

ROOSEVELT BOY'S CASE GRAVE

HAS DOUBLE PNEUMONIA—THE CRISIS EXPECTED TO-DAY.

Dr. Lambert of New York Summoned for Consultation—Change for the Worse During Sunday Night—No Change in Prince Henry's Visit Considered Likely.

GROTON, Mass., Feb. 10.—It is expected that the crisis in the illness of pneumonia of Theodore Roosevelt, Jr., will be reached to-day. The boy has developed a case of double pneumonia and there is no doubt that his apprehension to President and Mrs. Roosevelt.

The first report that came from the sick room this morning at the Groton School was that young Roosevelt had experienced a change for the worse during the night. Mrs. Roosevelt had remained in the sick room all night while Dr. Warren remained within call. The boy was restless throughout the night. The rumor was confirmed that both lungs were affected.

It was said that cases of oxygen had been taken to the infirmary for use on the boy. Secretary Cortelyou was asked if such was a fact. He replied that that was a detail of the case which was not at liberty to discuss. To-night there are three physicians at the school, Dr. Alexander Lambert of New York, a lung specialist, and physician to the Roosevelt children; Dr. Shattuck of Boston and Dr. Warren of Groton.

Dr. Lambert arrived at 6:22 P. M. and entered at once into consultation with the other physicians. The result of their conference was not made known. The only statement issued was that the serious change had taken place.

All day there has been evident anxiety about Gardner House. President Roosevelt visited his son during the forenoon and again in the afternoon. Mrs. Roosevelt left the sickroom only for meals. The President and Secretary Cortelyou were occupied with state matters and were not disturbed for several hours. The President is prepared to remain until a decisive change takes place in shown by the preparations that have been made to take care of official business. Long-distance telephones have been put in Gardner House and a telegraph wire and operator have also been put in use for White House business.

Telegrams from everywhere have poured into the cottage all day long. To-night Secretary Cortelyou has advised about the Washington report that Prince Henry of Germany had decided to defer his visit to this country until later in the year owing to the illness of the President's son. Mr. Cortelyou said:

"The President has no information on that subject. No report of that sort has come to him from Washington. If Prince Henry really has put off his visit or has notified Washington to that effect certainly the President would be heard of it. He has not been informed."

Secretary Cortelyou said to-night after Dr. Lambert had visited young Roosevelt that the situation is unchanged. It is as yet too early to say what the chances are for recovery. Mr. Cortelyou further said that the young patient did not have spinal meningitis. He said also that Miss Alice Roosevelt was not expected here at present.

No specific report has been obtained yet as to respiration and temperature. The President has not declined to have these facts made public. He has, however, if Prince Henry has reached Washington it would not be surprising if some word were received to-morrow. Arrangements have already been made to receive official messages from Washington direct. To-night before he dressed for dinner the President walked to the grounds of Groton School. He chose the most lonely part of the grounds. The walk was short and to himself.

There are anxious hours spent at the Gardner house. Secretary Cortelyou appears as nervous as the President and would seem that no one at the house has much rest. Everything of importance is reported directly to the President from the sick room.

The President remained with his son until after midnight and Mrs. Roosevelt has made arrangements to spend the night in the sick room. Dr. Lambert and Dr. Warren will alternate in attending the patient throughout the night. The first critical period of the disease is close at hand and greater vigilance is being exercised by the physicians from now on. The boy's condition is apparently unchanged and he is conscious.

WASHINGTON, Feb. 10.—When Miss Hay and Payne Whitney were married here last week it was said, and with some degree of truth, that the wheels of Government stopped while the ceremony was in progress, for practically all the big men in official Washington left their desks to attend the wedding. And now the illness of the boy, the son of the President, is having its effect on the workings of the Executive machinery.

Not that the machinery has actually stopped, nor that any one has quit his job on a bridal day, but the deep personal interest and the sincere sympathy felt throughout the nation for the young Theodore Roosevelt who has been made over to the Executive Department, in the halls of Congress and everywhere else, by anxious inquiries from thousands and employees away from their work.

It is not an exaggeration to say that the interest in this boy's fight for life was Washington's most absorbing thing in the city. The President and the President-elect of the United States and his family Washingtonians have always had deep concern and the Roosevelt household of Washington has proved more interesting than any other that has occupied the White House in many years. So many children have been told about the Roosevelt family that the people here have a real affection for and pride in them, and visitors to the White House are almost anxious to see these typical young Americans as they are to see the President and his wife.

All day long the telephone bells in the White House have been ringing and hundreds of inquiries have been made over the wires as to young Theodore's condition. After the forenoon bulletin telling the serious state of his health, scores of people, most of them in official life, went personally to the White House to ask the latest news or to leave visiting cards or notes of sympathy. Many of these saw Miss Alice Roosevelt, who remains in Washington under the chaperonage of her aunt, Miss Carow. Many telegrams of sympathy have also been received.

So great is the anxiety here over President's son, that it has led to speculation as to whether Prince Henry of Prussia will postpone his visit to the United States, until what may be regarded as a more suitable time. But it is only proper to say, to prevent any misunderstanding, that this is nothing more than speculation, and is not based on anything tangible. The Government has not the slightest intention, no matter what may happen, of postponing its visit to the United States.

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BANK WRECKED BY A PLUNGER.

DETROIT MAN USES UP \$1,600,000 AND IS ARRESTED.

Frank C. Andrews, Vice-President of City Savings Bank, Overdraws \$600,000 and Gets Checks Certified for \$602,000—He Lost the Money in Speculation.

DETROIT, Mich., Feb. 10.—Police Commissioner Frank C. Andrews was arrested to-night on a warrant signed by County Auditor T. H. Christian, charging him with violating the State Banking laws, in the wrecking of the City Savings Bank. This is an unexpected interruption, if it is not the end, of the meteoric career of the man who aspired to be Detroit's Napoleon of finance.

Griswold street was started this morning by the closing of the doors of the City Savings Bank and the announcement that the affairs of the bank were in the hands of State Bank Commissioner Malitz. Later developments revealed one of the most disastrous cases of bank wrecking in the annals of banking in Michigan.

The City Savings Bank was the depository of the Board of Education, the County Treasurer and many city and county officers, and was supposed to be sound as a rock. It was capitalized at \$150,000 and the deposits, as reported last December, aggregated \$3,003,000. Frank C. Pingree, a brother of the late Gov. Pingree, is president and one of the directors. Mr. Andrews is Vice-President and a director. Harry B. Andrews is cashier.

Immediately after the closing of the bank the directors issued this statement: "Early on Saturday morning we learned for the first time that Henry B. Andrews, cashier of the bank, had allowed Frank C. Andrews to overdraw his account in the sum of over \$600,000 and had without consideration certified said Frank C. Andrews' checks for over \$700,000 all of which checks were outstanding. The bank was immediately closed and the Board of Directors, Commissioner and we set about to get all the securities and cash on hand. A large amount of securities, from which we hope to pay our depositors in full. The Board of Directors has deemed it the wisest policy to close the bank for the present for the best interest of all depositors. Outside of the Frank C. Andrews indebtedness and checks the bank was never in a better condition."

Meanwhile a conference of bankers was being held at the office of the Detroit Trust Company. The fact that the City Bank's solvency has been impaired was known on last Friday morning, but it was not until before it closed there were hopes of pulling it through. This, however, was found to be impossible. The bankers had been meeting since last Friday morning, but no conference new developments were made, putting the matter in a worse light than before.

The trouble had been caused by the plunging of Frank C. Andrews in the stock market. Three months ago Mr. Andrews was a millionaire. He had been remarkably successful and was reported to say that he could have retired at that time with a million above all his liabilities. He had just successfully closed his deal for the sale of the Detroit, Rochester, Boston and Lake Union Suburban Line to the United Railway Company and received half a million in bonds.

At that moment Andrews' downfall commenced. He began plunging in the stock market and while it was nothing new for him to plunge on the stock market, his financial luck had deserted him and in a short time he became hopelessly entangled.

On last Thursday afternoon Andrews did a most extraordinary and inexplicable thing. Using his authority as Vice-President he secured certified checks from the City Savings Bank to the amount of \$602,000 and used them to pay obligations at various other banks, carrying off the gilt-edged securities deposited with these banks as collateral for the loans. The proceeds were far beyond the bank's ability to pay. Besides this, Mr. Andrews had overdrawn his account in the City Bank to the amount of \$600,000.

Urgent consultations followed with influential bankers along the street. Meetings were held on Friday afternoon and evening, all day Saturday, and on Sunday afternoon and night and this morning, up to and after the bank closed. The main question was how the City Bank could be saved, or at least held up for a few days until arrangements could be made for the protection of depositors.

A proposition was made that the bank issue certificates of deposit for the amount of these over-certified checks, the other banks agreeing to accept the certificates and give the City Bank six months to make them good. This was considered a desperate move of the banks until the full extent of Andrews' collapse became known.

Then Commissioner Malitz said that if the directors used \$500,000 to meet the obligations he would let the bank run along, but the directors could not raise the money nor anything like it. The meeting of bankers at the Detroit Trust Company's office was still in progress when news came that Mr. Malitz had called the bank's cashier, Andrew, to the office of the Board of Education, which had a deposit of nearly \$500,000. The Board is secured by the treasurer's bond for \$500,000, signed by the bank directors. The county treasurer is not more than \$100,000. Mrs. Elizabeth Pingree, widow of the late Governor, stands to lose \$127,000, the amount of insurance on the late Governor's life, paid last week by the New York Life Insurance Company.

It is not believed that other banks will be affected. Cashier Andrews is at home, suffering with nervous prostration, and is being guarded by militia, and cannot be interviewed. His home is under police surveillance. Police Commissioner Andrews will probably resign at once. His resignation has a widespread effect politically, as it was appointed Police Commissioner last June by Gov. Bliss under the so-called "Ripper" act, passed by the Republicans in the last year.

Police Commissioner Andrews was arranged in the Police court to-night and gave bail in the sum of \$100,000. He was a member of the firm of Warren, Andrews & Co., 75 Wall street, until Feb. 1st.

A detailed account of Andrews' speculations would take one through the range of the stock market. He dealt in copper. Since then he is said to have bought indiscriminately sugar, leather, steel and other commodities, making quick turns to the good. He is not the sort to buy and hold for a big rise, but takes advantage of a point or two, sells out and buys again after the fall.

He lost \$600,000 on his Amalgamated Copper holdings. He was holding for 87, but was sold out at 77. Among his holdings are stocks in the Ohio mine, Utah, another Utah mine, a gold mine in Cripple Creek, zinc mines in Missouri, silver mines in Mexico and copper mines in Montana, beside large real estate interests in Detroit.

For several weeks he has been drawing \$100,000 at a time and paying it to the Detroit Trust Company from Grand Rapids to Holland, Mich. He is treasurer of the company. He also turned his attention to real estate, plunging and, besides putting up a large block of flats on Woodward avenue and the Homer, Warren & Co. building at the corner of Grand Circus Park, he was planning an eight-story block at the corner of Griswold and State streets.

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Capt. Mahan, naval expert, chairman of the committee, and his colleagues, some of whom are Germans by birth, had gone ahead and arranged for a reception to the yacht, which is due here on Saturday or Sunday, and dinners of an elaborate character, to be given before the arrival of Prince Henry who will not get here until Feb. 22. That is where the trouble lies.

The committee found it out yesterday just when it was ready to announce the programme for the reception of the yacht. It appears that the rules of etiquette, rigorously observed in countries possessing a royal family and a court, would forbid any official reception of the officers composing a Prince's suite or their entertainment in advance of the honors to be accorded to a Prince himself.

The good reason to believe that the Kaiser will, if he has not done so already, remind Admiral Count Von Baudissin and the other distinguished retinue on the Hohenzollern of this. At least, that was the way it was explained yesterday by a member of the committee.

The committee met yesterday in the Chamber of Commerce, but from what quarter the message came that compelled the members to change their minds was not said. It was rumored that it came from the German Ambassador, who had received instructions from Berlin.

Mayor Low, over a week ago, in his speech to the committee in regard to their work, pointed out that the earlier arrival of the Hohenzollern with distinguished officers aboard would necessitate plans for their proper reception and entertainment, and it was this suggestion that started the committee to work rather in advance of the other committees.

The committee intended to go aboard the Hohenzollern and welcome the officers to the city. Among the invitations accepted and embraced in the general plan drawn up by the committee, was a smoker and reception at the Union League Club, to be given on the 19th, a reception at the New York A. C. on the 21st, and a private dinner on the 22nd, at the residence of Lewis Cass Lydard of the New York Yacht Club.

When the committee meeting ended yesterday afternoon, Capt. Mahan announced that the engagement could not be carried out, as etiquette would not allow it. From another member of the committee it was learned that the committee had received a message from the German Ambassador that they had made, but that on account of it all plans were abandoned.

"As matters stand now," said this member, "a German by birth, we cannot plan anything before the Prince himself gets here. We have been so informed, by whom I cannot say, but it is very much surprised. All along we have taken it for granted, you see, that the yacht would enter the harbor at a vessel representing the Kaiser, and we expected to be honored as such. That was to be the beginning of the celebration. We have been informed that she will probably not do any such thing, and that she is probably a mere merchant vessel. We cannot be sure of this until we see what salute she gives on entering the harbor. It is a matter of course that she will be officially recognized in any way. That is what we have reason to believe she will do. But even if she should give us no salute, we were to be honored as such. It would be improper to welcome her officers in advance of the Prince, and so the entertainments we have planned will have to be carried out as they are."

The Hohenzollern, as it looks now, will proceed without any fuss at all to the North German Lloyd's pier in Hoboken. There will be a German by birth, we cannot plan anything before the Prince himself gets here. We have been so informed, by whom I cannot say, but it is very much surprised. All along we have taken it for granted, you see, that the yacht would enter the harbor at a vessel representing the Kaiser, and we expected to be honored as such. That was to be the beginning of the celebration. We have been informed that she will probably not do any such thing, and that she is probably a mere merchant vessel. We cannot be sure of this until we see what salute she gives on entering the harbor. It is a matter of course that she will be officially recognized in any way. That is what we have reason to believe she will do. But even if she should give us no salute, we were to be honored as such. It would be improper to welcome her officers in advance of the Prince, and so the entertainments we have planned will have to be carried out as they are."

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Octogenarian Green to Marry Widow of More Than 60s. William Green, who has been known to Brooklyners of a past generation as the proprietor of a lively saloon in Red Hook, is to be married to-day to Mrs. Louise G. Woodcock, a widow of more than 50, according to a statement made last night by the latter at her home at 6 Seventh avenue. For several years Mr. Green's daughters and their husbands, Dr. William P. Hudson and James C. Valentine, were members of the Washington Club, consisting of Assistant Secretary of State Hill, Admiral Evans, Gen. Corbin, Commander Cowles and Col. Bingham, are among those who will be present.

Mr. Ridder said that a mistake had been made in the toast list given out by him. The toast to be responded to by William Green, the Emperor of Germany and the President of the United States. The rules of etiquette entered here a little, as the toast has been changed so that the President's name comes first, and it is the "German Emperor," not the "Emperor of Germany." Some of the German States don't like the latter.

The hour now fixed is 4:30 on the 22d, the day of the Prince's arrival. This is to allow him more time for other things. Cornelius N. Bliss, in behalf of the Union League Club, tendered, through the Mayor, yesterday an invitation to the Mayor to give a reception at the club. He asked the Mayor to fix the date.

Townsend & Downey gave out the plans yesterday for the accommodation of the yacht who are to view the launching. There is to be only one stand, seating 200, including the President's party and the Prince and his retinue. The stand is to be on the shore, and the Mayor is to give the signal for the launch to start. Invitations for 2,000 are to be sent out on the 18th.

The Fire Commissioners is awaiting a decision by the courts in his recent order regarding standing room in theatres before determining his policy in regard to the gala night performance. Secretary Leary said yesterday that if the courts upheld him there would be no standing allowed in the Opera House. That would preclude the selling of five-dollar admission tickets, as has been planned by Mr. Green and the committee.

Among the things to which the Prince is to be invited is a German komersa, a reception tendered by persons who have attended German universities. Dr. Carl Beck is arranging the affair and on the committee are several of Columbia's faculty.

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The hour now fixed is 4:30 on the 22d, the day of the Prince's arrival. This is to allow him more time for other things. Cornelius N. Bliss, in behalf of the Union League Club, tendered, through the Mayor, yesterday an invitation to the Mayor to give a reception at the club. He asked the Mayor to fix the date.

Townsend & Downey gave out the plans yesterday for the accommodation of the yacht who are to view the launching. There is to be only one stand, seating 200, including the President's party and the Prince and his retinue. The stand is to be on the shore, and the Mayor is to give the signal for the launch to start. Invitations for 2,000 are to be sent out on the 18th.

The Fire Commissioners is awaiting a decision by the courts in his recent order regarding standing room in theatres before determining his policy in regard to the gala night performance. Secretary Leary said yesterday that if the courts upheld him there would be no standing allowed in the Opera House. That would preclude the selling of five-dollar admission tickets, as has been planned by Mr. Green and the committee.

Among the things to which the Prince is to be invited is a German komersa, a reception tendered by persons who have attended German universities. Dr. Carl Beck is arranging the affair and on the committee are several of Columbia's faculty.

TWINS' LIVERS WERE JOINED.

Operation on Circus Twins Photographed "For Scientific Use Only."

Special Cable Dispatch to THE SUN. PARIS, Feb. 10.—The operation yesterday for the separation of the Hindoo twins, Rodica and Doodica, with Barnum & Bailey's circus, was photographed by cinematograph operators. The pictures are to be used for the information of scientists only.

The operation revealed the fact that the livers of the twins were joined together, making the operation a most dangerous one. It is also known that they must have been united by important blood vessels, as medicinal substances given to one could be traced in equal quantities in both.

The twins did not know of the operation they were to undergo. When Doodica recovered from the effects of the chloroform, she cried: "They have parted us," Rodica uttered the same words almost simultaneously.

AIRSHIP OUT OF ORDER.

Santos-Dumont Narrowly Escapes Being Wrecked at Monte Carlo.

Special Cable Dispatch to THE SUN. MONACO, Feb. 10.—M. Santos-Dumont spent half an hour to-day manoeuvring over the bay in his airship. The motor did not work well, and he narrowly escaped being wrecked.

CARFUL P