

where to look for the vessel. She left Westport this afternoon on her regular Wednesday trip for Yarmouth and with the intention of looking out for the wreck. She first ran to the southwest ledge, but seeing no signs of a wreck there, she turned to the northeast ledge, where she arrived there at 4:15 and blew their whistle as a signal to draw the attention of those on the ship. In a few minutes those on the ship were getting ready to launch the lifeboats, which were twenty-four, including the passenger boats. In the heavy sea it was a difficult task to transfer them, but it was done safely. The second boat was then ready and was followed by the third.

It took about two hours to transfer them all and the steamer left the wreck for Yarmouth at 6:15 o'clock, making a good run. When he left the wrecked steamers John L. Cann and Lansdowne were standing by.

Where the Ship Struck.

Trinity Lodge, where the Cobeguid struck, is seven miles off the mainland of Nova Scotia and fourteen miles north of Yarmouth. It is about opposite Port Maitland and is about eighteen miles south of the island of the Cobeguid's first S O S call placed here.

Nothing had been heard from the Royal Mail ship since her first call for help was picked up by the Cobeguid, but a report from the ship on the morning of the 11th until 10 o'clock this morning, when the steamship Royal George of the Canada Northern line, which was in port at St. John, picked up a faint S O S. The call was repeated three times, but in spite of every effort to learn the name of the ship sending the call and her location no further information could be obtained. Those who picked up the call believed that it came from the Cobeguid and the word was passed on to the other ships which were searching the Bay of Fundy from different directions for the Royal Mail liner. His long search, however, made the searchers doubtful of finding her still afloat. With the new S O S call they began the search anew, which resulted in the rescue of those on board.

Among the passengers on the Cobeguid were two Sisters of Charity, one of them Sister Baptista of St. John, who formerly was in a convent at Wellesey, Mass., and the Misses Marguerite and Dorothy James, daughters of the late R. H. James, who at one time was Mayor of St. George's, Bermuda. The young women were on their way to a private school at Wellesey, Mass.

Others were Messrs. Kenny, Hicks, Galant and Allison, all officials of the Royal Mail Company, who were making the first trip of the new service to two children, a Miss Horbert, who boarded the ship at Barbados; L. S. Navarra, L. Botta and W. C. Zoller and his wife and child, and a Mr. Deane, who was accompanied by Captain J. Howson, chief officer, F. W. Kirby, second officer, W. F. Bullitt, third officer, R. P. Powell, purser, R. Houghton, surgeon, W. H. Lister, chief engineer, D. M. McLaughlin, second engineer, W. Wells, third engineer, A. Forsythe, fourth engineer, G. H. Lang, fifth engineer, H. H. Gladwin, wireless operators, J. W. Hatcher and E. T. Shripston, chief steward, G. C. Porter.

BURNS ADMITS COAL REBATES.

New Yorker Found Other Dealers Got Jersey Central Money.

PHILADELPHIA, Jan. 14.—Michael F. Burns, a New York coal dealer, admitted frankly at the coal rate hearing here today that secret rebates had been paid to his company by the Central Railroad of New Jersey.

Mr. Burns blandly explained in response to questions by J. J. Hickey, counsel for the Interstate Commerce commission, that he had thought that the only dealer receiving a rebate. To his surprise, he said, he found when his company absorbed two other concerns that everybody else was getting a rebate. However, he said, all rebates have been stopped.

The witness expressed the belief that things would be bad if the independent operators ever got control of the coal business. He said he paid \$1 a ton premium for coal to independent operators last year, and not a cent premium to railroad owned coal companies. These companies always allowed him to enjoy the regular rate, he explained.

A. Koonce, coal freight traffic accountant of the Jersey Central, said that the Lehigh Valley Coal and Navigation Company, owned by the Lehigh Valley Railroad and the Lehigh and Wilkes-Barre Coal Company, owned by the Jersey Central, had exchanged coal. When one company was long on one size and short on another, and the other company was in an opposite condition, coal stocks were evened up by equal exchanges, he said.

He admitted that no freight had been charged by his road upon these exchange shipments.

John Taylor, comptroller of the Central Railroad of New Jersey, took the stand and told of "lateral allowances." A lateral allowance is "an allowance in freight given to a coal company when a railroad used a coal company's private track."

The allowance to the Lehigh Valley Coal and Navigation Company, Mr. Taylor said, as paid by his road, amounted to 10 cents a ton on prepared stone and nine cents on other coal. This arrangement at the Elizabethport dock ended the 1st of the year, he said.

In regard to Burns' charges, he said the rental of Burns was \$300,000 a year. Allowances had been made to Burns as follows: October, 1911, \$2,172; November, 1911, \$3,215; September, 1912, \$2,517; October, 1912, \$2,927; November, 1912, \$3,062; February, 1913, \$1,972; March, 1913, \$1,894; September, 1913, \$1,862.

HOME INSURANCE CO.'S FIGURES.

Totals Set Forth in Its 121st Annual Statement.

The 121st annual statement of the Home Insurance Company, 95 Cedar street, shows assets of \$33,139,915.81, of which \$10,629,276 is the market value of railroad stocks held by the company. Its railroad bonds are worth \$7,832,300 and its State and city bonds aggregate \$18,540 market value. Cash in banks and in trust companies totals \$1,810,185.35. Premiums still in the hands of agents are slightly under \$2,500,000.

The company's cash capital is \$6,000,000 and its reserve premium fund is \$13,447,976. The surplus over contingencies and all liabilities, including capital, is \$10,973,919.99 and the surplus regarding policyholders is \$17,873,019.69.

VESTEY BACKS MEAT PLANT.

Sir William's Firm Gets Brooklyn Site for Argentine Product.

Sir William Vestey, head of the Sir William Vestey Company of England, a meat packing corporation, heads the syndicate which closed a twenty-year lease with the New York Dock Company for water front property in Brooklyn on which, as told in THE SUN, it is the intention to establish a cold storage plant for South American and Argentine beef.

The lease was closed for the syndicate by the law firm of Krauthoff, Harmon & Mathewson of 55 Wall street. It was said by a member of the syndicate that no details of the transaction or plans of the syndicate could be made public.

B. I. Davis & Co. of Chicago, it is said, will prepare the plant.

Sir William planned for England on Tuesday.

Peace Treaty With Bolivia Signed.

Washington, Jan. 14.—S. B. Bryan and Senator Calderon, the Bolivian minister, agreed today on a peace and arbitration treaty, similar to that with the Netherlands, by which international questions are submitted to a commission of five,



Bank of the Manhattan Company

The Oldest State Bank in New York. The Largest Bank of its age in the United States.

We want your account

Capital \$2,050,000
Surplus \$4,000,000

114 Years at 40 Wall Street

PASTOR CALLS FLOCK HYPOCRITES—QUITS

Continued from First Page.

other side would be presented to the Presbytery.

John B. Kerr, a prominent member of the congregation, will speak for the congregation before the Presbytery of Morris and Essex counties next Tuesday.

Arthur Coull and John W. Chase are other church officers who are opposed to the methods of Pastor Bullard. Neither would discuss the affair yesterday.

Among the pastor's friends are Frank D. Venner and Alfred Maxfield. He will not be defended before the Presbytery and East Orange looks for a lively meeting next Tuesday night.

Opposition to Mr. Bullard has been growing for several years. Influential members of the congregation made up their minds, especially after the building of the fine new church edifice at Edmondwood avenue and Elppert street, that a younger and more progressive minister was needed. One objection made by the anti-Bullard faction was that he did not enter into the life of the young people of the congregation.

Others thought he ought to be more liberal about dancing and other amusements and were angered when he refused to permit dancing in the new parish house. The opposition came to a head after Pastor Bullard declined to approve of lotteries formed for the purpose of enabling the boys of the parish to raise money for boy scout uniforms. And when he refused to permit the new dances his most outspoken opponents went to work.

"They speak of my gray hairs," said Mr. Bullard, closing his interview for THE SUN, "but they forget that most of my gray hairs were won in their service."

DIVORCE SUIT NOW IN NEW THOUGHT CLASH

Mrs. Sears Says Husband, Pastor of Rival Church, Is Unfaithful.

Dr. Julia Seton Sears, founder of the New Thought Church in New York and head of the church which holds its Sunday services in the Forty-eight Street Theatre, announced yesterday through her lawyer, Edward T. Hiscox of 1328 Broadway, that she had served her husband, P. W. Sears, with a summons and complaint in a suit for absolute divorce.

Mr. Sears, who met Mrs. Sears twelve years ago, they were married soon after their first meeting. In 1909, she says, she decided to separate "owing to the fact that he had become infidel."

Mr. Sears, at his office, 110 West Thirty-fourth street, refused to say anything about the suit for divorce.

Like her husband, Mrs. Sears was unwilling to talk about the suit, but readily talked about her church.

The New Thought Church, of which she is the head, she said, is the original and only authorized one in the city. Her husband was one of the incorporators of it. All of the other incorporators, she added, are with her in her church.

She plans gradually to bring the title "The New Civilization" more to the front in connection with her church. Eventually she will discard the name "New Thought" for "New Civilization." That will not be for five years, she said.

She was advised by her friends yesterday not to say anything more about her husband and her suit against him. She had already said that she had trained her husband in the fundamentals of the church and "made him what he is today."

At the services Sunday in Aeolian Hall some one in the balcony asked Mr. Sears: "Has a married man who is not free and is living illegally with another woman any right to teach a Sunday school?"

He replied by saying that if the two were harmoniously mated they were in sin to continue to live together. He asked: "What is the proof?"

Mr. Sears believes that the questions fired at him then were asked by an associate and friend of his wife.

Too many adding machines?

Nonsense. There aren't half enough.

Five years from now twice as many will be in use.

Adding is not a mental process. It is mechanical. And it should be done by a machine.

Writing is not a mental process. It is mechanical. It is a duplex, full equipped, 81-key adding machine and a full equipped 42-key typewriter, all in one.

With it you can do things you would not dream of doing with an ordinary adding machine.

Let us put one in your office on trial. Free.

ELLIS

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COURT STOPS CUT IN WESTCHESTER FARES

Appellate Division Annuls Ruling of Up-State Service Commission.

JUSTICE HOWARD DISSENTS

Criticizes Majority Opinion as Result of Technicality, Not Justice.

ALBANY, Jan. 14.—The decision of the up-State Public Service Commission reducing the rate of commutation tickets charged by the New York Central and the New York, New Haven and Hartford railroads between New York city and points in Westchester county and Connecticut was annulled today by a decision of the Appellate Division of the Supreme Court, the Third Department. The decision points out that it is rendered without prejudice to a new application, which can be made at any time under changed conditions.

Justice Wesley A. Howard dissented, and his opinion was concurred in by Justice Woodward.

The Westchester commuters case dates back to 1910, when the Central and New Haven roads increased their commutation rates between New York city and points in Westchester county and Connecticut. Millions of people in metropolitan territory were affected by the increase and an appeal to the up-State Public Service Commission resulted in an order declaring that the companies were without the right to increase these rates.

This commission, however, the decision of the up-State Public Service Commission said, "that as a matter of public policy the rates into New York city from the commuting district should be placed at the lowest reasonably possible point in the interest of the public and the railroads."

The commission further held that in the case of the New Haven company the tollage and terminal charges paid to the New York Central company for the use of its terminal and track facilities in the city of New York are in the nature of rent and should be treated as such. The commission also held that the expenses of the company and should not be set up as justification for increase in rates.

Justice Howard dissents.

Justice Wesley A. Howard, who dissented, said in his opinion:

"According to a majority vote in this court, this important case, involving millions of people and millions of dollars, is about to turn largely, if not wholly, upon the technicality of a contrary to the code; it is contrary to the right."

"It seems to me that my learned associates have fallen into error. It is not Stephen's Digest, but the conscience of the court which should dominate in this case. The court in recent times is under a constant fusillade of criticism, and much of it is merited. We have plenary powers in this and every other case to do justice. The Legislature has recently given us unlimited power to do what we think technically and to do what we think is right. This emancipation of the courts from technicalities, rules and precedents is broad, sweeping and complete."

"But notwithstanding this opportunity to shake off their ancient fetters, the courts seem prone to wear them. They seem unable to believe that these statutes mean what they say. Legislative bodies of late are constantly untying the hands of the courts, and the courts are consequently so long shackled by rules, which they themselves have made, that they seem reluctant to be set at liberty."

Blames Peculiar Contract.

Judge Howard declared that the "that commuters, even under the advanced rates, are carried at a loss is attributable to the peculiar contract between the New York, New Haven and Hartford and the New York Central roads, under which the terminal charges and track tollage, instead of being fixed by a definite sum, are fixed by counting the passengers of all grades traveling over the New York and Harlem roads and entering the Grand Central Terminal."

The prevailing opinion holds that "the railroads were entitled to have the determination of the commission made upon the merits, and to be advised what in the opinion of the commission, were fair and reasonable rates, rather than to have the decision against it based upon the ground that the contract was not a contract, in that the railroads had failed to overcome the presumption of wrongdoing."

"It is in this view that we have considered the ruling of the commission as to the burden of proof, worthy of extended consideration. There is no provision of the New York public service commission law which places the burden of proof upon the railroad company or that the railroad company's commission under from under the general rule."

WILSON'S TRUST PLAN AGREED ON

Continued from First Page.

Standard Oil and tobacco cases the Supreme Court recognized the right of a corporation to exercise a "reasonable" restraint of trade.

It will have wide powers for investigation and may gather information as to the form which voluntary reorganizations similar to those of the New Haven road and the Bell Telephone system should take. The commission would be entrusted with the duty of keeping watch over corporations ordered dissolved.

It is the President's belief that the establishment of this commission will greatly strengthen the trust laws. The body would facilitate the development of the Administration's "peaceful" policy for dealing with corporations, and at the same time will equip the Attorney General with better machinery for gathering evidence.

Trained Experts to Investigate.

The isolated investigations of possible defendant corporations, which under the present system are made by counsel especially retained by the Department of Justice, will be made by a trained body of experts who devote all their time to such work.

The President realizes that considerable time will be required for the adjustment of the business operations of the country to the new conditions created by the provisions of the bill. He has, therefore, promised "moderation," which have been made unofficially, he will ask that a period of two years be given for voluntary reorganizations under the terms of the forthcoming law.

The Administration measure will be formed by amalgamating several bills already drawn by members of the Judiciary committee. The commission would be introduced in the House will follow close upon the heels of the reading of the President's message at a joint session of the two houses next week.

COLD MODERATING, BUT MORE DEATHS RESULT

Wind Slackens as Temperature Rises—Suffering Among Poor Intense.

The boreal blast that drove the mercury down further than it has been seen in the official thermometer in this borough since February 11, 1899, was succeeded yesterday by comparatively mild weather.

The Building tower dropped five degrees below zero at 2 A. M. and stayed there nearly an hour. Then the silvery streak began slowly to rise in the tube and the speed of the mercury was increased. The official thermometer recorded for Manhattan did not fitly represent the frigidly of certain desolate places in some of the suburban boroughs. Unofficial thermometers showed a temperature varying from 6 to 10 degrees below zero.

The wind had faded to about ten miles an hour in the afternoon and the prophets strolled or the mercury would not go below 10 this morning and would rise above freezing, 32 degrees, in the afternoon.

The Washington forecast calls for "increased cloudiness" today and "warm to-morrow, probably with local snow at night." The local forecasters are inclined to think that the snows will be mere furies. The temperature last midnight was 13 degrees below zero, a mere zephyr from the west.

The reports received last night by the Weather Bureau at Washington and transmitted to the office here indicated that a restorer was not expected to develop over Lake Superior. At 10 P. M. National Forecaster Frankfield sent out this:

"Frost southwest storm warning 10 P. M. from Boston to Delaware, Breakwater and at Baltimore. Storm over Lake Superior, moving east. Winds will shift to southwest during Thursday, becoming high and stormy and evening." In the nine hours ended at 9 o'clock yesterday morning, when the mercury got back to zero, the northwest gale added to the wintry bitterness. The poor and unsheltered of the metropolitan district had as hard a time as they ever had in zero weather hereabout.

There were several deaths due directly to exposure and others caused by illness aggravated by freezing conditions. The New York Association for Improving the Condition of the Poor helped 4,000 needy families to weather the Arctic spell. The emergency relief staff was increased and the relief committee immediately relieved to any case of real suffering. The association is assisting 1,000 more needy families than at the same period last year.

Mayor Mitchell and Commissioner of Charities John A. Kingsbury, before it was known that there would be a lull in the cold weather, were considering the scheme of throwing open Madison Square Park to the homeless, but with just a slow inclination of the head and shuffled around the mail boxes and out into Park Row with his face toward "beef and."

Up at the St. Vincent de Paul Society room at 42 Roosevelt street there were only four persons on hand at this comparatively early hour. These helped the reporter headed up the Bowery.

It was the idea of the distributor that the best results would be obtained by leaving part of the money with Superintendent Hunt of the Bowery Mission to buy beds and breakfasts for his flock, some more with the Rev. Father William J. Flanagan, director of the Holy Name Mission further up the Bowery, and part of what was left with Adjutant George Cook at the Salvation Army headquarters, 129 West Fourth street, with some slight contributions along the way.

All of which was done, but not with the seeming ease of program here outlined. There were unexpected interruptions that delayed one's progress.

Near Deucey street, for instance, an old man was standing against a brick wall. Not so much his clothes as the look of illness about him caught attention.

Jingle Failed to Open Way.

Fearing a rebuff even on the Bowery, the distributor pushed a few feet from the man and jingled quarters ostentatiously while pretending to be intent upon the contents of an unlighted furniture window. But the old man did not break the ice.

"Up against it, pop?" finally he was asked boldly.

"Yes," he said quietly, and showed no further interest.

"What's the matter?"

"I been in the Metropolitan Hospital over on Blackwell's," he said, "with this

JILTING WORTH \$50,000, COLOMBIAN GIRL SAYS

Has Wealthy Man, Said to Be Nephew of Her Country's President, Arrested.

While her mother lay dying here yesterday a young woman whose father was a prominent official of the republic of Colombia before the secession of Panama and who is highly respected in that country, the arrest of Luciano Restrepo, said to be a nephew of President Restrepo of Colombia, in a \$50,000 suit for breach of promise.

The plaintiff is Carmen Caycedo, and because she is only 19 years old her suit was brought in the name of her sister, Mrs. Helen Marino, as guardian. The defendant is a wealthy Colombian merchant and is president of the Engineering and Export Association of New York, where he was arrested by Deputy Sheriff Ginsburg and Metzger. His bail was fixed at \$10,000, and he sent to the bank at once and got the money in \$20 bills.

Restrepo is unmarried and has lived recently at the Trianon Apartments, at Broadway and 110th street. One of his business associates is a brother of Miss Caycedo, through whom he met the young woman. The suit disclosed the fact that according to the custom in Colombia, after Restrepo began paying court to Miss Caycedo, her relatives made efforts to prevent her from seeing her suitor alone until after they were actually engaged.

On August 20 last, it is alleged, Restrepo got Miss Caycedo away from the house alone and it is alleged that he took her to a restaurant on Broadway, where the intoxicants until she became ill. He then went with her to a hotel and promised to wed her, it is charged. He has since refused to keep his promise.

The order of the court was obtained on the ground that Restrepo would leave the country to avoid a judgment in the case and the plaintiff would be unable to collect. When the deputies arrested him they found a bag in his office packed as if he were ready for a sudden departure.

What More Fascinating Than a Trip to Florida & Cuba

Par from the Cold and Discomforts of a Northern Winter! See Havana—quaintest and most bewitching of southern cities—before the winter sets in. Journey into the interior of Cuba—a tropical land boasting like a vast beautiful garden under azure skies. Return for a special rate on the "Land of Sunshine and Flowers." Corresponding trips to other points.

Atlantic Coast Line R.R.

"The Standard Railroad of the South."

233 Broadway, New York. Tel. 1000 Ext. 25.

MORE SAMARITANS TURN TO "THE SUN"

New Gifts of Cash Send Reporters Out Again in Search of Homeless.

HUNGRY BOY RESENTFUL

In Need, but Didn't Want to Be "Bum"—Pier Lodgers Gladdened.

On a cold midnight near the shore end of the shuddered morgue piers at the foot of East Twenty-sixth street isn't exactly the place one would go to look for happy grins, especially as the only humans in that region around midnight last night were the drivers of black wagons, sleepy morgue attendants, or rows upon rows of ill clad, homeless men for whom there was no sleeping room in the Municipal Lodging House, close by.

Those who couldn't get into the lodging house were being sent to the pier to spend the night on rows of benches. A barklike pier isn't exactly a steam heated hotel suite, but while a roof at least about off cold blasts and there are nooks where it is comparatively warm. Then too there are benches which have backs that enable one to sleep in some comfort. One may even stretch luxuriously upon the pier floor.

But the clink of piles of silver quarters gleaming faintly in the dim light brought happy grins even to the outcasts who a moment before had been nodding or snoring or whispering among themselves in the semi-darkness against the coming of sleep.

"Listen, men," cried the boss of the pier to that part of the lodging house overflow so far seated—and with more and more shuffling onto the pier constantly, "here's a guy who tells me he's a reporter from THE SUN, and he's got something nice for you. He's going to give you each a quarter to buy your breakfast."

Everybody Awoke at Once.

Everybody instantly was wide awake. Some in a real, feeling of being overlooked, were standing now.

"A gent sent in some money to THE SUN to-day," continued the pier boss, "to be split up among guys who need it on this cold night. And if any son of a gun here tries to leave this pier to blow it for frog to-night he don't get back to sleep here. Do you get me? You've had something to eat, and the lodging on your kids and get some regular grub with the money in the morning. The line forms on this side."

And when the part of the \$50 that a young man brought into THE SUN office yesterday went last night. The young man wouldn't give his name. He had read of a similar distribution the night before among the homeless. Later yesterday a lady sent in \$25 "in memory of Jack from Mother" to be spent for beds and food among the Bowery down and up there.

And this was enough left over from the donation of the day before to make the total sum paid out to the homeless last night by reporters cruising the Bowery and waterfronts a few cents less than \$100.

When you start out around the beef stew hour of 6 o'clock P. M. with seemingly tons of quarters in your pockets for breakfast, you find that the first office corridors of the Federal Building.

Where Homeless Hung Radiators.

There the homeless stand hugging the radiator and waiting to be taken upon something happening just outside the windows—all this so that the watchmen perhaps will pass without seeing that they are the men who have no place else to go.

In the Post Office, however, one is not always sure that the offer of assistance will be received gratefully. The men who huddle there often are better dressed than the men who wait outside. They can at least keep warm in the Post Office, but they don't know as well as the old stager who has long roamed the Bowery just where to turn for help. So they stand around as long as possible, just wondering.

One young chap in a faded overcoat half-resented the proffered quarters last night. He was no bum, he told the reporter, but he was in a bad way. He had a headache and a cold and was in a bad way. He was assured, and finally he was induced to take two quarters, which meant hot food and a bed. Three, sometimes five, quarters would do the trick. They were sent with their quarters, and with the exception of the young man in the faded overcoat the first hint of money was received with joy—a hint of a happy jingle in the case of one gray-haired man whose all luck seemed to have become the regular thing with him.

There was a man of about 60 years still standing at a radiator on the Broadway side of the Post Office when the other day. Another sent one or three times uncertainly. His overcoat was in fair condition. The bit of his side face and whitish beard that could be seen as he leaned on the window all above him along the sidewalk. His hands and his back to every one seemed almost "distinguished."

Diplomacy in This Case.

"Do you know of any one around here," ventured the money distributor at last as a diplomatic way out of the difficulty, "who might need the price of something to eat or a bed on a cold night?"

The man named answered slowly and it could be seen then that beneath his overcoat and coat there was no shirt. Just the top of a gray flannel undershirt showing where a collar should have been. He took the proffered half dollar with just a slow inclination of the head and shuffled around the mail boxes and out into Park Row with his face toward "beef and."

Jingle Failed to Open Way.

Fearing a rebuff even on the Bowery, the distributor pushed a few feet from the man and jingled quarters ostentatiously while pretending to be intent upon the contents of an unlighted furniture window. But the old man did not break the ice.

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"Yes," he said quietly, and showed no further interest.

"What's the matter?"

"I been in the Metropolitan Hospital over on Blackwell's," he said, "with this

HAYTIAN REVOLT DWINDLING.

Government Getting Upper Hand, Say Latest Reports.

Special Cable Dispatch to THE SUN.

KINROSS, Jamaica, Jan. 14.—Gen. Lamour, the Haytian revolutionist who has been mixed up in the present revolt, arrived here today an anti-exile.

Reports from Port-au-Prince say that the Government is getting the upper hand again and that the revolt is almost crushed.

here leg," and he pulled up the left leg of his trousers to show the bandaging. "I wish it didn't get well quick enough to get me out for this kind of weather."

He got what none of the others had received, a whole dollar bill. First he looked at the bill uncertainly for a moment and then he began to cry and next he told his troubles, with a free use of the word "speculations" or "speculating" to describe any and all kinds of money losses he had had in the past.

"I had to bury my brother," he went on, and before I got over the expense of that speculation I had to speculate again on another brother who was sick in the hospital. I had to keep speculating and speculating with my money one way or another—I had a cigar store then—and I got to drinking a lot and speculating around bars on booze so much that the business went under. That was a long time ago. And I ain't seemed to be able to get ahead since."

"Speculated" in Restaurant.

The "speculator" went into a restaurant then with the distributor, who saw that he should get a part of the dollar on hot beef stew.

At Supt. Hunt's mission the hall was jammed with derelicts listening to the Rev. Dr. W. J. Peck of Corona, L. I., lecture in the darkened hall, showing stereoscopic views of the brilliantly sunlit Holy Land. Mr. Hunt was called aside and handed enough money, \$10, to buy forty beds and forty breakfasts, with a promise that upon a return trip of the distributor whatever was left after sidewalk cases, the morgue pier athering and the Salvation Army headquarters applicants had been helped would be turned over to him.

The beds were as hard to get on the Bowery last night as suites in a Baltimore hotel in convention time. The Alameda, the Salvation Army's tall hotel next to the mission, the Alligier, the Deucey and all the other Bowery lodging houses with rooms from 10 cents up were taxed to overflowing.

Mr. Hunt, Father Rafter and the Salvation Army officers, however, helped and with the arrival of more money from the reporters runners were sent out from the missions who managed in some way to find before midnight as many rooms, or beds at least, as there was cash in hand to pay for.

The instructions to the mission directors to give preference to the old men was unnecessary, because that is being done anyway.

The morgue visit, stray street derelicts and \$5 left with Adjutant George Cook to buy food for the derelicts at the Salvation Army's headquarters, 129 West Fourth street, the homeless each night and will be able at least to place every one who applies under a roof, even if a return trip of THE SUN had.

Adjutant Cook asked that the announcement be made during the present week to spell the Salvation Army will welcome to headquarters, 129 West Fourth street, the homeless each night and will be able at least to place every one who applies under a roof, even if a return trip of THE SUN had.

Needy Mothers Aided Too.

Some of the money sent to THE SUN was used in aiding families.

The Salvation Army furnished names and addresses of applicants for help and the reporters found that in each case the story of distress was understated if anything. Here is a letter from a woman who got assistance from the money THE SUN had:

"MY DEAR MISS BOWERY: I am after giving birth to a baby yesterday and have four other small children. I have not a bit to eat in the house or coal to heat it. My husband is down for six months, and if you, who are so good and kind to the poor, would please send me something to eat till I am up out of bed I will thank you from the bottom of my heart. I will then go to work myself when I am up out of bed. If I asked the charity people for anything I would be dead from starvation before they investigated, so I thought I would write to you, who are always ready with a helping hand. May God bless and spare you to your people."

—Mrs. W. MURPHY.

320 East Forty-second street, second floor rear, in room 6."

This case had been investigated and the army people found that Mrs. Murphy hadn't exaggerated a bit. "The army had been to her before, but more was needed. Five dollars of THE SUN's fund will help her needs until she is 'up out of bed.'"

In all a dozen families were helped from the Salvation Army list. One was of a woman, 40 years of age, who lost her place recently through the failure of a department store. She has an invalid sister, a young child, but more was needed. Fifteen minutes later a man and woman came to the same place to give away money to the homeless. They were told that Supt. York had directed that no more money be distributed without the order. The man and woman were told to go to the Municipal Lodging House and get such an order. They left to do so, but didn't return to the pier.

Volunteers Distribute Quarters.

Shortly after midnight this morning a well appointed limousine drew up at the Charlis Pier at the foot of East Twenty-sixth street and the East River. A man got out and distributed 25 cent pieces among the homeless men there. He gave away about \$20 in quarters. He said he was "sent from uptown."

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HOW TO SUCCEED WITH FLOWERS

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husband, a sick baby 4 year old and four other children on her hands. Another woman applied for aid for herself and three children, 5, 3 and 2 years old.

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