DAY HEADS THE EQUITABLE

IS MADE PRESIDENT DESPITE SOME PROTESTS.

Supt. Hotchkiss and Three of the Directors Wanted the Company Mutualized Before a Permanent Executive Was Named—Promise That It Shall Be.

Judge William A. Day, vice-president of the Equitable Life Assurance Society and acting head since the death of Paul Morton, was elected president yesterday at a meeting of the board of directors. A statement issued at the offices of the company after the meeting of the directors says that Judge Day's election was unanimous, but it was learned from several of the directors that while there was no opposition to Mr. Day there was a lively debate over the advisability of electing a president at this time. Three of the directors wanted the election deferred until the proposed mutualization of the society is accomplished.

Superintendent of Insurance Hotchkiss, who was before the board prior to the election, is understood to have advised against election before mutualization, and a letter from the trustees of the society requesting that the election take place after mutualization was read.

The directors' meeting was called at 12 o'clock and shortly after that hour Supt. Hotchkiss appeared. He talked for nearly an hour.

In a statement issued later Mr. Hotchkiss said that he went before the board because he believed that negotiations for mutualization had been temporarily broken off and felt that it was his duty to remind the board that the Insurance Department wanted mutualization quickly.

In the statement made by the company it is said that the efforts at mutualization were halted by J. P. Morgan's absence in Europe, but at Mr. Morgan's office it was said that no reason was known why Mr. Morgan's absence should interfere with the carrying out of the mutualization plan.

Mr. Hotchkiss told the directors that when Gov. Hughes appointed him he considered that the most important work of his administration would be the mutualization of the Equitable and that Gov. Hughes had said to him that the society must be mutualized.

It was at this point that Mr. Hotchkiss's earnestness made itself heard outside as he declared that if it was in his power to bring it about the society should be mutualized before he went out of office.

When Mr. Hotchkiss had finished and left the room Thomas Spratt of Ogdensburg, a member of the nominating committee, nominated Judge Day. Then one of the three directors opposed to proceeding with the election at that time read the letter from the trustees and the question was debated for some time. Judge Day was not present.

Cheers and handclapping announced the conclusion of the vote and presently Mr. Spratt and W. E. Paine, appointed as a committee to apprise Judge Day of his election, came out to escort Mr. Day back to the directors' room, where Judge Day made a brief speech. The meeting adjourned at 2:45.

A statement announcing Mr. Day's election also said:

The directors also voted to continue the special committee on mutualization appointed pursuant to a resolution adopted at the January meeting, consisting of Messrs. Spratt, Wetherbee, Kernan, Mather and Joy Morton, and also unanimously adopted the following resolution on the subject of mutualization:

"*Resolved*, That it is the sense of this board that mutualization as suggested by Superintendent of Insurance Hotchkiss in his letter of January 19 to Mr. Morgan is desirable, viz., in a manner that will avoid protracted litigation or substantial reduction of the free surplus of the society and that the committee on mutualization continue to cooperate with the Superintendent of Insurance, the trustees and Mr. Morgan to that end."

This committee in consultation with Superintendent of Insurance Hotchkiss has had several meetings with Mr. Morgan's trustees, at which various suggestions looking toward the complete mutualization of the society have been discussed. Notwithstanding the disposition of all concerned to favor mutualization it has been found impracticable to carry the negotiations to a definite conclusion in view of Mr. Morgan's absence in Europe, to say nothing of the grave and difficult questions involved. A majority of the present directors are policyholders who were elected by the votes of policyholders, and the board and President Day, who joins his associates in favoring mutualization, may be counted upon to earnestly cooperate in an effort to bring about some plan of mutualization which will be fair and just to the policyholders and to all of the interests concerned.

The directors present at the meeting were C. B. Alexander, E. W. Bloomingdale, Abraham Brittin, William A. Day, Thomas A. Gillespie, Robert Goelet, A. C. Humphreys, Bradish Johnson, John D. Kernan, Charles E. Littlefield, Robert Mather, John J. McCook, Willis F. McCook, Levi P. Morton, Joy Morton, Alfonso De Navarro, Ludwig Nissen, E. H. Outerbridge, William E. Paine, Wallace L. Pierce, Tom Randolph, E. W. Robertson, J. G. Schmidlapp, Thomas Spratt, Gage E. Tarbell, Eben B. Thomas, William Whitman, George T. Wilson, Frank S. Witherbee and Charles H. Zehnder. A majority of these were elected directors by the policyholders.

No one was elected to succeed Judge Day as vice-president, and so far as could be learned there was no discussion of the salary to be paid Mr. Day. One of the directors said some days ago that the president's salary had been reduced from $80,000 a year, the amount received by the late Paul Morton, to $50,000.

Mr. Spratt said that three of the directors had voted against the election of a president, although not opposing Judge Day, and Supt. Hotchkiss had also opposed the election of a president in his speech to the board.

William E. Paine said that Judge Day's election had provided the society with the right kind of a head, since a lawyer was needed as president of a great insurance company such as the Equitable on account of the complications of its large foreign business.

The committee on mutualization held a meeting directly after the meeting of directors adjourned. They got in communication with Supt. Hotchkiss and told him that a letter was being prepared which would be sent to him by nightfall and asking Mr. Hotchkiss to arrange for a conference as soon as possible.

Supt. Hotchkiss refused to discuss what had passed between him and the directors, but he gave out the following statement:

In answer to inquiries from the representatives of the press as to the position of the Insurance Department relative to Equitable Life Assurance Society matters Supt. Hotchkiss late to-day said:

"This department is charged with the duty of bringing about the mutualization of this society. It was so charged by Gov. Hughes and is, it is believed, supported in this by popular opinion. It is particularly important that this question be settled now. Believing that negotiations to that end, which have been in progress for some time, had been temporarily broken off and that the present Legislature might adjourn before needed legislation could be obtained, I felt it my duty to appear before the board to-day and present to it a review of the steps which have been taken in the last fifteen months looking to the desirable result toward the accomplishment of which this department is most emphatically committed. This was done.

At such time I took no position as to the filling of any existing vacancy either in the officers or in the board other than in such review to state what I understood to have been the attitude prior to a very recent period of both the voting trustees and the committee which has represented the society, in which attitude I concurred.

This department will continue its efforts to accomplish the speedy retirement of this company's stock. It has taken no official position as to the price, nor will it until called upon to do so by the law.

ELEVENTH AVENUE BILL.

One Introduced That Is Said to Meet the Views of the New York Central.

ALBANY, April 20.—Senator McClelland and Assemblyman Walker introduced a bill to-day favored by Mayor Gaynor, Corporation Counsel Watson and Dock Commissioner Tomkins which is designed to solve the New York Central railroad surface track proposition on Eleventh avenue, Manhattan. It is understood that this bill meets the views of the company and the city authorities alike.

It directs the railroad company on or before October 1 to submit to the Board of Estimate and Apportionment plans for the improvement of its operation on Eleventh avenue. These plans are to provide for the improvement of four separate sections, and the Board of Estimate and Apportionment may approve of the plans for one or more sections. The first section is from the northerly boundary of the city to the southerly line of Dyckman street, the second section is from that point south to West Seventy-second street, the third section extending south to West Thirtieth street, and the fourth section continuing the improvement south to Battery Park. The plans must include various features.

The main changes provided for in the bill are the following: Carrying the tracks at least forty feet below the surface of Spuyten Duyvil Creek; carrying west Seventy-ninth, Ninety-sixth, 105th, 158th, 177th, Dyckman and such other streets as may be lawfully laid out between West 155th street and Spuyten Duyvil Creek, over the tracks with a net clearance of sixteen feet; the tracks to be carried over West 129th, West 130th, 131st, 132d, 133d, 134th, 135th, 138th and such other streets as may be laid out between 129th street and 145th street by a viaduct, the main tracks to be carried over or under the streets, avenues, public wharves, parks and places south of West Fifty-ninth street. No elevated road can be run lengthwise along Tenth or Eleventh avenue. A covering to be used as part of the park system along Riverside Park south of 122d street and between the southerly and northerly boundary of Fort Washington Park is to be included as part of the plans.

The Board of Estimate and Apportionment may approve the plan submitted by the railroad company and enter into a contract which will include an agreement as to the division of the cost. For the purpose of this contract the Board of Estimate is given power to grant to the railroad company lands, lands under water, rights, interests or easements in lands or lands under water, and any streets avenues, ways, public wharves, parks or places in anywise owned or controlled by the city.

EMPLOYERS' LIABILITY.

Bills Providing for the Protection of Factory Hands From Fire.

ALBANY, April 20.—Senator Wainwright and Assemblyman Jackson to-day submitted to the Legislature an additional report from the Wainwright Employers Liability Commission, appointed two years ago, on the question of industrial accidents. Accompanying the report were nine bills carrying out the commission's recommendations, which were introduced by Assemblyman Howard R. Rayne, chairman of the Senate Judiciary Committee.

These bills include within the definition of a factory a room where five or more persons are employed at laundry work as a business, places responsibility for protecting the scaffolding and shafts in New York city upon the city building department, requires adequate exits and fire protection in factories, as well as walls of iron or glass to prevent the spreading of fire, and provides for the revocation of tenement house manufacturing licenses where the fire protection is inadequate, requires factory stairways to be kept in suitable condition and that doors shall open outward, empowers the State Labor Commissioner to prohibit the use of machinery which in his opinion is in a dangerous condition, in a dangerous position or is not properly guarded; provides that the Labor Commissioner shall establish rules for the conduct of construction work on canals, tunnels, bridges or buildings; empowers the Public Service Commissions to investigate the cause of accidents in connection with lighting plants and authorizing them to issue orders to protect the lives of employees of telegraph and telephone companies.

The bill imposes double the fines now imposed for violations of the labor law and provides that no sentence following a conviction for violation of the factory provision of the labor law shall be suspended.

Another of these bills increases the number of State factory inspectors from sixty to eighty-five, provides that there shall be fifteen instead of ten women factory inspectors and that the State shall be divided in districts, each under a supervising inspector. It also provides that there shall be a complete inspection and relicensing of tenement factories by revoking on January 1 next all licenses issued prior to April 1 this year.

FOR SENATORS BY DIRECT VOTE.

State Senate Passes Resolution Requesting Congressmen to Favor It.

ALBANY, April 20.—After a debate of two hours and by a strict party vote of 28 ayes to 16 noes, 26 votes being necessary to pass it, the Senate passed Senator Franklin D. Roosevelt's resolution requesting the New York representatives in Congress to favor an amendment to the Federal Constitution providing for the direct election of United States Senators by the people.

Senators Roosevelt, Wagner, Griffin and Duhamel, Democrats, favored the resolution in long speeches, while the Republican opposition was voiced by Senators Brackett, Newcomb and Hinman.

Senator Brackett, the Republican leader, twitted Senator Roosevelt for his apparent conversion to the rule of the Democratic State organization by Tammany Hall, remarking that he had not believed that Senator Roosevelt could be pleased with such a small rattle or tickled with such a small feather as it had been proved he could be.

Medical Examiners Appointed.

ALBANY, April 20.—Appointments to the State Board of Medical Examiners have been made by the State Board of Regents as follows: Dr. Arthur W. Booth of Elmira, to fill the vacancy caused by the death of Dr. Willis G. MacDonald of Albany, Dr. Aaron B. Miller of Syracuse, in the place of Dr. William S. Ely, deceased, of Rochester, both of those appointees for terms to expire July 31, 1912, Dr. Henry H. Minton of Brooklyn, Dr. Floyd S. Farnsworth of Plattsburg, Dr. Ralph H. Williams of Rochester, for full three year terms from August 1, 1911. No appointment was made at this time in the place of Dr. William Warren Potter of Buffalo, deceased.

Because Dame Nature

Hasn't seen fit to build you on the lines of an Apollo is no reason why you must wear undergarments that are made to fit one, and make the best of it. Don't wear garments that are either too long or too short for you.

Munsing Union Suits For Men

Are made to fit, and will fit any and every man. They're more comfortable than any other garment. They wear as well and cost no more. In all desirable spring weights, fabrics and style. At the five Brill stores in New York only.

$1.00, $1.50, $2.00, $2.50 and $3.50 the Suit.

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BROADWAY at 49th St. 279 BROADWAY, near Chambers St.
47 CORTLANDT ST., near Greenwich. 125th STREET at 3d Ave.
UNION SQUARE, 14th Street, West of Broadway.

TO TAKE UP GAYNOR CHARTER

ASSEMBLY CITIES COMMITTEE TO GIVE HEARINGS NEXT WEEK.

The Provisions of the Gaynor Charter to Be Combined With Some Provisions of the Hammond Charter—Bill Incorporating the Carnegie Corporation.

ALBANY, April 20.—Chairman James A. Foley of the Assembly Cities Committee is to take up the Gaynor proposed new charter for New York city at once and expects to give hearings on the different provisions of the bill next week. It has been about settled that this Legislature will pass a new charter which will embrace Mayor Gaynor's views and those of the heads of his departments.

With this end in view the provisions in the Cullen-Foley charter, introduced at the suggestion of Mayor Gaynor, which are especially desired by the Mayor, and the provisions of the Hammond charter, which were generally acceptable to those interested in the new charter construction work, are to be combined in another new draft of a charter which will be reported by Chairman Foley from the Assembly Cities Committee as a committee bill. Chairman Foley expects to be able to have this new charter ready about the middle of May and it will be in such completed shape that it can be passed promptly by the Legislature.

The Senate Judiciary Committee today reported favorably Senator James J. Frawley's bill incorporating the Carnegie Corporation. Senator Frawley succeeded in having the bill advanced to a third reading in the Senate and it will be passed next week. The bill names Andrew Carnegie, Elihu Root, Henry S. Pritchett, William N. Frew, Robert S. Woodward, Charles L. Taylor, Robert A. Franks and James Bertram as the incorporators and the corporation is authorized to receive and maintain a fund the income of which is to be used for promoting and advancing the knowledge and understanding among the people of the United States by aiding technical schools, institutions of higher learning, libraries, scientific research, hero funds and useful publications and by such other agencies as may be devised.

Senator John G. Saxe of New York introduced a bill to-day proposing an amendment to the State Constitution regarding the depriving of a person of property without due process of law by providing that the Legislature shall have power to make laws requiring employers to make just and reasonable compensation to workmen for injuries received by the employees in the course of their employment, whether or not there was any negligence on the part of the employer. The bill also authorizes next of kin of any deceased workman whose death shall be caused in the course of his employment, whether or not the employer was negligent.

New Service to Portugal.

James W. Elwell & Co., agents of the Fabre Line, announced yesterday that they would begin next month a passenger and freight service between this city and Portugal. Incidentally the service will include Providence, R. I., which is preparing to celebrate the departure from that port of the steamship Madonna on May 13, the day after she sails from New York. The first stop after Providence will be the Azores, the next Lisbon and the final Marseilles. The westbound service from Lisbon will be inaugurated by the Sant' Anna on May 18.

YEDDO NOVEMBER CLEARED

On the Second of Three Charges Made Against Him After Raid.

Yiddel or Yeddo November was tried in Special Sessions yesterday on the charge of impairing the morals of Morris Levy, the fourteen-year-old boy found in November's coffee house at 155 Allen street when it was raided on March 27 after Magistrate Corrigan had told the City Club that November's place was a resort for crooks of all kinds. November was acquitted.

Two other charges against November, one of perjury and one of carrying a concealed weapon, were made at the time of the raid. Chief Magistrate McAdoo dismissed the perjury charge on Tuesday.

Eight detectives told yesterday of finding the boy serving beer when they entered the place. The boy was put on the stand and said he had gone into the place with supper for his father, who works there. Then a woman asked him to carry a note and he was waiting around for her to write it when the detectives entered. The taking of testimony lasted for five hours, and after five minutes discussion Justice Russell announced that November was acquitted, as there was a reasonable doubt.

OSBORNE FOR THE DEFENCE

Of Osborne Son of Osborne Once an Osborne Slave.

Edward Osborne, a negro of 13 Cornelia street, is the son of Peter Osborne. Peter was formerly a slave on the Osborne plantation, near Charlotte, N. C. That is why James W. Osborne, whose father owned Peter, was counsel for the defence yesterday before Judge Crain in General Sessions when Edward was put on trial for murder in the first degree. Peter once saved James Osborne's life when the latter was a boy on the plantation and the old man asked him to defend Edward.

Edward got into a fight with some other negroes near Minetta lane. After the fight Louis Spicer died with a bullet through him. Before he died he said Edward shot him. Mr. Osborne will try to show that Edward was acting as peacemaker and was stabbed in the back before he drew his revolver in self-defence.

NEW SOURCE OF REVENUE.

Senator McManus Proposes a Tax on Each Bottle of Champagne Sold at Retail.

ALBANY, April 20.—Senator The McManus of Manhattan has evolved a new source of revenue for the State. He introduced a bill to-day taxing champagne sold at retail. He would have placed upon each quart bottle sold a 50 cent adhesive stamp, affixed to the bottle in such a manner that when it is uncorked the stamp will be destroyed. Twenty-five cent stamps for pint bottles are also provided and 12½ cent stamps for half pints. The State Comptroller is to sell the stamps the same as he does the stamps for sales of stock in Wall Street. It is made a misdemeanor to sell champagne in bottles without the stamp and upon conviction a person may be fined between $500 and $1,000 or imprisoned for six months. The revenue from this proposed law will all go into the State Treasury, although the revenues under the Raines liquor law tax are divided between the State and the localities where the moneys are collected.

Delegates to Peace Congress.

ALBANY, April 20.—Gov. Dix to-day appointed the following delegates to represent the State at the third National Peace Congress which will be held in Baltimore May 3 to 5: Andrew Carnegie, Chauncey M. Depew, Hamilton Holt, Thomas M. Mulry, Joseph Pulitzer, Samuel Gompers and Isidor Straus of New York city; Simon W. Rosendale of Albany, Thomas R. Proctor of Utica and William I. Buchanan of Buffalo.

Hotel Imperial

Next time you order whiskey, order Carstairs Rye—a blend of the choicest old whiskies distilled.

You'll join the coterie of judicious and discriminating whiskey users who *always* drink Carstairs.

Carstairs Rye is the oldest whiskey in America. It has been on the market since 1788—nearly a century and a quarter.

It is aged in wood.
It is absolutely *pure*.
It is uniform.
It is the smoothest, mellowest, most palatable whiskey distilled.

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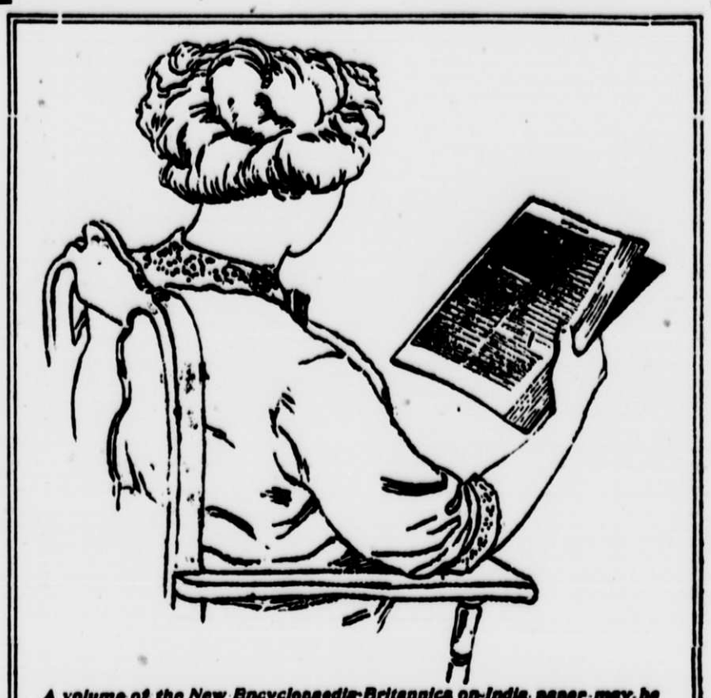
REV. CHARLES F. AKED, D.D.
Former Pastor of the Fifth Avenue Baptist Church.



A volume of the New Encyclopaedia Britannica on India paper may be bent back cover to cover and held easily in one hand

The India Paper, Flexible Binding Format of the

New Encyclopædia Britannica

(11th Edition)

The Interesting Story of India Paper

INDIA paper is the name given to a very thin and light but tough and opaque kind of paper used for making books of which it is desirable to reduce the bulk and weight to a minimum without impairing durability or affecting the legibility of the type. The name was originally given in England, about the middle of the 18th century, to a soft absorbent paper imported from China, where it was made by hand. The name probably originated in the prevailing tendency of those times to describe as "Indian" anything that came from the Far East (as, for example, Indian ink). This so-called India paper was used for printing the earliest and finest impressions of engravings, hence known as "India proofs."

How It First Came From the Far East

The name of India paper is now chiefly associated with European (especially British) machine-made, thin, opaque printing papers used in the highest class of book-printing. In 1841 an Oxford graduate brought to England from the Far East a small quantity of extremely thin paper, which was manifestly tougher and more opaque, for its weight, than any paper then made in Europe. He presented it to the Oxford University Press, which, in 1842, used it for 24 copies of the smallest Bible then in existence—diamond 24mo. These books were scarcely a third of the usual thickness and were regarded with great interest; one was presented to Queen Victoria and the rest to other eminent persons.

Re-invented in England

In 1874 a copy of the India paper Bible fell into the hands of Henry Frowde, and experiments were instituted at the Oxford University paper-mills at Wolvercote with the object of producing similar paper. In 1875 an impression of the Bible, similar in all respects to that of 1842, was placed on sale by the Oxford University Press. This feat of compression was regarded as astounding, the demand was enormous, and since then hundreds of thousands of these India paper Bibles have been printed by the Press both of Oxford and Cambridge.

Tests at the Paris Exposition

The marvels of compression achieved by the use of India paper created great interest at the Paris Exposition in 1900. Its strength was as remarkable as its lightness; volumes of 1,500 pages were suspended for several months by a single leaf, as thin as tissue, and when they were examined at the close of the Exposition it was found that the leaf had not started, the paper had not stretched and the volume closed as well as ever. The paper, when subjected to severe rubbing, instead of breaking into holes, like ordinary printing paper, assumed a texture like that of chamois leather, and a strip 3 in. wide was found to support a weight of 28 lbs. without yielding.

Materials and Production

The material used in the manufacture of India paper is chiefly rag, with entire freedom from mechanical wood pulp. The remarkable opacity of modern India paper is mainly due to the admixture of a large proportion of mineral matter which is retained by the fibres.

There is no India paper produced in the United States. In the whole world there are only nine mills that manufacture it—two in England, two in Germany, two in Italy, one in France, one in Holland and one in Belgium.

Adoption by the Encyclopaedia Britannica

The adoption by the Cambridge University Press of India paper (with flexible bindings) for such a huge and profusely illustrated work as the New Eleventh Edition of the Encyclopaedia Britannica marked a veritable revolution in the making of large books. The innovation, of course, was not decided upon until thoroughly convincing tests had been made of its complete practicability. The public of the English-speaking world has been quick to see the advantages of the new format. Eighty-nine per cent. of the 20,000 orders so far received in this country and in England for the new 11th Edition have been for sets on India paper, and subscribers have shown the greatest satisfaction and enthusiasm over the light, thin, beautiful volumes of the India paper edition. These volumes, though they each contain about 1,000 pages, are only 1 inch thick. The whole set of 29 volumes occupies only 30 inches of shelf-space, whereas the edition on ordinary book-paper requires nearly seven feet.

Far-Reaching Effect of the Innovation

It is the confident belief of the Syndics of the Press of the University of Cambridge (England) that the new Britannica, in the light, flexible, easily handled India paper format, will not only be referred to more often than was its cumbrous predecessor, but that it will henceforth be *read* and *studied* with far greater ease and comfort and, therefore, much more profitably.

Special Features of the 11th Edition

I. The new edition is being published by the Press of the University of Cambridge, England.

II. It comprises some 40,000 articles, 41,000,000 words, more than 7,000 illustrations, 450 full-page plates, and over 500 maps.

III. Though a lineal descendant of ten editions of the Encyclopaedia Britannica, the new work is in no sense a revision of the obsolete text of its predecessor. It has been completely recast and re-written and is an absolutely fresh, authoritative and up-to-date survey and exposition of the whole field of human knowledge.

IV. The plan of the Encyclopaedia has been thoroughly reorganized with a view of combining comprehensiveness with brevity, exhaustive treatment of major subjects with the greatest facility of reference in the case of minor subjects.

V. Something like 15,000 new headings have been added.

VI. The articles have been written by 1,500 contributors—scholars of the highest distinction, and experts and practical men and women whose authority in their special subjects is unimpeachable.

VII. A large and distinguished staff of editors (constituting with the 1,500 contributors a virtual College of Research) has been at work for eight years on the production of the new edition; and the organization and editorial control have all along been so perfect that an unprecedented congruity and coordination have been attained.

VIII. Each article is right up to date and all the latest discoveries and results of research have been incorporated.

IX. The whole work has been written simultaneously and is being published practically at one time, not volume by volume as heretofore.

X. To an extent never before realized the work is cosmopolitan—universal. Each article is the work of a first hand authority, irrespective of whether he happened to live in Great Britain or the United States or France or Germany or Japan or any other civilized country. On the list of contributors are to be found the names of 123 members of the staffs of 39 American Colleges and Universities (besides many names of American practical experts).

XI. The problem of bulk has been happily solved by the issue of an edition on India paper with flexible bindings. In this format the volumes, though containing from 960 to 1064 pages each, are only 1 inch thick. There is also an impression on ordinary book-paper.

Advance-of-Publication Prices Soon To Be Withdrawn

All subscribers who register their applications before May 31st will effect a very substantial saving and will acquire the world's foremost work of reference at a price which has never before been possible.

Vols. I to XIV are now being delivered to early subscribers, and Vols. XV to XXIX will soon be in the binders' hands. Complete publication will therefore shortly be effected, and the "advance-of-publication" terms will be withdrawn on May 31st next.

Illustrated prospectus [40 pp.], 56 specimen pages on India paper, 4 specimen plates, and form of application showing the special advance terms, will be sent on receipt of request.

NOTE.—Those who possess copies of previous editions of the ENCYCLOPAEDIA BRITANNICA (now out of date) are requested to advise us of the fact, stating which edition they possess (giving name of publisher and number of volumes), and if they wish to purchase the new edition, they will be informed how they can dispose of their old editions at a fair valuation.

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