy."

Bankers Predict Trade Boom in Harding Victory

Convention Members, Optimistic of Future, Say Industries Are Moving Toward Sounder Conditions

Williams To Be Answered

Attack of Comptroller on Policy of New York Financiers Is Denounced

From a Staff Correspondent. WASHINGTON, Oct. 19.—At this moment, when the American people are looking anxiously to the bankers of the nation for guidance as to whether we are drifting economically, more than 3,200 men of finance have gathered here at the forty-sixth annual convention of the American Bankers' Association. The registration is unprecedentedly large, and the interest in the discussion is at a new summit because of the eagerness of the delegates to match their opinions as to the outcome of the downward reaction through which industry is now passing.

Although inclined toward optimism, the bankers have a typical attitude toward the problems with which they are grappling. They are for the most part unready to dogmatize as to the precise time a turn will come. Yet the view is reverberating through the lobbies of the hotels here where the bankers are stopping that the election (which they expect will mark a decisive Republican victory) will act as a stimulant to trade. Moreover, many of the financiers believe the taking of inventories after the first of next year will constitute another transition point, since such self examinations will inform business men precisely where the recession in industry and deflation of prices have left them.

Bankers Optimistic of Future Richard S. Hawes, president of the association, who has probably conversed with more of the delegates than any other single individual here, declared to-night in conversation with The Tribune correspondent at the New Willard Hotel:

"The sentiment of the bankers here is enthusiastically optimistic regarding the future. We all feel that we are going to go over the bumps in splendid style, and that we are now moving on toward sounder fundamental conditions. We don't believe that there is an important weak link in the country."

In the consciousness of the bank of the nation assembled here, the attack of John Skelton Williams, Comptroller of the Currency, on the call money policy of the New York bank remains as an irritant which cannot be ignored. In his opening address this morning President Hawes took official cognizance of the issue, remarking in the first general session at Keith's that "a challenge, in my opinion, has been made to the integrity of the bankers of America." He added that he trusted the "resolutions committee will take cognizance of the matter and answer it in proper manner."

Will Reply to Williams The reply of the bankers to Mr. Williams' thrust will undoubtedly come out of this convention. National bank officials have been disinclined to answer the Comptroller singly. Some take the position that the bankers should remain silent, on the ground that a response will bring another blast from Mr. Williams and give him another opportunity to spread his propaganda. At Washington some of the bankers, including Representative McFadden, chairman of the House Committee on Currency and himself a Pennsylvania bank president, contend that Mr. Williams does not hold office legally, since the Senate has not approved his reappointment and the President has neglected to make an-

Connecticut For Harding By 50,000

(Continued from page one) taken cognizance of the ancient history and are eloquent in their denunciation of the party that stood for abuse of Lincoln.

On the refusal of the Times to accept the advertising as agreed, Chairman Roraback instructed the trustees to begin an action for breach of contract, alleging illegal discrimination.

Another unlooked for development of the fight that 100,000 Republicans have organized a marching club and named it the Lincoln Wideawakes, after a similar Hartford club in the Lincoln campaigns. The organization of this club has aroused the greatest enthusiasm. Ex-Senator Morgan G. Bulkeley, of the Aetna Life Insurance Company, a Civil War veteran and friend of Lincoln, more than eighty years old, has accepted the post of chief marshal, and ex-Chief Justice Samuel O. Prentice is his chief aid.

The club will make its first appearance at a mass meeting on to-morrow night when Senator Brandegee will speak in Hartford. It is expected it will be the greatest meeting ever held in Connecticut.

Connecticut this year elects a United States Senator, five Congressmen, a full state ticket, including Lieutenant Governor, Secretary of State, Treasurer and Comptroller; thirty-five Senators and 260 members of the lower house. "We shall make a clean sweep of it this year," said Chairman Roraback to-day to a Tribune reporter at the state headquarters in the Allyn House.

"I do not care at this time to put down the figures. Just say to the Republicans of the country that the Republicans will give Harding and Coolidge a bigger plurality than the Republicans had in any of the Bryan campaigns. There is still one day more of registration, and until the figures are in on Wednesday night or Thursday, it is hardly practicable to say how the Republican margin probably will be. Probably 125,000 women will register. That being a fair estimate, it means that there will be a total registration in the state of above 350,000."

"We had a male registration of 220,000 two years ago, so that with the natural increase and with the women voting, we should pass the 350,000 mark."

"We are not chasing rainbows when we say that we have the Democrats beaten. Even the Democrats themselves, when they get down to brass tacks, and talk frankly, admit they are in for a record-breaking trimming. Many women voters in the state are making a hard fight on Senator Brandegee. Less than one-third of the anti-Republican organized women are Republicans, one-third are Democrats and the other third are hard to classify. They include a prominent candidate on the Farmer-Labor ticket, Brandegee will run well up with Harding and Coolidge.

Without asking for it, or going out of our way to cultivate it, the Republicans will receive a large boost this year from the activity of Irish Democrats, who are disgusted with the Wilson Administration and who will not stand for the League of Nations. The anti-League Democrats have a state organization with headquarters at New Haven. Senator Borah addressed them the other night.

"I have been through five Presidential campaigns and I never have seen the plain laboring men of Connecticut more kindly disposed toward the Republican ticket than this year. The friends of Samuel Gompers some time ago tried to give labor a slant toward Cox and Roosevelt, but they were not successful. I am in daily receipt of reports from the industrial centers of the state and they are all pretty much equally weary of the Wilson Administration and they regard Cox as the sort of a man who if elected would take up where Wilson dropped it, as he said he would.

"The Republicans have nominated Everett J. Lake, a leading business man of Hartford, for Governor, and he is making an excellent impression. He was a famous football player in Harvard when he was there, and he has served in both the lower house and the Senate. He was Lieutenant Governor in 1907 and 1908. The Utilities ticket is fine and strong from top to bottom, as I said in the beginning we shall elect the entire slate. The farmers of the state are almost solidly Republican, and they recently there was held the Democratic Senatorial Convention for the 34th District. Forty-eight delegates had been chosen, and in ordinary years they would have been on hand to take part in the election of a candidate. Just one delegate appeared. This incident in a district which has been carried more than once by the Democrats shows that the voters are not even left in our friends, the enemy."

Bankers Predict Trade Boom in Harding Victory

Convention Members, Optimistic of Future, Say Industries Are Moving Toward Sounder Conditions

Williams To Be Answered

Attack of Comptroller on Policy of New York Financiers Is Denounced

From a Staff Correspondent. WASHINGTON, Oct. 19.—At this moment, when the American people are looking anxiously to the bankers of the nation for guidance as to whether we are drifting economically, more than 3,200 men of finance have gathered here at the forty-sixth annual convention of the American Bankers' Association. The registration is unprecedentedly large, and the interest in the discussion is at a new summit because of the eagerness of the delegates to match their opinions as to the outcome of the downward reaction through which industry is now passing.

Although inclined toward optimism, the bankers have a typical attitude toward the problems with which they are grappling. They are for the most part unready to dogmatize as to the precise time a turn will come. Yet the view is reverberating through the lobbies of the hotels here where the bankers are stopping that the election (which they expect will mark a decisive Republican victory) will act as a stimulant to trade. Moreover, many of the financiers believe the taking of inventories after the first of next year will constitute another transition point, since such self examinations will inform business men precisely where the recession in industry and deflation of prices have left them.

Bankers Optimistic of Future Richard S. Hawes, president of the association, who has probably conversed with more of the delegates than any other single individual here, declared to-night in conversation with The Tribune correspondent at the New Willard Hotel:

"The sentiment of the bankers here is enthusiastically optimistic regarding the future. We all feel that we are going to go over the bumps in splendid style, and that we are now moving on toward sounder fundamental conditions. We don't believe that there is an important weak link in the country."

In the consciousness of the bank of the nation assembled here, the attack of John Skelton Williams, Comptroller of the Currency, on the call money policy of the New York bank remains as an irritant which cannot be ignored. In his opening address this morning President Hawes took official cognizance of the issue, remarking in the first general session at Keith's that "a challenge, in my opinion, has been made to the integrity of the bankers of America." He added that he trusted the "resolutions committee will take cognizance of the matter and answer it in proper manner."

Will Reply to Williams The reply of the bankers to Mr. Williams' thrust will undoubtedly come out of this convention. National bank officials have been disinclined to answer the Comptroller singly. Some take the position that the bankers should remain silent, on the ground that a response will bring another blast from Mr. Williams and give him another opportunity to spread his propaganda. At Washington some of the bankers, including Representative McFadden, chairman of the House Committee on Currency and himself a Pennsylvania bank president, contend that Mr. Williams does not hold office legally, since the Senate has not approved his reappointment and the President has neglected to make an-

Erlanger Leases Atlanta Theater

To protect his varied interests in the South, A. L. Erlanger has leased the Atlanta Theater, Atlanta, Ga., for five years with the privilege of re-

newal. It is the only theater in Atlanta that plays first-class attractions. Its possession gives Mr. Erlanger a commanding position in Southeastern section of the country.



How Much are Your Summer Clothes WORTH? —yours and your husband's and your children's clothes together? Did they cost \$1,000—or more likely \$1,500?

It's worth while protecting this valuable clothing when you put it away this Fall. A very few dollars invested in White Tar Moth Proof Bags protects your family's clothing Summer or Winter, year after year, against moths, mice, dampness, dust and germs.

They're so convenient, they're no trouble at all to hang clothes away in them—even if for only a few weeks. But be sure to get a genuine "White Tar" Bag. No other bags are as safe, as durable or as convenient.

Protect Your Clothes with WHITE TAR GARMENT BAGS

Put away your summer clothes now. You will find White Tar Garment Bags in Department and Drug Stores.

1. White Tar Garment Bags in Pine Tar, Cedarized and White Lined (odorless) in six sizes to protect all articles from moths to motor coats. 2. White Tar Paper—Tar or Cedarized—for packing trunks, lining drawers, wrapping blankets, etc. 3. White Tar Moth Balls and White Tar Naphthalene Flakes.

The White Tar Company Fifty-six Vesey Street, New York

B. Altman & Co.

MADISON AVENUE-FIFTH AVENUE, NEW YORK Thirty-fourth Street Thirty-fifth Street

An Important Clearance Sale of 2,500 Pairs of Women's Boots & Oxfords

at remarkably low prices will offer, commencing to-day (Wednesday) Women's Boots, per pair \$6.75 & 7.85 Women's Oxfords, per pair 5.75 & 6.75

in many instances these quotations represent price reductions of one-half or more

All sizes are to be found in the assortment (which includes Balta models) but not in every style (Second Floor)

Franklin Simon & Co.

A Store of Individual Shops FIFTH AVENUE 37th and 38th Sts.

Dark Laces a New Fashion in Misses' Informal Evening Frocks

Fashion weaves a smart mode in the soft meshes of dark laces and confers it upon Youth to gown those interesting informal occasions in the niche between afternoon and formal evening affairs—the dinner, the theatre, or the informal dance.

69.50 Brown, black or navy blue

OTHER DARK LACE FROCKS 45.00 to 195.00 Sizes 14 to 20 years.

MISSES' GOWN SHOP—Second Floor

Do you know that today you can buy a LOCOMOBILE for \$7550 FORMER PRICE \$8900 The price goes up after January first unless manufacturing costs come down. LOCOMOBILE The best built car in AMERICA LOCOMOBILE COMPANY 16 WEST 61st STREET, NEW YORK CITY

GLOVES White Washable Antelope, 2-clasp, \$3.75 6-inch-Strap wrist, \$4.75

The World's Greatest Leather Shoes 104 Fifth Ave., New York; 253 B'way, Boston—143 Tremont Street London—89 Regent Street