

SEGEL DEPOSITORS
WEARY OF DELAYS

Demand Aggressive Action and End to Attitude of Conciliation.

APPEAL TO AUTHORITIES

Bloomington Committee Accused of Not Acting in Interests of Clients.

A committee of depositors of the Henry Segel & Co. bank declared after an all day meeting yesterday to urge Coudert Bros., counsel for depositors, to more aggressive action.

This committee, which was appointed at the last meeting of depositors, is opposed to the attitude of conciliation and the consenting to adjournments.

Jacob H. Latzer, Adolf Maller, Adolf Schwartz, Joseph Greenberg, Benjamin Marcus, Irving Coombs and A. N. Bresel, who constitute the committee, met yesterday in the University Settlement at 135 E. 12th street to go over the situation with Jacob J. Goldstein, lawyer of 466 Broadway, who is active in the work of the University Settlement.

The committee was augmented by G. W. Sandborn and Miss Etta Mahoney, members of the protective committee of ten, of which John P. Munch is chairman.

The committee was appointed to formulate a plan of procedure in interviewing the landlords of the Rhineland estate in order to induce them to make concessions in order to facilitate the reorganization of the Segel matters.

Too Many Adjournments.
After conferring from 10 A. M. until 4 P. M. yesterday Mr. Marcus said in behalf of the committee:

"We have agreed to confer with Coudert Bros. and urge them to more aggressive action. There has been an attitude of conciliation and a consenting to adjournments which make it impossible to get the facts.

"There was only one hearing toward ascertaining the private affairs of Messrs. Vogel and Segel and then the books weren't brought around, so nothing could be ascertained. Other hearings have been adjourned.

"We also decided that the firm of Hays, Herndon & Wolf, counsel for the Bloomington committee, is not acting in the interests of the depositors and every effort will be made to frustrate any attempt on their part to procure more debtors and to get those who have already signed their claims to withdraw.

"It is highly improper that any post office department or other, but absent on this important occasion. There are 20,000 letter carriers in our association."

Trying to Bring Peace.
Mr. Goldstein said that the committee was trying to cement all of the elements and to do away with the dissatisfaction among the depositors, hundreds of whom are listed to the University Settlement to see him returned last week. Forty of them were examined yesterday.

"They are tired and weary of apparently prospects of getting any of their money. Their patience has given out and they are in a state of nervousness. A few cases of insanity and deaths among depositors as a result.

"Hitherto stories come to me every day. I have a family of depositors in which there is a situation in which there is no money for burial expenses. It was all in the bank. These meetings don't get anywhere. They only excite depositors and trouble will result, such as the riot in the University Settlement last week."

"Depositors are becoming wary of the Bloomington committee, composed of E. W. Bloomington, Theodore A. Eingham and Theodore P. Gilman. They are sending letters to the University Settlement and to the Mayor, Governor and the Board of Aldermen to give assistance."

Want Absolute Answer.
"We want Coudert Bros. to get an absolute answer from Mr. Segel and Mr. Vogel and their friends whether or not the \$250,000 promised is really going to be paid. There is not a nickel in sight yet."

"We want to see it in a bank somewhere as evidence of good faith. If not we will request officials of the State and County to take the money to see if a crime has been committed."

"It was announced that there would be a mass meeting of depositors in the University Settlement on Wednesday night at 7:30 o'clock at the University Settlement. The committee, for those who cannot attend the afternoon meetings, Thursday afternoon there is a meeting scheduled for 4:45 o'clock in the loft building at 45 West Thirtieth street."

CHARITY WORKERS TO MEET.

Mayor Mitchell Will Speak at Aeolian Hall To-night.
The part of the administration should play in meeting the social needs of the city will be discussed to-night at the annual meeting of the Charity Organization Society in Aeolian Hall, 24 West Forty-third street.

Mayor Mitchell, President McCannery of the Board of Aldermen and Comptroller President will present the administration view. Robert W. de Forest, secretary of the society, Edward T. Devine, secretary and Lawrence Vellier, director of the department for the improvement of social conditions, will give their views.

Some of the results of the work of the society, a report says, are "windows cut in the dark rooms; the installation of gas on each floor; every tenement house over 1,500,000 people living in decent, well lighted and sanitary homes."

The society is working on plans for the reduction of the height of buildings so as to prevent the loss of life by fire in tenements in open fields in the outlying boroughs.

Cooperating with the Board of Health the society reached more than 375,000 people with exhibits and lectures in its campaign against tuberculosis.

One of the most successful pieces of work done by the society last year was its campaign, which resulted in the passage of a law appropriating \$414,000 for the development of Hedford Reformatory.

CANCER HOSPITAL ASKS FUND.

Appeal Made for \$300,000 to Keep Up Free Treatment.
The New York Skin and Cancer Hospital issues an appeal today for an additional endowment of \$300,000 to maintain its free treatment and to eliminate an annual deficit averaging \$15,000. Last year the hospital treated 33,345 patients.

A. R. Kimball is treasurer of the institution.

Falls From Truck Into River.
Peter Brady, 41 years old, a driver, of 44 West Forty-third street, fell from the seat of his truck into the East River yesterday at the foot of Jackson street while driving snow. He was pulled out by helpers and taken to Gouverneur Hospital.

THE ONLY WAY
A PRACICER struggling along on a small salary in a small town writes us:

"I am interested in just the way you handle it. It is the only way I should be able to save my money."

He refers to our plan of saving \$10 per month and investing it in Guaranteed First Mortgage Certificates. We shall be glad to send full particulars of this plan to any one who is having difficulty in saving money.

TITLE GUARANTEE AND TRUST CO

Capital \$ 5,000,000
Surplus and earned 11,000,000
170 Broadway, N. Y. 175 Nassau St., N. Y.
350 Fulton St., Jamaica.

SIGSBEE'S STORY OF THE MAINE RETOLD

Rear Admiral, at Memorial Service, Depicts Disaster of 16 Years Ago.

POSTMASTER CRITICISED
Morgan's Absence From Letter Carriers Organization Causes Comment.

Rear Admiral Sigbee, at the Maine memorial service by the Col. John Jacob Astor Camp, No. 91 United Spanish War Veterans, in the Seventy-first Regiment Armory yesterday afternoon, gave a vivid description of the blowing up of the battleship Maine in Havana harbor sixteen years ago last night. The Rear Admiral was then a Captain, in command of the Maine.

The members of the camp are United States postal employees. The War Department has given to the camp one of the tablets made from metal of the Maine. It was unveiled yesterday by Rear Admiral Sigbee.

William E. Kelly, president of the National Association of Letter Carriers, presided. Postmaster Edward M. Morgan had been invited, but was not present. Mr. Kelly remarked upon this, saying:

"It is highly improper that any post office department or other, but absent on this important occasion. There are 20,000 letter carriers in our association."

Tragic Story Told.
"It was sixteen years ago to-day," said Rear Admiral Sigbee, "that the Maine was lying in Havana harbor, with an atmosphere of suspicion hanging about. Only four junior officers were on shore leave on the night of the explosion, contrary to usual stories."

"Some of the officers had turned in and some of the men were asleep on the deck."

"I was in my cabin writing a letter to my family. I had finished the letter when there was a terrific explosion. Wainwright was in my office. I judged from the noises that the ship was destroyed."

Orderly Tells of Explosion.
"I managed to make my way out of the cabin with Wainwright, and bumped into a man in the darkness."

"Who's that?" I asked.
"It is Anthony, the orderly. The ship is blown up and is sinking," he said.

"He did not say, as reported: 'I have the honor to report' that was not the custom. Neither did he salute, for the night was black."

"We had only two good boats left, and these picked up the wounded and took them to the Spanish warship. The rapid fire ammunition was exploding and the missiles were going up in the air and falling on the Spanish warship and the Wall liner."

MEMORIAL FOR MAINE DEAD.

Spanish War Veterans in Havana Hold Special Service.
Special Cable Despatch To THE SUN.
HAVANA, Feb. 15.—The Spanish War Veterans held a memorial service for the men who were killed on the Maine on February 15, 1898, at the American Club at 10 o'clock yesterday.

Yarona, Secretary of Agriculture Nutes and Secretary of State Desvernie assisted at the service.

The Roman Catholic Bishop of Havana attended to-day, reminding his congregation that this was the anniversary of the destruction of the Maine and asked that at the elevation of the host all join their hearts in prayer for the souls of the Maine dead.

SEEK TO AID STRICKEN FAMILY.

Charity Organization Society Makes Appeal for \$120.
A woman, Z., was sent to a hospital for the insane last summer. Her life had no hope and she had four children, three girls and a boy. Her own health was a matter of concern and she agreed to allow two of the girls, 8 and 10 years old, to go to a private hospital where she accepted suitable care for herself.

The woman and her three-year-old girl are in the country. The six-year-old boy, who is deaf and dumb, is in a hospital for children. Within a few weeks the mother and three children will return greatly benefited. Their relatives are poor. The Charity Organization Society asks \$120 for the family's use in the next six months. Gifts may be sent to the office of the society, 105 East Twenty-second street.

The society acknowledges with thanks the following contributions sent in response to previous appeals in THE SUN: Cash, \$2: H. W. H., \$10; Mrs. A. J. Marcus, \$2; M. P. H., \$10; Mrs. William G. Nichols, \$10; A. D. C., \$1.

SETTLEMENT NEEDS \$100,000.

Hispano-Turkish Jews Newest Problem for Charity Workers.
Spanish Jews who come from Turkey and speak a mixture of Turkish and Spanish are the latest problem on the hands of the College Settlement, at 95 Rivington street.

The settlement is having a hard time raising \$100,000 urgently needed for its work. Ten years ago it had to do with Polish, Russian and Rumanian Jews, then Italians crossed the Boverly in large numbers and now come the Hispano-Turkish Jews to perplex the settlement.

The show little of the intellectualism of the famous Spanish Jews of the Middle Ages. Their women are garment makers in the poorest shops and the men are mainly bootblacks.

The College Settlement, the oldest settlement in this country, was opened a week before Jane Addams's Hull House in Chicago. It wants to celebrate its twenty-fifth birthday by turning the mortgages on the three houses and the country place that it conducts to help the East Side poor.

CHAIN OF BANKS TO FIGHT LOAN SHARKS

\$6,000,000 Company Formed to Lend Money to the Deserving Poor.

WILL USE "MORRIS PLAN"
Well Known Men of Many Cities on Directorate—To Cover Entire Country.

A \$6,000,000 corporation designed to end forever the loan shark evil will be incorporated to-morrow at Richmond, Va.

The Industrial Finance Corporation, as it will be known, will establish and back banks in all parts of the United States. These banks are to lend small sums to all applicants of good character. The borrower may get from \$10 upward without giving security or the endorsement of a fellow workman.

The banks are designed to help wage earners and others of humble means. Their dividends will be limited to 5 per cent, the lending rate may be kept low and a surplus quickly gained.

Dr. Elgin R. L. Gould will be the head of the new enterprise. It will be in no sense a charity, although it will be proper to call it a having philanthropic aims.

The organization committee of the Industrial Finance Corporation has received the advice and assistance of many of the best known men in New York. Dr. Gould is chairman, and other members are: Ferguson Reid and Arthur J. Morris, L. Fuller and Charles H. Sabin of New York. The corporate purpose, as expressed in its charter, is:

"First—Provide for the worthy wage earner and other small borrowers, where the need of the loan is apparent, opportunity for borrowing and saving money without the necessity of submitting to the extortion of money lenders, but at rates which are reasonable to the borrower and yet fairly remunerative to the lender. Second—Provide for the systematic investment of small savings bearing a higher rate of interest than is now feasible and affording a basis for the growth of credit and thus to encourage thrift."

Has Acquired "Morris Plan."
The better to carry out its plans the Industrial Finance Corporation has acquired all the assets of the Fidelity Corporation of America, which has heretofore had the sole right to the "Morris Plan" of industrial savings and loans, every expression and every form of which is covered by copyrights.

The Morris plan was originated by Arthur J. Morris and his law firm, Morris, Kinnear & Cotten, of New York. The first institution under this plan was started then about four years ago.

"Organizations such as the Provident Loan Society of New York and various chattel mortgage associations have done considerable good to individuals, but their operations, requiring a pledge or mortgage of chattels, does not touch the larger field where usury continues to thrive," explain the founders of the new corporation.

The Morris plan means the extension of honorable borrowing facilities and instructive savings facilities to the masses; it means that hereafter the wage earner of other small borrowers may obtain money on terms convenient and fair; it means that hereafter the honest worker will find a premium placed upon his habits of thrift that will become a firm basis of his financial independence.

"The plan is in successful operation in Norfolk, Va.; Atlanta, Baltimore, Washington, D. C.; Memphis, Richmond, Charleston, S. C.; Columbia, S. C.; Syracuse, Mass.; St. Louis, Denver, Lynchburg, Va., and Philadelphia. A similar company with a capital of \$1,000,000 is ready to begin operations in the New York city under supervision of the New York State banking department and similar companies are already under way in Nashville, Knoxville, Jackson and Chattanooga in Tennessee, Durham, N. C., Chicago, Pittsburg, New Orleans and other cities."

The directors of the Industrial Finance Corporation will hold their first meeting within a week in New York to elect officers. Dr. Gould will become chairman of the board and Arthur J. Morris, it is expected, will be made president of the corporation. One of the principal offices of the corporation will be in New York. There will be offices in Chicago, a Southern office in either Norfolk or Atlanta and later an office on the Pacific coast.

Experience of the Plan.
How well the Morris plan works may be judged from the experience of the bank at Atlanta, where the actual result in savings to the borrowers was \$75,000 in a single year. The fundamental principles of the Morris plan have stood the test of experience not only in this country but abroad. It is described as an adaptation of the principles of the Schulze-Deutsche Industrial banks that received money and credit facilities in Germany and Austria over fifty years ago and of the Luzzatti modification of these plans that has been in successful operation in Italy for half a century.

The quickest way out of what many people think is an intolerable condition is for Progressive Republicans to get behind Theodore Roosevelt for leader in the State of New York. We will nominate him for Governor in 1914. Then we will clear up this State from Buffalo to Montauk Point. We will use him until his great work for democracy is done, because he is the only man in this country who has leadership which are essential to solve our problems. We may not be able to do it under the Republican name nor under the Progressive name, but we will do it under the name which contrasts with this opportunity and obligation."

WAR ON FREE LUNCH FOLLOWS.

Health Commissioner Extends Fight Against Germs.
Health Commissioner Goldwater announced yesterday that his department would begin war on the free lunch fork, which while singular in number is plural in sin.

An examination of barroom forks made recently in Louisville disclosed that thirteen out of sixteen forks harbored disease germs. Dr. Goldwater suggests that food that is free come counter be prepared in individual packages so as to make artificial eating tools unnecessary.

The Health Department also announces renewed activity in the campaign against the roller towel and the common drinking cup.

5,000 AT POET'S FUNERAL.

Stand in Gown to Pay Last Honors to Genow Rosenzweig.
Five thousand persons stood in the snow-drifts on Madison avenue at 116th street yesterday noon to show their respect for the Jewish satirist and poet Gerson Rosenzweig, whose funeral was held at his home, 1772 Madison avenue.

The funeral would have been held at the Educational Alliance on East Broadway had not the streets been so nearly impassable. Probably 5,000 more who would have come to the funeral were detained by the snow in Harlem.

Rabbi Masliansky, who preaches at the Educational Alliance, conducted the services. There were several thousand present at the burial in Bayside cemetery.

GOLD CAUSING MUCH DISTRESS AMONG THE POOR.

Hundreds are appealing to us for the bare necessities of life. Some need coal, others clothing and shelter and still others food.

Many families, threatened with dispossession, need help to prevent them from being thrown out in the cold. In hundreds of ways our Visitors and Nurses are relieving suffering.

These are not chronic paupers. Misfortune is responsible for their plight. They don't want charity, but a chance to be self-supporting again.

They Appeal through Us to You to Help Them out of Dependency.
Neglect of destitute homes leads to chronic poverty, crime or disease. These fresh burdens upon society can be avoided by timely aid.

Will you help them now when their needs are greatest?
Send gifts to Robert Shaw Minturn, Treasurer, Room 211, 105 East 22nd Street.
NEW YORK ASSOCIATION FOR IMPROVING THE CONDITION OF THE POOR.
CONVULSION CLUB, President
S. P. 308 CUTTING, Secretary, Finance Committee

W. D. Sloane, Joseph S. Auerbach, E. H. Outerbridge, S. L. Fuller, Raymond D. Thayer, Newcomb Carlton, S. A. Lewisohn, Theodore P. Shonta, Charles H. Sabin, Walter Stranahan, Joseph J. Stephens, C. Millett, Edwin S. Marston, Oscar S. Straus, John R. MacArthur, Dr. Jeremiah W. Jenks, Willard V. King, George B. Hopkins and Frank C. Littleton.

Philadelphia—R. McAllister, Charlton Yarnall and Louis J. Kolb.
St. Louis—A. L. Shapleigh and George D. Markham.
Birmingham, Ala.—Robert Jenison, B. H. Stewart and C. I. T. Gould.
Springfield, Mass.—Joseph Shattuck and Ralph P. Alden.
Richmond, Va.—Oliver J. Sands.
Washington, D. C.—Hon. Nathan B. Scott and Frank S. Bright.
Denver—E. S. Kassler.
Atlanta—Frederick J. Paxson, Hollins N. Randolph and J. Woods White.
Norfolk—Arthur J. Morris, Ferguson Reid, H. T. Campbell, T. S. Southgate, J. H. Cofer, H. M. Kerr, H. D. Johnson, T. S. Garnett, Jr., Preston S. Cotten and C. H. Ferrell.

Some of the local directors are: In Philadelphia—Louis J. Kolb, Howard H. Henry, Thomas Newhall, W. L. Forbes, Dr. Thomas G. Ashton, Franklin S. Edmonds, Samuel M. Curson, John Gribble, Thomas Martindale, Robert L. Montgomery, J. R. McAllister, Robert McKenty, Charles J. Rhoads, Joseph M. Steele, W. Plunkett Stewart and Charlton Yarnall.
In Baltimore—Henry P. Baker, Bruce Cohen, Homer Coyne, Fred A. Dolfield, Solomon Frank, C. I. T. Gould, John J. Kelly, Jr., William H. Matthai, C. Wilbur Miller, Stuart Oliver, Aubrey Pierce, Jr., Redmond Stewart, Jenkins S. Webber and John C. Wroe.
In St. Louis—Paul Brown, James G. Butler, W. P. Carter, Henry L. Cornet, P. F. Elsenman, T. S. Garnett, Jr., W. W. Horton, Oscar Johnson, W. J. Kinsell, George D. Markham, A. L. Shapleigh, M. L. Wilkinson and Thomas Wright.
In Springfield, Mass.—Ralph P. Alden, Charles H. Beckwith, John W. Brand, R. H. Jacobs, Harold A. Lay, C. Frank Merriam, James R. Miller, William H. Sergeant, Joseph Shattuck, Elphaiet T. Tift and Charles McI. Tunstall.

M'REYNOLDS BALKS AT TRADE COMMISSION ACT

Body Urged by Wilson Is Called Useless and It Is Worring the Leaders.

WASHINGTON, Feb. 15.—The bill creating an interstate trade commission is causing the Administration leaders in Congress more trouble than any other of the three measures in the President's anti-trust program as far drafted. Administration officials are by no means agreed on the extent of the powers to be vested in the proposed body.

Attorney-General McReynolds, for instance, is represented as being doubtful whether or not a commission should be created. His objections are said to be that if it is made a vigorous body with such powers as those of the Interstate Commerce Commission, it will be a serious embarrassment to the Department of Justice in the enforcement of the Sherman anti-trust act and that unless it has these powers it will be practically impotent.

The President has expressed the desire that the commission should not in any way interfere with the activities of the Department of Justice. It is pointed out, however, that unless changes are made the Attorney-General will be left to choose between duplicating the investigations of the commission or accepting the results of them without question.

If the commission is to get regulatory powers and will be made a really independent body from the Department of Justice, it is reported, agrees with ex-Attorney-General Wickham that it would not be wise to create a separate body from the Department of Justice commission to prepare the cases under the Sherman act for the Department. He believes that the Attorney-General should be left free to assign the cases to the commission as to whether or not corporations have violated the law.

The President has expressed the desire that the commission should not in any way interfere with the activities of the Department of Justice. It is pointed out, however, that unless changes are made the Attorney-General will be left to choose between duplicating the investigations of the commission or accepting the results of them without question.

If the commission is to get regulatory powers and will be made a really independent body from the Department of Justice, it is reported, agrees with ex-Attorney-General Wickham that it would not be wise to create a separate body from the Department of Justice commission to prepare the cases under the Sherman act for the Department. He believes that the Attorney-General should be left free to assign the cases to the commission as to whether or not corporations have violated the law.

SAYS T. R. WILL BE GOVERNOR.

Ex-Senator Davenport Predicts Election by 200,000.
UTICA, Feb. 15.—Ex-Senator Frederick M. Davenport, candidate for Lieutenant Governor on the Progressive ticket in the 1912 election, is reported as being confident that Theodore Roosevelt will be the next Governor of New York State. Mr. Davenport makes his prediction in the following statement:

"The quickest way out of what many people think is an intolerable condition is for Progressive Republicans to get behind Theodore Roosevelt for leader in the State of New York. We will nominate him for Governor in 1914. Then we will clear up this State from Buffalo to Montauk Point. We will use him until his great work for democracy is done, because he is the only man in this country who has leadership which are essential to solve our problems. We may not be able to do it under the Republican name nor under the Progressive name, but we will do it under the name which contrasts with this opportunity and obligation."

WAR ON FREE LUNCH FOLLOWS.

Health Commissioner Extends Fight Against Germs.
Health Commissioner Goldwater announced yesterday that his department would begin war on the free lunch fork, which while singular in number is plural in sin.

An examination of barroom forks made recently in Louisville disclosed that thirteen out of sixteen forks harbored disease germs. Dr. Goldwater suggests that food that is free come counter be prepared in individual packages so as to make artificial eating tools unnecessary.

The Health Department also announces renewed activity in the campaign against the roller towel and the common drinking cup.

5,000 AT POET'S FUNERAL.

Stand in Gown to Pay Last Honors to Genow Rosenzweig.
Five thousand persons stood in the snow-drifts on Madison avenue at 116th street yesterday noon to show their respect for the Jewish satirist and poet Gerson Rosenzweig, whose funeral was held at his home, 1772 Madison avenue.

The funeral would have been held at the Educational Alliance on East Broadway had not the streets been so nearly impassable. Probably 5,000 more who would have come to the funeral were detained by the snow in Harlem.

GOLD CAUSING MUCH DISTRESS AMONG THE POOR.

Hundreds are appealing to us for the bare necessities of life. Some need coal, others clothing and shelter and still others food.

Many families, threatened with dispossession, need help to prevent them from being thrown out in the cold. In hundreds of ways our Visitors and Nurses are relieving suffering.

These are not chronic paupers. Misfortune is responsible for their plight. They don't want charity, but a chance to be self-supporting again.

They Appeal through Us to You to Help Them out of Dependency.
Neglect of destitute homes leads to chronic poverty, crime or disease. These fresh burdens upon society can be avoided by timely aid.

Will you help them now when their needs are greatest?
Send gifts to Robert Shaw Minturn, Treasurer, Room 211, 105 East 22nd Street.
NEW YORK ASSOCIATION FOR IMPROVING THE CONDITION OF THE POOR.
CONVULSION CLUB, President
S. P. 308 CUTTING, Secretary, Finance Committee

INCOME TAX DOESN'T INCLUDE LEGACIES

No Returns Required From Those Who Get Bequests in Taxable Period.

REAL ESTATE PROFITS
Payments Must Be Made if Increase in Value Has Been Constant.

This SUN will answer any inquiries regarding the Federal income tax. While the information furnished will be correct to the best of this SUN's belief, no responsibility for the interpretations can be assumed by this paper. The column of answers, which will appear daily, is meant merely for the convenience of THE SUN's readers. It is in charge of Babson's Statistical Organization.

Inquiries should be addressed to THE SUN's Federal Income Tax Department. They must be brief, clearly written and bear the inquirer's full name and address. Initials only will be used in the answers.

Legacy.
Q.—E. T. is a return required of a legacy of cash received during the taxable period? Answer—No.

Profits on Real Estate.
Q.—F. A. W. I am interested in the development and sale of real estate. How should the profits on such sales be computed for income tax returns? Take for instance, real estate which we have held for several years. The value of which was the same before the increase in value as it is today. Would this not simply be considered as an increase in value and not a profit? Answer—The commissioner has ruled informally that the profit on real estate should be figured on the assumption that the increase in value has been constant during the time between the purchase and sale of the property. If it can be shown beyond a reasonable doubt, however, that there was no appreciation between March 1, 1913, and the date of the sale we think some of the income would not need to be reported as income for 1913.

Services Prior to March 1, 1913.
Q.—R. H. E. Am a real estate broker. Several months ago I sold a piece of property in March 1913. My commission was paid to me March 5, 1913. Must I make this return as income for 1913? I must, it is a shame as I earned it before law became operative.
Answer—You do not have to include this in your return if the commission was due and payable to you prior to March 1, 1913.

Retiree—Allowable Deductions.
Q.—H. C. C. (1) I am married and my gross income (salary) for the period March 1, 1913, to March 31, 1913, is \$10,000. How much may I deduct from this income? (2) The following may be deducted from gross income? Ordinary interest on life insurance, annuity and endowment and accident insurance. Cash loans repaid by my insurance proceeds before March 1, 1913. (3) College expenses incurred by my son for the period March 1, 1913, to March 31, 1913. (4) None of the expenses mentioned are allowable deductions.
Answer—(1) You can deduct all necessary expenses incurred in connection with the renting of these houses such as you have mentioned above.
(2) No.
(3) Yes.

Travelling Salesman's Expenses.
Q.—H. C. C. (4) A travelling salesman, who will work on a strictly commission basis, deduct his actual travelling expenses from his gross income and report the net amount? Answer—Yes.

Corporations—Copartnerships.
Q.—T. F. K. Is there any income tax on corporations or copartnerships?
Answer—All corporations are required to make a return and pay a tax of 1 per cent on their net income. Persons carrying on business in partnership are liable for the income tax only in their individual capacity.

Insurance Premiums.
Q.—L. H. I have seen many answers in your paper to questions regarding the income tax on life insurance companies can be deducted from taxable income?
Answer—No. They cannot be deducted.

Net Income.
Q.—G. W. B. Kindly enlighten me about filing an income tax paper. Representing a small business of the State company, I receive monthly about \$200 more or less. About \$15 is a return to the State. I have \$100 in a bank and my expenses of travelling, hotels, phone, etc., my total receipts being about \$1,500 annually. Do I have to report an income of \$2,400, this being the net amount, or do I have to report \$1,500?
Answer—You should report the net amount of \$1,500.

Supertax.
Q.—H. W. A man and his wife living together have each an income of \$200 per annum. Can each make a separate return and each pay a separate tax of \$1,000, and each pay a separate tax of \$1,000?
Answer—If the wife claims the \$4,000 exemption she would have to pay a normal tax on \$26,000 and a supertax on \$10,000. The husband would pay the normal tax on \$14,000 and the supertax on \$10,000.

Husband and Wife.
Q.—A. R. Will you please give your interpretation of No. 19 under the head of "Interests." I have a wife who has an income of \$2,000 and his wife \$1,000 that they must make a statement of their income for 1913 on income tax of \$1,000. Can a man say his income is \$2,000 and say nothing about his wife's income?
Answer—A man having an income of \$2,000 or over per annum is required to make a return and to include his wife's income. If the wife has a separate income of more than \$2,000 per annum, however, she can make a separate return. When the combined income of husband and wife is exactly \$4,000 they do not have to pay any tax. On over \$4,000 they must pay a tax of 1 per cent.