BANKERS PLAN NEW BROADSIDE

Currency Commission Holds Secret Meeting on Campaign.

TO FILE REPORT TO-DAY

Members Unanimous in Opposition to the Currency Bill.

HEPBURN LEADS ATTACK

Country Bankers Will Appear Before Senate Committee Monday.

BOSTON, Oct. 7.—It was made plain to-day at the convention of the American Bankers Association that war will be pushed against certain features of the Administration currency bill before it passes the Senate.

The currency commission of the association met in executive session at the Copley Plaza and completed plans for the campaign. A report will be made to the convention to-morrow. It is understood that the members of the committee are unanimous in their opposition to the bill in its present form.

Those who attended the meeting were: A. Barton Hepburn, chairman, of the Chase National Bank, New York; Festus G. Wade, president of the Mercantile Trust Company, St. Louis; George M. Reynolds, president of the Continental and Commercial National Bank, Chicago; John Perrin of Los Angeles, Luther Drake, president of the Merchants National Bank, Omaha; Solomon Wexler of New Orleans, Robert Wardrop, president of the Peoples National Bank, Pittsburg; Joseph A. McCord, vice-president of the Third National Bank, Atlanta; J. F. Sartori, president of the Security Trust and Savings Bank, Los Angeles; Levi L. Rue, president of the Philadelphia National Bank; E. L. How, vice-president of the Princeton National Bank, Princeton, N. J., and Frederick E. Farnsworth of New York, executive secretary of the association.

Hepburn Attacks Bill.

Chairman Hepburn was outspoken in his opinion that if the Senate passes the measure in its present form the banking system of the country will be destroyed.

"This is the most important convention of the association I have seen since the question of the currency standard was at issue many years ago," said Mr. Hepburn in an interview. "I take it we have heard the last from Congress that the country bankers only imagined they were opposed to the Glass bill."

"What do I think of the currency bill? Simply this—that if it is passed the national banking system of the United States will be utterly destroyed."

Solomon Wexler of New Orleans joined in the conversation at this moment and announced that he had just learned on private advices that United States bank examiners were searching the files of the country banks throughout the country to discover letters from their city correspondents threatening coercion upon the country banks unless the latter unite to oppose the currency bill.

"Scant need of coercion on country banks," ejaculated Mr. Hepburn. "I am delighted with the resolutions the country bankers adopted for the attention of Congress."

In accordance with the resolutions adopted by the country bankers ex-Gov. W. J. Bailey of Kansas has appointed McLane Tilton of Alabama, George W. Rogers of Arkansas and W. B. Harrison of Oklahoma to select delegates from all the States to go to Washington and present the resolutions to the Senate committee next Monday.

This committee has sent a despatch to Senator Owen asking for a hearing next Monday and Tuesday.

Senator Owen wired to-night that the committee would try to give the delegation a hearing on Monday.

Elections of Officers.

To-day's proceedings were largely devoted to sectional meetings. W. J. Henry, secretary of the New York State Bankers Association, was elected president of the secretaries' section; W. W. Bowman of Kansas, first vice-president; T. H. Dickson of Mississippi, second vice-president, and P. W. Hall of Iowa, secretary-treasurer.

The trust company section elected these officers: President, F. H. Goff of Cleveland, Ohio; vice-president, Ralph W. Cutler of Hartford, Conn.; secretary, P. S. Babcock of New York.

The new officers of the savings bank section are: President, J. F. Sartori of Los Angeles; vice-president, William F. Knox of New York.

These officers were elected by the clearing house section: President, J. K. Ottley of Atlanta; vice-president, A. O. Wilson of St. Louis.

Ex-Representative Samuel W. McCall talked at the meeting of the trust company section on "The Relation of the Government to the Trust Company." He declared that the States were able to regulate trust companies without the assistance or interference of the Federal Government.

Mr. Poillon's Address.

President William C. Poillon in his annual address expressed the greatest regret that the Aldrich bill, which was prepared by the National Monetary Commission after an exhaustive investigation of the leading monetary systems of the world, failed to pass Congress at its last regular session. This measure extended to trust companies the same privileges as to other banking institutions.

"The Federal reserve act now under consideration by Congress is not considered a satisfactory currency measure by the bankers of the country at large. The act provides that trust companies may apply for admission to the reserve bank system upon practically the same terms as other banking institutions, but it also provides that national banks may open savings departments and may apply for power to act as trustee of corporate mortgages.

"This is undoubtedly the first time that this peculiar function of the trust company business has been delegated to commercial banks—and, as there seems to be no real demand for this privilege by national banks, should be omitted from the act."

President Poillon also pointed out that although there are more than 2,000 trust companies in the American banking field there are only three States which enjoy State trust company associations, viz., New York, Pennsylvania and Wisconsin.

It is greatly to be hoped, he added, that other States will follow this lead in view of the continual legislation that is being enacted by both national and State legislative bodies requiring constant watchfulness on the part of all classes of banking institutions.

Mr. Fisher's Address.

In an address on "The Relation Between Fixed and Fluid Credit" Deputy Comptroller Edmund D. Fisher of New York city commented thus on the Administration bill:

"There is some justification for the desire to have the Government stand definitely behind any new issue of currency during the period of development of the new Federal reserve banks. But it must be remembered that they are planned to be semi-Government banks and should have the full confidence of the people anyway.

"It might be well to substitute for the provision that the new notes 'shall be obligations of the United States' a provision that the notes shall be supported by the assets and reserves of all the Federal reserve banks instead of individual issues by individual banks; that the banks protect themselves by mutual examinations as well as by examinations by the Federal reserve board. This plan would give the issues a desirable unity.

"This plan would be even more logical if the suggestion of Prof. Sprague of Harvard were adopted, that all member banks subscribe pro rata to the stock of all the Federal reserve banks."

Mr. Fisher in discussing the bill's regulation of credit said:

"The new banking measure further plans for the regulation of credit by the control of discount rates through the medium of the Federal reserve banks.

"The plan of control is generally sound, and as it includes a new policy in relation to collateral loans will probably bring the following results:

"A healthy restriction of the present tendency to expand security prices through excessive collateral loans.

"A weekly or bi-monthly instead of a daily settlement of stock exchange transactions, curtailing the operations of the 'call money' market.

"The establishment of an 'open money market' for commercial bills which will prepare the way for a separate investment market for long time mortgage credits."

An Optimistic View.

This optimistic view is expressed by Mr. Fisher if certain defects in the Administration measure are removed:

"The provisions of the bill should be analyzed, its defects corrected and its passage assured. When this has been accomplished there will come into existence a new credit system which will ultimately serve all the people by the establishment of more equitable banking relations.

"This will give a fairer opportunity for the development of business enterprise and a consequent production of more wealth, with its greater investment ability. It will minimize those subtle yet actual losses that come to so many through the insidious price movements which in a large measure result from the confusion of fixed and fluid credits."

Robert Walker of the New York bar read an address on "Additional Legislative Regulations of Corporate Reorganizations." He called attention to a group of British statutes dealing with the subject and considered the appropriateness of their enactment in this country.

The British Statutes.

"These statutes, often called the reconstruction acts, regulate the winding up and reorganization of corporations in the United Kingdom of Great Britain and Ireland. While we derived our common law from Great Britain, the course of our business law, and emphatically the growth of our statutory law relating to corporations, have been independent of England.

"The business procedure may be very much the same in both countries, but the statutes and decisions of the United Kingdom disclose widely different juristic conditions. To work in British corporation law one has actually to acquire a new vocabulary.

"In Great Britain it would seem that companies are often wound up either without reorganization or without regard for plans of reconstruction. There are three general methods of winding up: (a) by the court; (b) voluntary, and (c) subject to the supervision of the court (Halsbury, laws of England, 5, 390)."

Mr. Walker declared that a uniform statute governing corporate reorganizations in all the States is imperatively desirable. He continued:

"One of the reasons urged for adopting the British reconstruction system is that it would give small security holders a simple recourse to the courts in the event that they consider themselves unjustly dealt with by a proposed reorganization plan.

"But the vigorous, efficient British statutes apparently cannot be enacted here without amending our Constitution. Anything short of the British plan adds nothing beyond publicity of dubious value, and in many cases adds to the perplexities and harassments attending the efforts of conscientious bankers endeavoring to rehabilitate discredited properties.

"Our existing practices give every creditor and stockholder his day in court and preserve the right of free barter—propositions as soundly American and democratic as the British legislation is arbitrary and monarchical."

SAFEST and STRONGEST
No Loans Made on vacant land, factories or other special risks.
LAWYERS MORTGAGE CO
RICHARD M. HURD, President
Capital & Surplus $8,500,000
59 Liberty Street, Manhattan
184 Montague Street, Brooklyn

TO WELCOME MRS. PANKHURST.

Dr. Anna Shaw to Deliver Opening Speech at Madison Square Garden.

Dr. Anna Shaw, president of the National Suffrage Association, will make the opening speech at Mrs. Pankhurst's lecture at Madison Square Garden on October 19.

"I shall state the American position, which is opposed to militancy," said Dr. Shaw yesterday. "I do not think that suffrage ever will be secured through militancy anywhere. It never has been in the past."

The committee in charge of the Woman's Political Union banquet for Mrs. Pankhurst at the Aldine Club on October 20 will be Mrs. Maurice Morganthau, Miss Strobell, Miss Katherine Foote, Mrs. Martha M. Allen, Miss Lavinia Dock, the Misses Lewisohn and Mrs. John Rogers, Jr., chairman.

The following have engaged tables: Mrs. W. C. McCloy, Mrs. William L. Colt, Mrs. F. Ackermann, Mrs. L. Laudy, Mrs. Julian Mayer, Miss E. Bowman, Mrs. Frank Straton, Mrs. Ella O. Gilford, Miss Ida Craft, Dr. Mary Halton, Mrs. Maud Flowerton, Mrs. C. S. Brown and Mrs. Esterbrook.

A number of requests for tables have been received from the various high schools of the city.

DR. H. THURSTON PECK WELL.

His Physician So Writes to President Butler of Columbia.

President Nicholas Murray Butler of Columbia University has received a letter from the physician of Dr. Harry Thurston Peck, formerly of the university, in which the doctor wrote that Dr. Peck has entirely recovered from his serious illness and is doing literary work at Ridgefield, Conn., where he is now living.

This is the first news of the condition of Dr. Peck since last spring, when it was announced that his divorced wife, Mrs. Cornelia Dayharn Peck, had gone to his bedside in Ithaca and would nurse him until he had recovered.

Supreme Court Justice Gavegan appointed yesterday Milton Fessenden of Stamford, Conn., to take the testimony of Dr. Peck in the $100,000 libel suit of Esther Quinn against a newspaper. Miss Quinn is suing Dr. Peck for breach of promise, and the testimony of Dr. Peck as to his relations with her is wanted by the defendant in the libel suit.

WILSON URGES PARTY LASH FOR CURRENCY

He Summons Democratic Senators to Conference on the Situation.

A CAUCUS MAY BE HELD

Ex-Representative Fowler Advocates Insurance Fund for Bank Note Issues.

WASHINGTON, Oct. 7.—President Wilson conferred to-day with Democratic Senators in regard to plans for bringing about a reconsideration of the decision of the Committee on Banking and Currency not to end hearings on the Administration bill until October 25.

It was said on high authority yesterday in advance of the committee's action that the President would regard it as impossible to push the measure to final enactment at this session of Congress unless the hearings are concluded within two weeks.

The opinion of those who talked with the President is that the necessity for assuming a more partisan attitude in support of the Administration bill has been forced on the Democrats by the success of the alliance of Republicans and insurgent Democrats on the committee in thwarting the wishes of the President thus far.

Senator Owen after an hour's conference with the President said:

"I think the currency revision should be made more of a party affair now that the Republicans have sought to hamstring the measure."

Senator Owen sought to give the impression that the Democrats had started out with the idea of working on an equal footing with the Republicans, but that the latter by their course in drawing out the hearings had necessitated the withdrawal of these privileges.

The belief gained ground that the President and his advisers will finally invoke the caucus as a means of clubbing the bill through the Senate in time for it to reach the White House before December 1.

Talk of Conciliation.

At the White House there was much talk of efforts at conciliating the insurgent Senators and of the possibility that the committee itself would adjust the situation.

Senator James, who was one of those whose views the President sought, laid stress on the wording of the resolution adopted by the committee yesterday to the effect that hearings should be concluded "not later" than October 25. He believed that this left the way open for the committee voluntarily to discontinue the hearings next week.

Senator J. Hamilton Lewis of Illinois, the official whip of the Democratic majority of the Senate, was summoned to the White House. He announced that he had received orders from Senator Owen to line up the Democrats as rapidly as possible in support of the measure.

Senator Kern, the majority leader, also was called into conference by the President. Mr. Wilson informed him that he believed the time had come for the Democrats to make a stricter show of party regularity in support of the currency programme.

C. N. Fowler a Witness.

Ex-Representative Charles N. Fowler of Elizabeth, N. J., who once served as chairman of the House Committee on Banking and Currency, was a witness before the Senate committee to-day.

Mr. Fowler declared that if the Glass-Owen bill becomes a law in its present form it would cause "commercial bedlam and financial ruin."

Mr. Fowler believes that all the United State Government 2 per cent. bonds should be retired at once and in their place a 3 per cent. issue put forth, and that the bonds held by the Treasury as security for national bank circulation should be restored to the banks, which would be at liberty to hold or dispose of them as they saw fit.

The note circulation of the national banks should be undisturbed in Mr. Fowler's opinion, but an insurance fund amounting to 5 per cent. of the issues of the various national banks should be set aside. The arbitrary 5 per cent. insurance fund, Mr. Fowler advised the Senate committee, would be sufficient for twenty-five years. He referred to statistics showing that losses to depositors through bank failures for the last twenty-five years had been annually less than one-fifth of 1 per cent.

This change, according to Mr. Fowler, would put at once into the hands of the banks $750,000,000 of free money for use in commerce and manufacture and correct the existing inelasticity of the currency system.

One of the chief features of the Glass-Owen measure to which Mr. Fowler took exception was the makeup of the Federal reserve board.

He objected most strongly to the inclusion of the Secretary of the Treasury and the Secretary of Agriculture and the Comptroller of the Treasury in its membership. Mr. Fowler believes no additional responsibility should be placed on these officials.

The most perfect modern currency system, in the opinion of Mr. Fowler, is the Canadian system, with its centralized control under the direct supervision of the Dominion Government.

The committee will hear Frank A. Vanderlip, president of the National City Bank of New York, to-morrow.

RICH WOMAN IN CUSTOMS NET.

Mrs. Helen W. Pelouze Held to the Federal Grand Jury.

Mrs. Helen W. Pelouze of 55 East Fifty-eighth street was held by United States Commissioner Shields in $2,000 bail for the Federal Grand Jury yesterday on a charge of smuggling. The defendant is the wife of an electrical contractor. She gave cash bail.

Mrs. Pelouze returned on La Franca on September 27, bringing with her a number of trunks which, she declared, contained only $100 worth of foreign purchases and were therefore exempt. The customs inspectors opened the trunks and seized, it is alleged, $2,157 worth of apparel.

They also seized $7,000 worth of jewelry worn by the defendant, on the belief that it was smuggled on previous trips. Included in this seizure was a diamond ring worth $4,100.

SCHENCK CAN'T BE UNFROCKED.

Methodist Conference Decides Not to Try Accused Pastor.

ATLANTIC CITY, N. J., Oct. 7.—The third annual session of the Eastern Conference of the Methodist Church opened here this afternoon.

Members of the conference immediately began a secret investigation into the standing of the so-called Rev. H. F. Schenck, who was accused of misconduct with Miss Sarah Foreman, a young member of his church, in Manasquan, N. J.

After a long discussion the conference decided that it had no authority to unfrock Mr. Schenck.

The Rev. Charles D. Sinkinson, president of the conference, said:

"We have found that he was permitted to fill the Manasquan pulpit until a successor was found for the regular minister, who accepted another church call, and that he was never ordained. Therefore if he is guilty we cannot unfrock him."

A persistent purpose to produce perfect biscuit

National Biscuit Company is inspired by a persistent purpose to produce perfect biscuit and to deliver them in perfect condition.

The accomplishment of this purpose has resulted in the building of modern bakeries, in the invention of new machinery, in the exercise of unceasing care, in the selection of finest ingredients.

The perfect products of the National Biscuit Company are delivered to you in perfect condition—some in packages with the famous Inner-seal Trade Mark, some in attractive small tins and some from the familiar glass-front cans.

Buy biscuit baked by

NATIONAL BISCUIT COMPANY

Always look for that name

WARRANTS ARE OUT FOR ABSENT CONGRESSMEN

Leader Mann Makes Good His Threat to Demand a Quorum.

WASHINGTON, Oct. 7.—Blanket warrants were issued to-day for the arrest of all members of the House who are absent from Washington without leave. All of those in attendance on the big baseball games—and there are a lot of them—and others who are at nearby resorts will have to return immediately or else deputies of the sergeant-at-arms will be sent after them. At least this is the present determination of the Democratic leaders, who found themselves tied hand and foot to-day by a point of no quorum, made by Representative Mann of Illinois, the Republican leader.

Mr. Mann announced yesterday that he would make the point every time he found a quorum absent during the remainder of the session. He made good his threat to-day, with the result that the House was forced to adjourn with the deficiency bill still pending.

Only 163 members put in an appearance to-day. The House as at present constituted, comprises 429. Two hundred and sixty-six are out of town. If the 163 who voted present to-day remain in the city, it will take only 52 to make a quorum.

The officials are hopeful of getting that number back by Thursday. If they succeed they will proceed with the consideration of the deficiency bill. If a quorum does not show up by Thursday the officials will undoubtedly resort to heroic measures to compel the attendance of absent members.

NEW HAVEN CO. IN POLICE COURT

Road Charged With Violation of the State Labor Law.

The New York, New Haven and Hartford as a corporation was held in the Tombs police court yesterday by Magistrate House for trial in Special Sessions on a charge of violating section 8 of article 2 of the State labor law, which says that every telegraph operator employed by a railroad must have at least two days in each month as a layoff with regular pay.

Inspector Patrick Shea of the State Labor Department testified that on July 31 he found John M. Quinn of 312 West 120th street at a key in the Grand Central Terminal. Quinn told the inspector that he had been at work during the month without receiving the prescribed rest. The operator did not appear in court.

Clarence W. Sheafe, Jr., attorney for the railroad, conceded the facts, but moved for a dismissal o the case, which may mean a fine of not more than $500, on points of law. He maintained that this was not a criminal matter, but should be settled by a civil action. The law governing the question is unconstitutional, according to Attorney Sheafe.

NEW HAVEN REELECTS RICE.

Republicans and Moose Combined Win Mayoralty Fight.

NEW HAVEN, Oct. 7.—Mayor Frank J. Rice, Republican, was reelected Mayor of this city to-day by 1,300 majority over John J. Lane, Democrat.

The Progressive party, under the leadership of Prof. Yandell Henderson of the medical department of Yale, indorsed Rice.

The city voted for license by an overwhelming majority. Tax Collectors William H. Hackett and Arthur D. Mullen, Democrats, were reelected, as was Henry Fresenius, City Treasurer.

The women tried to vote on a matter pertaining to the Board of Education, but were turned down in every instance because the Corporation Counsel decided that the question was not strictly educational.

GERMANY PROTESTS 5 PER CENT. CLAUSE

May Suggest Arbitration of Preferential Given on Goods in U. S. Ships.

FRANCE WILL RETALIATE

Trouble With Other Nations Expected From This Phase of Tariff.

WASHINGTON, Oct. 7.—The first complication with any foreign Government over the new tariff law came to-day when Germany lodged a protest with the State Department against an interpretation of the 5 per cent. preferential clause in favor of American ships.

The German Government does not suggest how the uncertainty that has arisen over the ambiguity of this clause should be settled, but the protest was interpreted as a suggestion that she will ask that the clause be submitted to arbitration if the construction of it by this country is thought to infringe on her treaty rights.

It is feared that the German protest is a forerunner of many other complications with foreign nations on account of this clause. France already has served notice that she will retaliate if there is discrimination against French vessels. France has no treaty guaranteeing equal treatment in this respect.

Meaning Not Made Clear.

The entire difficulty has arisen through failure of the Democratic legislators to make their meaning clear. The provision which has called forth Germany's protest reads:

"That a discount of 5 per centum on all duties imposed by this act shall be allowed on such goods, wares and merchandise as shall be imported in vessels admitted to registration under the laws of the United States; provided, that nothing in this sub-section shall be so construed as to abrogate or in any manner impair or affect the provisions of any treaty concluded between the United States and any foreign nation."

There are two interpretations of the law. One is that it requires a 5 per cent. reduction on all goods imported in American bottoms and a like reduction of 5 per cent. on goods imported in the ships of foreign nations with which the United States has treaties, guaranteeing them against such discrimination.

The other interpretation is that American vessels shall not enjoy the 5 per cent. reduction in cases where such deduction would constitute a violation of rights guaranteed to other nations under treaties.

There are twenty-three foreign Governments with which the United States has treaties somewhat similiar to the commercial treaty with Germany.

The construction of the law, which wipes out all deductions in cases where treaty rights are involved, is likely to be the one accepted by the Treasury Department, although some officials of the State Department are inclined to believe the other interpretation is forced on this country. Something like $10,000,000 a year in duties are involved.

Whatever is the action of the United States authorities this section of the law, it is believed, will cause trouble and is bound to be carried into the courts.

Misinformed, Officials Think.

Officials of the State Department are convinced that much of the discussion in regard to the application of the 5 per cent. preferential in the new tariff law, granted on goods brought in American bottoms, is founded on misinformation regarding the treaties between the United States and other countries.

It was pointed out to-day that the discriminatory duties prevailing in the early part of the last century were not the result of a policy of the Government of the United States for the purpose of building a merchant marine, as is now being claimed by some of the supporters of the preferential clause, but were simply the result of the similar duties imposed by foreign Governments, compelling the United States to take action of the same kind in order to defend itself.

The elimination of such discriminatory duties began quite early in the nineteenth century. Most of the treaties involved in the present discussion were negotiated before 1850. Adherence to the principle laid down in the preferential in the new law would be a return, officials declare, to the conditions of the last century, contrary to the general tendency of present day international commercial relations.

UNCLE SAM LOSES $17,000 DUTIES.

50,000 Crates of Oranges Come In Under New Tariff Scale.

The United Fruit Company's ship Tivives, from Port Limon, came in yesterday with 50,000 crates of oranges. The new tariff means that the Government loses $17,000 duties that would have been collected under the old schedule. It was said yesterday that the fruit carrying lines are increasing their equipment.

Despite the new tariff yesterday was marked by heavy receipts at the Custom House. About $1,500,000 was collected for duties.

JOHNSON WILL NOT RESIGN.

Sees No Reason for Quitting While Managing McCall Campaign.

Joseph Johnson, Fire Commissioner, said yesterday that he expects to manage Judge McCall's campaign. At the same time he said he hadn't the least expectation of retiring from the Fire Department. Mayor Kline, with whom he talked about it, saw no reason why he should.

"It is true," said Mr. Johnson, "as reported, that mutual friends of the late Mayor Gaynor and Judge McCall have urged me to help actively in the campaign for Judge McCall."

SPECIAL NOTICE.

Healthful Hints

Deranged Stomach
Dyspepsia and Indigestion

Take one pound of prunes, one-quarter pound of raisins, three tablespoonfuls of sugar, boil in sufficient water to obtain one quart of syrup; cool and mix with an equal amount of Duffy's pure malt whiskey. This simple formula, originally prescribed by Dr. F. J. Klussman, of Toledo, Ohio, will prove very efficient in cases of deranged stomachs, dyspepsia or nausea, and will require no additional drug or favor.

FOR ART IN ADVERTISING.

Municipal Art Society Hopes to Revive Art of Posters.

The annual meeting of the Municipal Art Society will take place this evening in the rooms of the National Arts Club, Gramercy Park. William L. Harris, the president of the society, announces that a special effort will be made to interest advertisers in a campaign for more artistic advertisements. Mr. Harris said:

"We have secured for our speaker on that evening Dr. James P. Haney, director of art in the city high schools, who has recently returned from an extended trip through Germany and Austria-Hungary. In these countries particularly advertising art has advanced very rapidly during the last decade. Some of the best posters now made come from the hands of German and Austrian designers. These men are especially trained for this form of art and display extraordinary ability to use large masses of glowing colors in striking yet harmonious designs.

"Dr. Haney not only had an opportunity of seeing the work of many of these designers, but also of visiting the schools where young artists are being trained in the refinements of advertising display. Before these students is held up the work of Bernhardt, Klinger, Moos and Gipkens. Not only are they taught to draw well but also to appreciate the element of humor which should enter into the poster. We Americans are thought to be a people fond of jokes, but in what may be termed 'humorous drawing' the Germans outdo us at every turn, and an official billboard in a German street will often be covered with quaint designs, each signed by the name of some famous poster maker.

"When one speaks of official billboards one is also thoroughly within the fact, for German and Austrian cities, like those in France and Italy, make a profit on the advertising done by those who wish to post bills in the street. Every prominent street corner will be found to have a kiosk upon it. These are hollow columns, often with a booth for the sale of papers below. In more crowded quarters the column is smaller and extends its space for advertising quite to the ground. Occasionally one will see a stand with four wings on which posters are hung.

"These are city stands, the rent of which goes into the city treasury. Several of the cities also maintain billboards, but the indiscriminate posting of signs on every dead wall is strictly prohibited, and one sees nowhere abroad the litter of signs upon housetops and vacant lots that marks our own private exploitation of the poster."

HAMILTON STIRS GUARDSMEN.

Adjutant-General Threatens to Withdraw New York.

CHICAGO, Oct. 7.—Brig.-Gen. H. D. Hamilton, Adjutant-General of New York, caused a commotion at the fifteenth annual convention of the National Guard Association of the United States to-day by threatening to withdraw New York from the association.

He announced later that such action would be unsportsmanlike and that he would remain in the association. The threat of the New York military man came as the climax of a heated debate over resolutions censuring the War Department "for usurpation of power." Gen. Hamilton defended the attitude of the National Government.

Adjt.-Gen. Thomas J. Stewart of Pennsylvania was elected president of the association. Boston was selected as the meeting place for 1914.

AUTO WHEELS OVER CLIFF.

Mr. and Mrs. A. Sedgwick and Friends Have Narrow Escape.

PITTSFIELD, Mass., Oct. 7.—Mr. and Mrs. Alexander Sedgwick and a party of their friends had a narrow escape from being killed yesterday when the automobile Mr. Sedgwick was driving struck a stone on a narrow roadway in West Stockbridge and plunged through a fence. The fore wheels hung over a precipice.

With Mr. and Mrs. Sedgwick were Miss Catherine Colby, a daughter of Mr. and Mrs. Bainbridge Colby of New York; Mrs. Robert W. Chapin and Miss Julia Chapin of London, who are now at their country estate in Tyringham.

The automobile was so badly damaged that the party returned to Stockbridge in another vehicle.

WIDOW, WALDORF GUEST, SAYS SHE'S "INDIGENT"

Executors of Blumenberg's Estate Dispute Tale of "Dire Need."

The truth of a statement by Mrs. Ruth Blumenberg, widow of Marx A. Blumenberg, publisher of the *Musical Courier* and head of other enterprises, that she is "indigent" was disputed yesterday by the executors of the husband's estate. Mrs. Blumenberg lives at the Waldorf-Astoria, but says she is "in dire need of money" because the executors have refused to advance her $10,000, although her husband's will provides for the payment of $1,000 a month to her from the 80 per cent. of the income of the Blumenberg enterprises.

Charles S. Aronstam, counsel for Mrs. Blumenberg, told Surrogate Cohalan that Blumenberg drew $45,000 a year from his corporations for five years prior to his death and that the widow's need of funds had been so great that it was only because of his assurances that her hotel bill would be paid that she was able to continue living at the Waldorf.

Edward A. Alexander, attorney for the executors, said that Mrs. Blumenberg had already received more than $5,000, out of which she paid an undertaker's bill, but that she had refused to disclose personal property of great value in her possession belonging to her husband's estate. The executors intend to sue her for this property, the lawyer said.

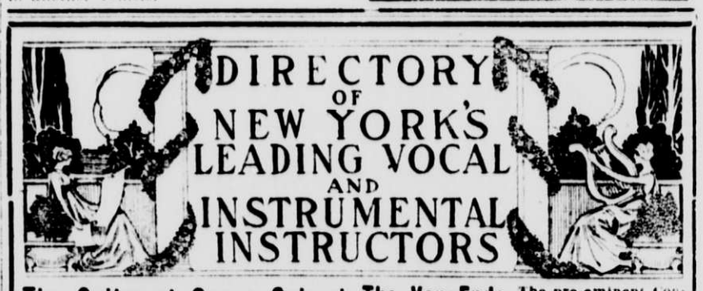
The answer to Mrs. Blumenberg's petition also states that from 1908 to 1913 the decedent drew $219,742 from the *Musical Courier* and the Blumenberg Press, but the executors have no idea what was done with the money. They say that "the business of said corporations did not warrant such drafts, but kept the corporations, so to speak, drained of ready money." The net earnings did not amount to over $50,000 a year, said the lawyer, if certain libel suits now pending are taken into consideration. There are six of these suits. The aggregate sum demanded is $975,000.

The executors say that Mrs. Blumenberg has jewelry of great value and that the property of her husband which she refuses to disclose to the executors amounts to over $50,000. For this reason they say the widow cannot be "indigent and in dire need of money." Surrogate Cohalan reserved decision in the case.

Baron a Suicide in Denver.

DENVER, Oct. 7.—Baron Jacob Smissoert, formerly of Amsterdam, Holland, was found dead, a suicide, in a hotel here to-day. He was in financial difficulties. In 1893 he married Miss Dela Dougherty of New York.

CELESTINS
VICHY
(FRENCH REPUBLIC PROPERTY)
Natural Alkaline Water
For 50 years the standard Mineral Water for the relief of Sour Stomach, Indigestion and Uric Acid.
ASK YOUR PHYSICIAN
Bottled at the Springs



The Guilmant Organ School
Dr. William C. Carl, Director.
A Thorough Education for the Organist.
25 students holding New York positions.
Send for Catalog.
44 West 12th St., N. Y.

MR. and MRS. JOHN DENNIS MEHAN
A SCHOOL FOR VOICE.
BOOKLET SENT UPON APPLICATION.
Suite 70, Carnegie Hall, N. Y. Tel. Col. 5046

ESPERANZA GARRIGUE
ART OF SINGING.
Heathcote Hall, 556 W. 111 St., nr. Riv., N. Y.

HELENE MAIGILLE
Authority on Bel Canto and Voice Placement.
Voice trials at 2 P. M. on Mondays, Wednesdays and Saturdays.
42 West 28th St., N. Y.

ZILPHA BARNES WOOD
VOICE SPECIALIST
Studio, Carnegie Hall. Residence, Buckingham Hotel, 5th Ave. and 50th St.

LOUISE FOWLER PARKER Teacher of Singing in all its branches.
165 W. 74th St., Phone 6369 Columbus.

NEW YORK COLLEGE OF MUSIC
128 East 58th St.

JAMES BALSAM B. A., M. A., Mus. B. Piano. 519 W. 135.

The Von Ende School of Music The pre-eminent Conservatory in America. The faculty of celebrated artists and teachers.
44 West 85th St., New York.
Hans van den Burg, Herwegh von Ende, Ludwig Hess, Helene Maigille, Jean Marie Martinez, Albert Ross Parsons, Adrienne Remenyi, Harry Rowe Shelley, Louis Stillman, Sigismond Stojowski, Fernando Tanara, Anton Witek, Leo Witek. From Beginning to Concert Stage or Opera. Piano, Violin, 'Cello, etc.; Voice, Opera, Theory, Composition, etc.
Address Box 412 for Catalogue.

Prof. BERTRAND DE BERNYZ
Voice Specialist, who taught Frieda Hempel, Metropolitan Opera Star, acknowledged rival of Patti, Melba and Sembrich.
58 W. 72D STREET

Trinity School of Church Music
Training School for Organists and Choirmasters.
FELIX LAMOND, Director.
Special course for Choir Altos, Tenors and Basses. For prospectus address 14 West 155th.

MME. OLDEN-CRANE VOCAL INSTRUCTION
Bel Canto method. Only teacher of Willa Bennett. Studios, 819-825 Carnegie Hall.

A. CARBONE, Maestro in the High Art of Singing. 30 years' experience. Recommended by greatest celebrities. Aeolian Hall, W. 42d St.

JOHN W. NICHOLS, 330 W. 58th

VAN YORX VOICE CULTURE
21 W. 38th. Tel. 3701 Greeley.

C. B. HAWLEY Teacher of Singing
Aeolian Hall, 731 Fifth Ave.

The Autumn Book Number of the New York Sun—next Saturday, October 11th—will contain interesting literary features, news, notes, reviews and publishers' advertisements.