3,000 BANKERS TO FORCE A CUT IN COTTON CROP

Sign a Pledge to Aid Farmers Who Reduce Acreage Fifty Per Cent.

MAY REFUSE LOANS TO ONE CROP MEN

ATLANTA, Ga., Oct. 25.—Three thousand bank presidents, constituting a majority of all in the cotton region, have signed a pledge "to extend financial aid to farmers who reduce their cotton acreage one-half in 1915 and plant the remaining land in food crops."

They also promise "to discourage in every proper way the planting of more than half of this year's acreage in cotton next year and to urge the supply merchants of their respective communities to adopt the same policy."

It is believed that this assures a reduction which will wipe out the cotton surplus in one year and will open a new era of diversified farming in the South.

The action is the result of a campaign begun by the Atlanta Chamber of Commerce in September. Letters were sent to all bank presidents in the cotton States explaining the plan and asking a pledge of cooperation on postal card. The replies received are practically unanimous.

3,010 Pledges Received.

Three thousand and ten pledges with signatures of the bankers have been received and cards are still coming in. Of these pledges 517 are from Georgia, 725 from Texas, 225 from Alabama, 269 from Arkansas, 114 from Louisiana, 177 from Mississippi, 190 from North Carolina, 443 from Oklahoma, 168 from South Carolina, 113 from western Tennessee and 69 scattering.

This campaign is based on the fact that 80 per cent. of the cotton farmers are more or less dependent on banks or supply merchants for advances with which to make crop. Heretofore the average farmer to obtain credit had to show that he would plant enough cotton to pay the debt.

Now the bankers and supply merchants will insist on a reduction of cotton acreage by one-half as a condition of credit. This is a reversal of the credit system of the South and means an economic revolution.

Mell R. Wilkinson, president of the Atlanta Chamber of Commerce, made this statement: "Being actual or prospective creditors of the South to a large extent, Northern people wish to know whether it will meet its obligations. This depends on its ability to make the cotton. Just now cotton is selling 30 per cent. below the cost of production.

"It has neither an open market nor a fair price, because of the surplus caused by the European war stopping thousands of cotton mills. This work of the Atlanta Chamber of Commerce is intended to accomplish two great objects. One is to wipe out the cotton surplus and to re-establish the market. This answers the question of the North. The other object is to replace the one crop system with diversified farming. That means the South will become the great grain and cattle region of the continent. No other section has produced as much corn per acre under good conditions: soil, seed and culture being equal, a month more sunshine makes more corn.

The Southern Records.

"Georgia, the Carolinas and Alabama have authentic records of more than 200 bushels per acre. Three thousand Georgia boys averaged nearly sixty bushels and seventy-six boys made more than 100 bushels per acre last year.

"Our returns show that the farmers of the Southeast made this year two-thirds of a year's supply of corn and forage. We have marshalled the financial resources of the South behind the farmer in his supreme effort to emancipate himself from the all cotton system."

The letters show a spirit of grim determination, shared by bankers, supply merchants and farmers, to cut the next cotton crop by half. These expressions come from every State from North Carolina to Texas, and the keynote is struck by J. W. Bolton, president of the Rapides Bank at Alexandria, La., who says:

"It would be folly for us to attempt to take care of this year's crop and allow customers to plant a full crop next year, when by so doing they would depreciate the value of the security we have taken from them, which is their cotton."

CAMPAIGN INDORSED

Southern Leaders in Washington for Cotton Output Reduction.

WASHINGTON, Oct. 25.—Southern leaders in Washington cordially indorse the proposal made by the Atlanta Chamber of Commerce that loans be made to Southern planters with the understanding that they will diversify their crops next year and reduce the output of cotton 50 per cent.

Representative Henry of Texas, who led the fight in Congress for the passage of a cotton currency bill, expressed the hope that the Atlanta plan would go through. However, he expressed doubts as to its practicability.

Chairman Glass of the House Committee on Banking and Currency made the statement that if an agreement could be made to reduce the cotton output next year instant relief would be afforded to conditions in the cotton growing States.

"Such an agreement," said Mr. Glass, "would at once send the price of cotton upward."

Mr. Henry said: "I favor any movement to reduce the cotton acreage short of statutory requirement that it be limited. I hope the Atlanta plan will succeed, but I have misgivings.

"I doubt whether the banks will be able to enforce their agreements with the planters for limiting acreage. All these plans have my sympathy and indorsement.

"I still feel that if Congress had authorized a deposit of $250,000,000, as I provided in my bill, to be advanced only to those planters who would agree in writing to limit their acreage one half, it would have solved the problem.

"Furthermore, I believe the Government could have enforced its agreements in the courts. As to all of the other plans, well meant as they are, I believe they will fail of their object. The Wade plan, in my opinion, would have degenerated into a gigantic speculative scheme in cotton before it was through."

KING CHARLES LEFT $20,000,000.

Use of Castle and Income from $2,000,000 for Queen Elizabeth.

BUCHAREST, Oct. 13.—The will of King Charles of Rumania was opened yesterday. It is dated 1899 and has a codicil of 1911.

The King recommended Queen Elizabeth to the care of the nation. He bestowed on her estates producing an annual income of $2,000,000, together with the use during her life of the Castle of Pelesh and apartments in the palace.

The King left a large number of legacies to various institutions. The total amount of his personal property was [illegible] $20,000,000.

New Reserve Bank System Becomes Effective Nov. 16

Continued from First Page.

reserve banks and to require such banks to act as fiscal agents of the United States; and also in his discretion to deposit the revenues of the Government or any part thereof in the reserve banks and to make disbursements by checks drawn against such deposits.

"Under the present system the Secretary of the Treasury cannot with prudence scatter the general fund of the Treasury among the great number of widely separated national banks throughout the country. Up to the present time I have gone as far in that direction as I have felt that it was wise to go, but with the larger powers conferred by the Federal reserve act and the use which I may be able to make of the Federal reserve banks as fiscal agents of the Government it will be prudent and wise to deposit a large amount of the general fund of the Treasury in the Federal reserve banks.

"As soon, therefore, as the reserve banks are in operation I shall transfer to them as large an amount of Government funds as possible; this will in turn enable them to extend enlarged credits to national banks and State banks which may become members of the Federal Reserve Board, which they in turn may extend to their customers. By this means and through the agency of the Federal reserve banks I hope to give additional aid to that already given by the Treasury Department to the cotton producers, the cotton industry and the business men of the South.

"The new reserve requirements which will become operative on the 16th day of November upon the opening of the Federal reserve banks will release more than $400,000,000 of reserve money and largely increase the credit facilities of the banks of the country."

May Aid Trade Balance Situation.

The opinion is quite general that the action of Secretary McAdoo will have a favorable influence on negotiations now progressing between Sir George Paish and Basil Blackett, representing the British treasury, and the Federal Reserve Board looking to the adoption of a plan that will avert heavy withdrawals of gold by England from the United States.

With the respective increase in credits available for the South and the cotton pool of $135,000,000 indorsed by the Federal Reserve Board yesterday the authorities are hopeful that means will be devised to tide over the Southern cotton planters until there is a resumption of export shipments of that product. Treasury officials now feel more hopeful over the cotton situation than at any time since the outbreak of the war.

The conferences between Sir George Paish and Mr. Blackett and the Federal Reserve Board relative to the foreign exchange situation will be resumed early this week.

SAYS GERMAN SOLDIER IS "CRUEL BY ORDER"

Prof d'Ake Scores Intellectuels for Trying to Excuse Kaiser's Troops.

Special Cable Despatch to THE SUN.

BORDEAUX, Oct. 25.—Prof. d'Ake publishes in *Le Journal de la Haye* a reply to the recent proclamation of German intellectuals. He says:

"It is not surprising that the elite of cultivated Germany are frightened at the horror caused throughout the world by the conduct of German troops in the countries occupied by them. They have made a genuine effort to excuse their countrymen, for they well know that even if Germany should succeed in conquering Europe, and as a result control the entire world, yet this outcome of superior force must inevitably in the long run meet the fate of all usurpation.

"The representatives of German culture, who want us to believe that assassination, pillage, incendiarism and brutal violence were inevitable, who regard militarism as the defender of their culture, are self-deceived, because their fear of the future has deprived them of reason.

"We agree that undisciplined cruelty is rare in the German army, which is more strictly organized than that of most countries, but it is precisely this disciplined cruelty, or cruelty by order, which makes the heavens tremble, that puts napatha bombs into the hands of German soldiers and obliges them to throw them in peaceful cities, causing death and desolation. It is disciplined cruelty and injustice which shoots civil and religious authorities in towns where few citizens who had been rendered desperate fired on the victorious troops.

"If these ninety-three signatories had not been blinded by fear they would have understood that the military authorities are ruining for centuries the great name of Germany and would have implored the War Lord to institute a rigorous inquiry into the accusations."

THESE NURSES ARE "CURED."

Red Cross Amateurs Balk When Asked to Bury Horses.

PARIS, Sept. 20.—A few of the many privileged persons who, obtaining passes through political influence, motor to the neighborhood of the battle line to view the fighting, to the great anoyance of the French General Staff, received an effective rebuke a few days ago.

They had collected on a hill overlooking Soissons to watch the artillery duel that was going on across the river when a staff officer rode up and asked what they were doing there. All with one accord said they had come out to see whether they could be of any use in Red Cross work.

The staff officer at once sent them to the surgeon in command of the nearest field hospital with a message placing the whole party at his disposal. The surgeon rose to the occasion.

"It was most kind of you to come," he said, "you can be of the greatest service. Here are picks and spades. Will you kindly bury those dead horses?"

Not many of the horses were ever buried, but that corner of the field of battle was successfully cleared of spectators.

CHINESE PRAY FOR PEACE.

Christian Churches Throughout Republic Observe Special Sunday.

PEKIN, Oct. 25.—In all the Christian churches throughout China prayers for peace were offered last Sunday. The day had been set apart as China's peace prayer Sunday. Representatives of the American Church Alliance in China telegraphed from this city to all the mission centres which could be reached by wire, and the Chinese Government cooperated to make the observance general.

President Yuan Shih-k'ai gave cordial approval to the undertaking. The President, while a Confucianist, never hesitates to assist Christian propaganda when he can do so without contravening the constitutional freedom of worship in the republic.

Contrary to reports, Confucianism is not established as a State religion. China has no State religion. Confucianism, like Christianity, simply enjoys the protection guaranteed under the constitutional clause prohibiting any interference with religious beliefs.

MRS. DERBY VISITS REFUGEES.

Former Miss Roosevelt Gives Money to Women in Paris.

Special Cable Despatch to THE SUN.

PARIS, Oct. 25.—Dr. Richard Derby of New York and Mrs. Derby, formerly Ethel Roosevelt, visited the refugee reception organization at the Gare du Nord on Saturday. They were received by Paul Graf, the sculptor, who is the director of the organization.

Dr. Derby walked among the refugees and furnished the men with cigars and cigarettes. Mrs. Derby comforted those who had been driven from their homes and assured them of the sympathy of Americans. Mrs. Derby also slipped money into the hands of the women.

GEN. C. W. H. DOUGLAS DIES.

End Comes to Sir John French's Successor in War Council.

Special Cable Despatch to THE SUN.

LONDON, Oct. 25.—Gen. Sir Charles W. H. Douglas, who succeeded Field Marshal Sir John French when the latter resigned as head of the War Council after the Irish troubles last April, died here to-day after a brief illness.

He was born in 1850 and took part in many battles in India and South Africa, receiving many decorations for gallantry. He was appointed Inspector General of the Home Forces in 1912.

SELDEN MILLER, LONG LOST, ENDS HIS LIFE

Philadelphian's Body Identified at Kenosha, Wis., by One of His Brothers.

PHILADELPHIA, Oct. 25.—The mystery concerning the long disappearance of Selden Miller, the Philadelphia organist, choral leader, opera and art patron, was solved to-day when the news of his suicide and the identification of his body at Kenosha, Wis., reached relatives here. The international search for the young man was conducted by his family in conjunction with detectives and agents of the Italian Government.

Miller committed suicide near Kenosha several days ago and his body was identified there to-day by one of his brothers. He went to Kenosha under the name of Alfred Freeman to enter a sanitarium. He sought work later in a moving picture theatre as a pianist.

Miller finally became weary of this sort of an existence and decided to end his unhappy career. The story he told at the theatre was that his father was an English nobleman and his mother an American heiress, and that the two separated. When his mother, he said, died in Florence, Italy, in 1913, he found that he had been disinherited.

Miller left his home, at 312 South Tenth street, here at noon, November 23, 1913, and as he passed out the front door he declared he would not return for luncheon. Since then up to the time of his death no member of his family had seen him, although several times it was declared that he was alive and his whereabouts known.

After a search for him through studios, concert halls and conservatories here and in New York his brothers decided that one of them should go to Italy. Last December Dickinson Miller, Selden's brother, and a member of the New York bar accordingly sailed for Florence in the hope of finding some trace of him near the Miller villa at Fiesole. The Italian Government joined in the search, but no news of the musician ever was obtained.

Miller was the son of the late E. Spencer Miller, one of the leaders of the Philadelphia bar.

AGED ABBE DIES FOR FRANCE.

Shot by Germans for Refusing to Give Information.

Special Cable Despatch to THE SUN.

PARIS, Oct. 25.—The *Figaro* says that when the Germans invaded the Woevre district in the first fortnight of September they entered the deanery of St. Die and asked Father Lahache, the vicar, for military information. They wanted to know the location of French soldiers still in the parish and the places to which they had been ordered. The invaders called on the vicar to take an oath that he would tell the truth. The priest's reply was "Death rather than treachery." He was shot within a quarter of an hour.

The abbe was 61 years of age.

NO BALAKLAVA CELEBRATION.

Money Usually Spent Will Be Employed for Army's Aid.

LONDON, Oct. 25.—The sixtieth anniversary of Balaklava passed with no celebration for the first time in many years.

The annual dinner and reunion of the survivors—there are two officers and eleven men left of the 600—was abandoned this year as a result of the feeling that the funds for this purpose would be better used for the men now fighting on the Continent.

Eight of the survivors are supported by the fund raised in 1897 at the time of Queen Victoria's jubilee.

POLITICAL.

TO-NIGHT!!
CONSTITUTIONAL CONVENTION
MASS MEETING

Monday, October 26
At Durland's Riding Academy
5 WEST 66th STREET

THE REPUBLICAN CLUB
Of the City of New York
CAMPAIGN COMMITTEE

SPEAKERS
NICHOLAS MURRAY BUTLER, Presiding
WILLIAM D. GUTHRIE
SETH LOW
LOUIS MARSHALL
HENRY L. STIMSON
GEORGE W. WICKERSHAM

CHARLES S. WHITMAN
Candidate for Governor

JAMES W. WADSWORTH
Candidate for U. S. Senator

DOORS OPEN AT 7.30 P. M.

JEWS ORGANIZE TO AID WAR SUFFERERS

All Parts of United States Represented at Meeting Held in Temple Emanu-El.

MISS MORGAN SEEKS GIFTS

At a conference of representatives of fifty Jewish organizations in all parts of the United States, held under the auspices of the American Jewish Committee at Temple Emanu-El yesterday afternoon, a general relief committee was formed and Felix M. Warburg was designated as treasurer of a fund for the aid of Jews in the war zone. Contributions should be sent to Mr. Warburg, in care of Kuhn, Loeb & Co., New York.

Louis Marshall, president of the American Jewish Committee, was elected chairman and Cyrus L. Sulzberger secretary of the meeting.

A resolution was adopted authorizing the chairman to appoint a committee of five with power to select a national committee of one hundred, on which every Jewish national organization invited to the conference is to be represented by at least one member. The committee of one hundred is to elect from its members an executive committee of twenty-five. Chairman Marshall named as the committee of two Oscar S. Straus, Judge Julian W. Mack of Chicago, Louis D. Brandeis of Boston, Henry Fischel and Meyer London of New York.

Among the well known men present were Dr. Cyrus Adler of Philadelphia, Jacob H. Schiff, J. L. Magnus, Judge Julian W. Mack of Chicago, Judge Mayer Sulzberger of Philadelphia, Rabbi Samuel Schulman, Rabbi Moses J. Gries of Cleveland, Dr. Stephen S. Wise and Joseph Barondess.

Palestine Sufferers Included.

Chairman Marshall issued a statement after the conference, in which he said:

"Representatives of the leading national Jewish organizations and of the important Jewish communities of America have formed a general committee for the relief of the Jews of the several European nations and of Palestine who now or may hereafter require aid in direct or in indirect consequences of the war. All Jews of every shade of thought, irrespective of the land of their birth, are solemnly admonished to contribute with the utmost generosity to the fund which must be gathered to meet this superlative need. The committee recognizes the economic distress which now bears heavily on all. That only emphasizes the obligation of making sacrifices and ennobles every gift the more.

"The fund collected is to be administered through such agencies as shall in the judgment of the committee best accomplish an effective and equitable distribution among those individuals and institutions which it is sought to help without waste or unjust discrimination. So far as it shall prove practicable, the committee also proposes to receive and transmit funds from private individuals to their relatives abroad."

Leon Bakst, Charles Dana Gibson, Jonas Lie and Leonard Davis have contributed striking and interesting paintings to the art exhibition which will be held in the Pietro studios, 630 Fifth avenue, beginning Wednesday afternoon and ending November 10, for the benefit of the war sufferers. All the art objects, numbering over three hundred, from as many American artists, will be sold and the proceeds sent to the war relief fund.

Artists and sculptors who have sent in originals are Seymour Thomas, Ossip L. Linde, Daniel Chester French, Mrs. Harry Payne Whitney, Edwin A. Blashfield, Christine Dossert, Sarah Green, Anna Hyatt, George Bellows, Ivan Olinsky and Mrs. Bessie Potter Vonnoh.

Some of the members of the committee are Mrs. J. Borden Harriman, Mrs. Harry Payne Whitney, Mrs. Daniel S. Lamont, Mrs. Joseph Pulitzer, Mrs. Vincent Astor, Miss Eva Booth, the Rev. J. Wesley Hill, Henry Clews, August Belmont, John J. Phelps, Stephen H. Pell, John Wanamaker, John Burroughs and Jules S. Bache.

Miss Morgan's Charity.

All donations to and inquiries about the relief work undertaken by Miss Elisabeth Marbury, Miss Elsie de Wolfe and Miss Anne Morgan should be addressed to Mrs. Walter Farwell, secretary, 670 Fifth avenue. In an open letter regarding the work the promoters of this charity say:

"To meet the urgent necessities of our American unemployed we are further associated with the Vacation War Relief Committee, which has established a free employment bureau and work room. Here unemployed women are given temporary work at a minimum wage until such time as permanent positions can be found for them. Orders may be placed through us with this committee for any articles of clothing appropriate for the wounded men or for the refugees who are homeless and destitute. In this way two purposes are served—on the one side employment is given here, while on the other relief is extended abroad.

"Finally we shall be very grateful for contributions toward the maintenance of our houses for convalescents which we have established in Versailles. Sharing the common impulse of striving to do what we could to alleviate such tragic suffering, Mrs. Paul Morton and ourselves offered our properties to the French Government to be used as they deemed best. We have put in beds and other furniture, have engaged the Sisters of Hope as nurses and guardians, and have made ourselves responsible for the current expenses of the undertaking during the next few months at least."

British Ships Seized, not Sunk.

LONDON, Oct. 25.—The Teneriffe correspondent of *Lloyd's Weekly News* says that the British steamers Indrani, Condor and Fern, which were reported to be among thirteen British merchant ships sunk by the German cruiser Karlsruhe, were captured, not sunk, by the Karlsruhe.

B. Altman & Co.

will place on sale, commencing this day (Monday),

Over 12,000 Yards of All-silk Crepe de Chine

(36 inches wide) in black, white and the newest colors, at the extraordinary price of

95c. per yard.

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34th and 35th Streets New York

GIRL IS BUYING ARMS FOR NATION AT WAR

Miss Lewis of Chicago Is Mysterious "G. A. Lewis," Orderer of Guns.

A European Government has commissioned an American girl to purchase arms for use along the battle front in Europe. This was learned yesterday when it was found that Miss Gladys A. Lewis of Chicago is the mysterious "G. A. Lewis" who has been negotiating with the Standard Arms Manufacturing Company of Wilmington, Del., for all the military rapid fire guns that concern can make in the next two years regardless of cost. The name of the Government has been withheld.

Miss Lewis is stopping at the Hotel Lucerne with her mother, Mrs. Selma Lewis, and her sister, Miss L. Vivian Lewis. They registered there on September 9, giving New York as their address. It is understood at the hotel that the Lewis family is interested in paper box manufacturing in Chicago.

A short time after Miss Lewis's arrival here, it is said, she started negotiations by telegraph with Frederick C. Field, president of the Standard Arms Manufacturing Company, for the rapid fire guns.

Mr. Fields said last evening that the first message stated that the sender had been advised by Harold Wesson of the Smith & Wesson Company of Springfield to wire the Standard Arms Manufacturing Company for the guns. "The offer appears to be rather indefinite," added Mr. Fields, "but we will take it up. This is not the only inquiry we have had for military rifles. An export house in New York, whose name I cannot reveal, has asked us to manufacture half a million rifles, together with the ammunition, within the next two years. I do not know what country they are wanted for, other than that they would be for an 'Eastern Government.' Representatives have been here on this mission."

At the Hotel Lucerne THE SUN representative talked with Miss Lewis. She at first denied and then admitted that she was "G. A. Lewis," but would not talk about her mission.

WILMINGTON, Del., Oct. 25.—The officers of the Standard Arms Manufacturing Company are: President, Frederick C. Field, formerly consulting engineer with the J. G. White Company, New York; vice-president, Richard M. Field, corner Hicks and Clark streets, Brooklyn; secretary and treasurer, James Saulsbury, Wilmington, cousin of Senator Saulsbury. The company is controlled by members of the du Pont family, President Field representing them. The vice-president is his brother.

The concern was started six years ago by William K. du Pont and others of the du Ponts. William K. du Pont has since died. The capitalization is $100,000. It is a Delaware corporation. The plant is located in South Wilmington.

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—the Power to Persuade and Convince Others
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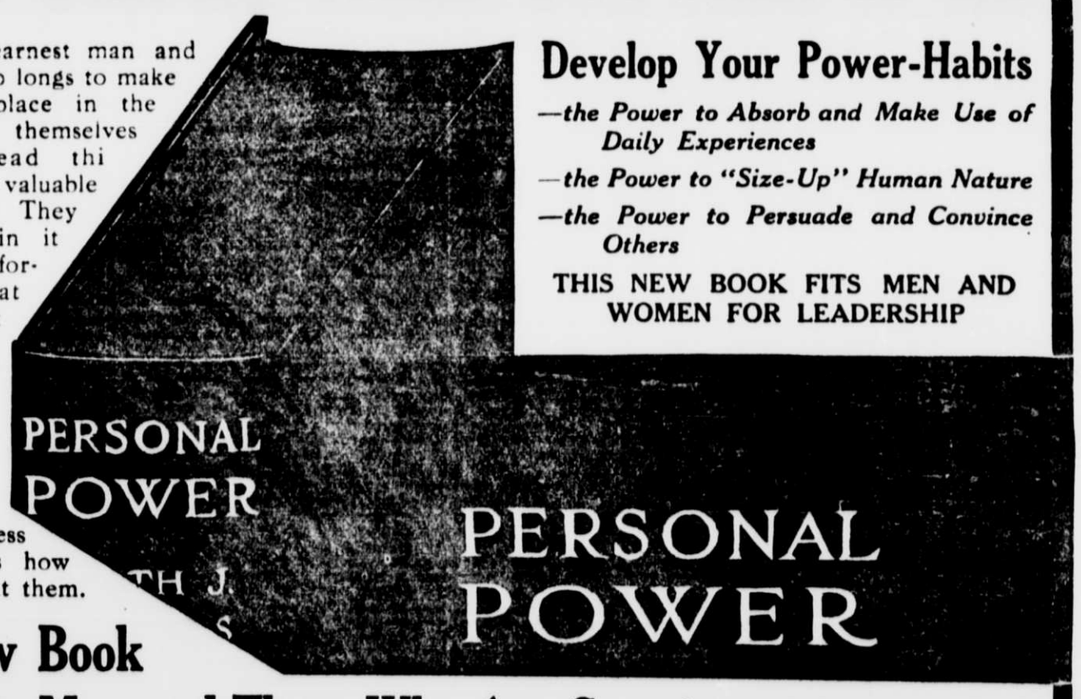

A New Book
For Big Men and Those Who Are Growing

Here is a book written by a practical man of affairs who has achieved a high place in his chosen calling, and who writes in a style that is peculiarly gripping.

He calls up in men all those aspirations which lead to the highest and best things of life. A careful reading and re-reading of the volume will immensely increase your capacity for achieving bigger financial and intellectual success. In this book the author clearly points out ways to develop will power, mental concentration, and winning personality. He gives practical directions for acquiring the faculty of reading men and understanding human nature, including those basic impulses that move men to definite action.

He explains the processes of mental evolution and gives ideas for the discovery and development of natural talents. The philosophy of failures and their utility is explained so that the reader may be guided in the employment of power to achieve success and happiness at home and in business. The book is intended to stimulate the ambitious, encourage the despondent, and lead the seeker in the path of joy as well as of prosperity.

Judge Elbert H. Gary
Head of the United States Steel Corporation, says:
"This is a well-written, strongly exprest book and will have a good influence upon all who read it, particularly young men. More books like this ought to be published and read."

Helps You to Develop Your Natural Talents
"Mr. Thomas' suggestive book avoids the error common to volumes of its kind, most of which acknowledge no limit to possibilities of any man who is convinced of his own powers. It shows how to develop the natural talents, explains the uses of failure, and suggests the best ways in which to make sure of the pleasures of life."—*N. Y. Times.*

"Points the Way to Success and Honor in Life," Says Andrew Carnegie
"It has been written by one who knows the gems. The young man who adopts the text and the advice which follows, can not but be stirred to great issues. You have rendered a service by publishing *Personal Power*. Every young man should read and study it, because it points the way to success and honor in life."

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The Power of Sympathy.
The Tyranny of Doubt.
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Culture and Charm.
The Fear of Failure.
Keys to Happiness.
The Knowledge of Power.
Mental Stock-taking.
Planning for Success.
Using Your Four Eyes.
The Uses of Oratory and Conversation.
Generosity as a Mental Force.
The Greatness of Little Things.
The Active Mind.
How to Get Good Luck.
The Power of the Written Word.
The Habit of Power.
The Joy of Labor.
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