

PUT UP \$250, GET \$20 A MONTH FOR LIFE

Sure You Can. for Don't Apples Grow on Trees in West Virginia?

TWO BITES IN CITY HALL?

Bond Man Says "Well Known Politicians" Will Visit Those Orchards.

It had not been that the catalogue of the Virginia Orchards was in the Mayor's office...

One gathered from the conversation of W. C. Leonard, who admits that he is endeavoring to sell bonds for the Virginia Orchards...

"I haven't any interest in the corporation," Mr. Leonard said. "I'm selling the bonds, that's all. I won't take any of the bonds, only orders. The actual sale will be made in West Virginia where the bonds are registered. I do not want any one to invest unless he knows what he is doing."

"When will an investor begin to get an income on the bonds?"

"Oh, not for four years," he said. "we'll send a bond outright at a discount, but of course there will be no income paid until the trees bear fruit, which we think will be in about four years."

"If this proposition is so good why is the public let in?" he was asked.

"Well, the company started on a shoestring. Then you see it can develop other orchards in that country."

"Have you any references in this part of the country?"

"No, but I can refer you to the People's Trust Company of Martinsburg and to President Wilson of the corporation."

In writing to President Wilson of the People's Trust Company you needn't use my name. But you may use my name in writing to President Caldwell of the corporation."

"And the only catalogue you've got is at the Mayor's office and the two politicians will make a trip to the orchards with you next week?"

"That's right," said Leonard. "Write to Caldwell and he'll send you a catalogue."

Without the aid of the catalogue Mr. Leonard had a good working knowledge of the Virginia Orchards. The visitor had seen an alluring circular which said:

FACTS ABOUT BONDS THAT PRODUCE A HANDSOME INCOME FOR LIFE SOLD ON EASY TERMS. DO NOT WANT AN INCOME FOR OLD AGE?

As you may have guessed, the bonds were those of the Virginia Orchards, which has been incorporated in West Virginia. Mr. Leonard says, for \$50,000 the orchards are about thirty miles from Martinsburg, W. Va., according to Mr. Leonard, and "only a few hours ride from Washington."

For a man interested in selling apple orchard bonds Mr. Leonard was very busy talking to the sealer with another man when the sealer after information called at Mr. Leonard's office. The visitor was asked to wait while the two talked carelessly about the sale of coal mines with 500 or was it 1,000 tons output a day. Then having asked his coal mine friend to come back in an hour when "they'd talk it over," Mr. Leonard turned to the visitor, lighting a corn pipe with much grace.

"Do you want to sell bonds or buy them?" he asked.

"Primarily to learn something about the Virginia Orchards," he was told.

Mr. Leonard was full of the subject. West Virginia is the greatest apple belt in the world. The Virginians have been slow to develop it. About two years ago the Virginia Orchards were organized.

"We have 291 acres," Mr. Leonard said. "We have planted between 14,000 and 15,000 trees. Perhaps some of the trees have died, but on the whole we should have a big crop."

Mr. Leonard referred to the circular telling all about the bonds and the income to be derived therefrom. He also proposed a simple \$50 bond. This is what the circular said:

Would you consider purchasing a bond that would yield both you and your children AN INCOME FOR LIFE amounting to \$20 a month, if you could purchase same by paying \$5 a month for four years, or \$250 cash?

The such bonds, costing \$1250 cash, or \$250 a month for four years, would yield an income of \$10 a month as long as you or your children live.

If this is possible it is not an easy way to make AN INCOME FOR LIFE for yourself? Would it not be a nice nest egg to rely on in case of misfortune?

If these astounding results are impossible, would it not be foolish to make such statements to an ever alert public, yet we declare that such possibilities lie in our hands and will bear your most CAREFUL INVESTIGATION before you form an adverse opinion, no matter how noted or shrewd a business man you are.

If a great apple country, no doubt, for the circular says "in their five years we had in our orchards thirty-five profitable crops." That is, a profitable crop every year of course. And "apple orchards are not affected by financial reversions." So you needn't worry about what they're doing in Wall Street if you have apple orchard bonds. Then there are statistics about the life of an apple tree, the apple crop of the country and its population, and the circular says:

As an example, to show you how such returns are made in connection with our statements above regarding AN INCOME FOR LIFE can be made, just follow this example, made on the low basis of an annual production of one and six barrels of apples per tree. Fifty trees to the acre would produce 600 barrels per acre which would at the low price of only \$3 per barrel would yield an income of \$180 per acre and if you purchased our charge of 20 per cent investment, amounting to \$180, would yield an income of \$120 per acre.

We issue two bonds against each acre, amounting so that each bond would be entitled to receive one-half of \$120 which is 60 cents a month or about 150 per cent. One-half of the bond which is \$90. Four of these bonds at these figures would return \$360 per month. Savings banks pay 4 per cent and would return about \$360 per year or 75 cents a month on the same investment.

When the orchards come to full bearing they will produce perhaps more like a bushel of apples per tree instead of 60 as we have assumed, but let us take only 4 barrels per tree to be most conservative and 60 barrels per acre at \$3 which would yield 180 per cent or \$120 which would be divided between the two bonds so each bond \$60 per month or 75 per cent and this produces an income of \$120 of \$20 per month, or \$240 per year.

But we used the figure \$1800 per acre and 60 barrels per tree, or \$3.00 or \$4

per barrel in our calculations, yet these are actual figures of our locality and we are prepared to verify them in an unimpeachable manner. Think of this Mr. Depositor in a Savings Bank, Mr. Investor in Stocks, Bonds and Mortgages, or Mr. Investor in Insurance Policies. These orchards will last longer than you or your children's children.

A large Trust Company holds a Deed of Trust on our orchard lands which guarantees not only proper management and in a scientific way, but that the revenues will be properly disbursed and stand ready at any moment to take over the management of the orchard for the protection of the Bondholders in case of mis-management on our part.

While there was nothing in the circular to show the name of the trust company which holds the deed of trust and the names of the officers of the Virginia Orchards Corporation were also omitted from the circular. Mr. Leonard stated that the Peoples Trust Company of Martinsburg, W. Va., was trustee for the bonds and J. M. Caldwell of Parkersburg, W. Va., was president of the Virginia Orchards Corporation.

As there are two bonds for each acre, the bond issue is \$145,000. About forty of the 582 bonds have been sold. Mr. Leonard says he has not disposed of any here.

The information in the circular, Mr. Leonard says he obtained from F. E. Wilson, president of the Peoples Trust Company. Leonard says he was negotiating to buy all the bonds himself, so when he wrote to Mr. Wilson for facts about the orchards he didn't tell Mr. Wilson the name of the corporation.

"I haven't any interest in the corporation," Mr. Leonard said. "I'm selling the bonds, that's all. I won't take any of the bonds, only orders. The actual sale will be made in West Virginia where the bonds are registered. I do not want any one to invest unless he knows what he is doing."

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LIBRARY OF CRIME HIS ABSORBING HOBBY

Nelling Picked Up Many Books Here and There While He Was Peddling.

LIKewise OTHER TRIFLES

Three Shelves of Volumes on Crime Found by the Police in His Home.

A good looking, easy talking young man whose only books were books on crooks was arraigned yesterday in the Fifth avenue police court in Brooklyn. The prisoner, Henry Nelling, of 417 Stanhope street, that borough, was held without bail by Magistrate Geismar for the Grand Jury. Three women whose houses had been robbed appeared as complainants against him. When he was arrested the sleuths found three shelves of books in his home and every volume had to do with some phase of crime.

Complaints from householders who had been robbed began to come into the Fourth avenue police station in the middle of March and Detectives Dittmann, Dwyer, Hyland and De Martini were told to snoop around Bay Ridge and find what they could find. The pilfering and the complaints went right on, however, until about ten day ago, when Dittmann met a woman who told him something that interested him. She said a man had driven up to her house and asked her what she wanted and she had seen him selling oil around the neighborhood. She told him that she didn't need any oil and went back to the kitchen. She came to the front part of the house a little later and found him standing in the hall. She said she had locked the front door. She asked him what he was doing and he told her that he had made a mistake and withdrew, murmuring apologies.

Dittmann went around to the retail oil company that supplies that section of Bay Ridge and got the names of their drivers. He watched them and last week he learned that Nelling, who was one of them, was spending money pretty freely and working irregularly.

The sleuths went to Nelling's home on Friday afternoon, and while two of them talked to Nelling's wife, telling her that they were tenement house inspectors, the other two walked into Nelling's room. The first thing Dittmann noticed was a fancy handkerchief that bulged into a bureau. He opened the handkerchief and there fell out a miscellaneous collection of jewelry. It took the sleuth but a moment to recognize that most of the stuff fitted the description of the things that had been taken from several houses in the neighborhood. He put the handkerchief back and then he fell on a bookcase. There were some of the authors that Nelling had been reading: Galbraith, Conan Doyle, Hornung, Katherine Cecil Thurston, L. B. Lane, Frederick Trevor Hill and a host of writers who tell of clever crooks and their captors.

The oil driver, known to his employers as steady and hard working, when he did work, had apparently saturated himself with stories of the light fingered and then put his book learning to practical purposes.

The detectives waited until he came home and arrested him. He broke down and confessed when he saw that they had found the handkerchief and other things about the house. In court yesterday morning he said he had taken the things to help support his wife and three-year-old son, but the detectives say that he is a bit sceptical about this, as Nelling came near being sent away a few years ago for beating his wife.

Most of the stolen property has been claimed, but there still in the Fourth avenue station a gold watch and chain with the initials E. M. R., a silver cigarette cutter marked F. K. and a new meerschaum pipe.

SUES DIETZ CO. FOR \$720,000.

White Estates Wants Large Share Dividends Restored.

A suit to divide \$720,000 paid in dividends by the R. E. Dietz Company in eight years to be returned to the treasury of the company has been filed in the Supreme Court by the Bankers Trust Company as trustee under the will of R. E. Dietz, John F. and Howard J. Dietz, Anna Louise Clement and Frank H. Clement.

The complaint alleges that R. E. Dietz died in 1907 leaving 600 shares of the company's stock in trust for his wife, Anna Dietz, with directions that after her death the stock be distributed in equal shares among the families of their children. William H. White was the husband of Mary Augusta White, a daughter of R. E. Dietz, who died before her husband. It is alleged that Mrs. Dietz, the widow, was entitled to a part of the income from the 600 shares until her death in July, 1911.

It is alleged that an extraordinary dividend of 30 per cent in 1907 was declared by the company in 1907, 200 per cent in 1908 and 180 per cent in 1909, amounting to \$720,000. That these dividends were not declared, but remained in the treasury, of the estate of William H. White, would have been entitled to one-fifth upon the death of Mrs. Dietz.

It is alleged that the dividends were declared pursuant to a conspiracy entered into by Frederick and John Dietz and Mr. Clement, as directors of the R. E. Dietz, after they had obtained assignments from Mrs. Dietz by which she gave her share of the dividends to the defendants in equal shares, amounting to \$168,000 each.

The plaintiff says that these statements led the stockholders to believe that he was unreliable and untrustworthy and he was forced to give up his office and turn over valuable contracts. Mr. Duryea says in his complaint that he is a stockholder and director in accordance with his duty and that they are privileged.

If you enjoy a good dinner well served, picturesque scenery by searchlight, a pleasant night's repose you will go

To ALBANY or TROY by one of the palatial steamers: C. W. MORSE, ADIRONDACK, T. R. O-JAN or RENSSELAER.

Leave Pier 32, North River, daily (including Sunday) at 6 p. m.; W. 129th Street at 6:45 p. m. You can return the following evening if

you like from Troy at 7:30, or Albany at 8 o'clock.

HUDSON NAVIGATION COMPANY Pier 32 N. R. Phone Spring 9400

Stern Brothers

will hold To-morrow, Monday, a Clearance Sale of

Women's, Misses' and Girls' Spring Apparel

including many of this season's most desirable models,

At Much Larger Reductions Than Heretofore

Women's Tailored Suits, of the most popular materials, at \$12.50, 17.75, 25.00 Formerly from \$24.50 to 55.00

Women's Tailored Suits, trimmed or severely tailored, including reproductions of Imported Models, in Charmeuse, Silk Serge, Satin Faille and Chiffon Taffeta Silks, also Imported Woolen Fabrics of the highest character, 36.50, 45.00 to 98.00 Formerly from \$65.00 to 145.00

Women's Dresses, for all occasions, of Taffeta, Rajah, Voiles, Chiffons, Meteors, Foulards, Serges, Hairline Stripes and Shepherd Checks, 10.75, 15.00, 22.50 Formerly from \$19.50 to 47.50

Women's Gowns, for Reception and Theatre Wear, including many very elaborate creations, of Chiffon Cloth, Charmeuse, Net and Laces, 35.00, 47.50 to 110.00 Formerly from \$55.00 to 195.00

Misses' and Juniors' Tailored Suits, of Serges, Hairlines, Cheviots, Checks, Novelty Mixtures, Whipcords and Taffeta Silks, at \$9.75, 15.00, 22.50 Formerly from \$24.50 to 45.00

Misses' Dresses, of Taffetas, Meteors, Crepe de Chine, Satin Cloths and Men's Wear Serges, 10.50, 14.75, 19.50 Formerly from \$18.50 to 42.50

Misses' Coats, of Imported and Domestic Mixtures, Cheviots, Diagonals, Whipcords and Checks, full length, plain and trimmed, at 8.75, 13.50, 19.75 Formerly from \$16.50 to 49.50

Girls' Coats, Entire stock of plain and trimmed styles, full and half lined, of every desirable material, 2.95 to 19.75 Formerly from \$6.50 to 32.50

Also a Very Important Offering of

Women's Coats and Wraps

Utility Coats, semi-fitted and straight line models, of Serges, Chevron Stripes and Mixtures, \$12.50, 16.50, 19.75

Charmeuse Wraps, Copies of Drecoll and Doucet Models, for dressy wear, superior quality materials and linings, at 39.50, 47.50

Steamer and Motor Coats, Imported and Domestic Models, entirely new inverted plait back with convertible collars, at \$29.50, 45.00

Stern Brothers

Women's and Misses' Waists

A large purchase of new and distinctive models will be placed on sale To-morrow,

At Large Concessions from Regular Prices

High or Low Neck Waists of Batiste, Lawn or Voiles, trimmed with Filet, Valenciennes, Cluny or Irish Laces, combined with eyelet or Swiss embroideries, at \$1.35, 1.85, 2.10, 2.65

Sailor, Dutch or High Collar Waists, trimmed with Madeira, Eyelet or Hand Embroidery and effective laces, at \$2.90, 3.45, 3.95, 4.75

And in addition an Importation of

Handkerchief Linen and Batiste Waists, entirely hand-made and hand-embroidered and trimmed with laces. Specially priced at \$5.95, 6.75

Monday, a Special Offering of

Black and Colored Dress Silks

comprising

Satin Crepe Charmeuse and Crepe Meteor, 40 inches wide, in a full line of evening and street shades, also white, ivory and black, at \$1.58 Value \$2.25 Yard

Changeable Chiffon Dress Taffetas, 36 ins. wide, in a complete assortment of color combinations, 95c Value \$1.50 Yard

Black Chiffon Taffetas, Imported, 35 inches wide, high lustre, with a rich soft finish, at \$1.15 Value \$1.75 Yard

Printed Foulard Silks, 42 inches wide, plain and Jacquard grounds, in this season's patterns and colorings, including a large assortment of borders, at 85c Value \$1.75 Yard

Further Reductions have also been made in

High Cost Novelty Silks

including Double Width Satin and Twill Bordered Foulards, also Allover Effects, Printed and Striped Fleur de Soie, Bordered Chiffons and Marquisettes,

Values \$3.00 to 4.00 Yard, at \$1.95, 2.95

To-morrow, an Important Purchase of

9500 Yards

Dress and Suiting Linens

At Decided Reductions from Prevailing Prices

Pure Irish Ramie Linen, 36 inches wide, in the most desirable colors, at 30c Usual Price 50c Yard

French Dress Linens, 46 inches wide, pure flax, in this season's most fashionable colors, also black and white, at 38c Usual Price 75c Yard

Imported Etamine Suiting Linens, 48 inches wide, pure flax, yarn dyed, in plain and changeable colors, at 65c Usual Price \$1.25 Yard

Monday, a Special Sale of

Women's Washable Gloves

Greatly Below Regular Prices

One Button Chamois, pique sewn, Paris Point embroidered, in white and cream, at 78c

Sixteen Button Length English Doeskin, pique sewn, in white, at \$2.15

Also

Real Kid Gloves, Sixteen Button Length, in white, at 1.05

Stern Brothers

Jewelry Departments

Recent Importations of Artistic Novelties for Wedding and Graduation Gifts, are now being shown, including

Flexible Diamond and Watch Bracelets, Enamelled Novelties in Sterling Silver, Semi-Precious Stone Antique Replica Jewelry, Fans of Real Laces and Antique Painted Silk, Novel Evening Bags of Lace and Silk.

Also the following Unusual Values for Monday, in

14 Karat Gold Jewelry

Cuff Links, Roman and rose finish, for men and women, \$1.85, 3.00 Regular Prices \$3.00 to 4.50

Lace Pins, in a variety of designs, rose gold, real pearls and enamel, Regular Prices \$6.00 to 9.00, at 3.75

Earrings, Real Pearl Pendant and Button styles, at 6.00 Regular Price \$7.50

Locketts, round and oval, rose finish, French enamel, set with diamonds and pearls, at 8.75 Regular Price \$10.00 to 19.00

Real Pearl Brooches, in paved designs, also enamel set with diamonds, at 12.25 Regular Price \$15.00 to 20.00

Enamelled Sautoirs, with real pearls, also plain with enamelled motifs, at 17.50 Regular Price \$21.50 to 39.00

Diamond Cuff Links, Roman finish, also enamel, set with three to seven diamonds, at 29.50 Regular Price \$39.00 to 50.00

Ribbon Fobs, Regular Price \$7.50 at 5.75

To-morrow, in their

Upholstery Departments

Scrim, Net and French Lace Curtains

At Exceedingly Low Prices

Scrim and Net Curtains, with lace insertions, at \$1.45, 1.85, 2.75 Regular Prices \$2.50 to 4.50 Pair

French Lace Curtains, in white or Arabian, at \$3.50, 5.00, 7.50 Regular Prices \$5.00 to 9.75 Pair

Exceptionally large assortments are shown of

Washable Printed Table Covers, Scarfs and Bed Spreads, "Deer Isle" Couch Hammocks, Cedar Chests and Box Couches, Vudor Porch Shades.

Furniture Slip Covers, Window Shades and Awnings Made to Order.

Monday and Tuesday, a large collection of

Oriental Carpets and Rugs

of the best weaves, in desirable designs and colorings, for City or Country Homes.

At Greatly Reduced Prices

Persian and Turkish Carpets, ranging in size from 8 ft. 6 by 12 ft. to 11 ft. 9 by 14 ft. 6, \$92.50 Regular Values \$115.00 to 155.00

Asia Minor Carpets, from \$75.00 to 310.00 Regular Values \$95.00 to 395.00

Serapi Carpets, from \$11