GIRLS SAY MEN AIDED THEM IN SUBWAY PERIL

Tell of Helping Hands Extended in Escaping Death From Smoke.

CHIVALROUS CONDUCT IN MANY INSTANCES

Almost without exception those who were overcome by smoke in the three trains were so exhausted when they reached their homes that they were obliged to go to bed. Many were ordered here by physicians they had called to give them further treatment besides that afforded at the emergency hospitals and on the Broadway sidewalks. Many were still so weak and shaken that they were forbidden to talk. Others told in faint, subdued voices of experiences the memory of which, they said, they would carry with them through life.

Dorothy Falk, who is 21, told at her home, 24 West 113th street, how she and her sister, Rose, 17, were carried from an express train by two men passengers to the Fifty-ninth street station, where both rescuers and rescued collapsed.

"The men in our express were very good to the women," she said. "When we first stopped Rose and I were the only girls standing, and men gave us their seats a minute or two later. Two men helped us out, and I saw lots of other men do the same for other girls. My brother Max was in the train ahead.

"I think we were in that train two hours. It seemed much longer, and the guards kept the doors closed and wouldn't let anybody out. Finally the smoke was getting so thick that we couldn't see a thing, and several women fainted in our car. I think it was worse further back, because I could hear screams and groans from there. It was terrible, but the men kept trying to quiet us all the time, although I could see they were getting more and more anxious.

"Finally some of them forced the guards to open the doors, and they took us up the track to Fifty-ninth stret. I just remember seeing dimly the light of the exit there and lots of firemen's lanterns, and then I didn't know anything until I found myself in the Overland automobile store. I tried to go to work after that, but I got hysterical and had to come home. Rose had already gone home."

Goes On Into Thick Smoke.

Lewis Rosenfield of 125 East 110th street was in an express train that passed Fifty-ninth street a few minutes after 9, stopped for twenty minutes, and then, he says, went right into the thick smoke in the tube at Fifty-third street.

"When we first stopped," he said, "and the power was turned off and the lights got dim, everybody took it as a joke. Nobody dreamed of what was going on in the tunnel ahead of us. We stayed there twenty minutes or more, and still nobody got uneasy and we smelled no smoke that I could notice. Then the motorman of our train sounded the whistle twice and went ahead. The power had come on again, but a minute later it stopped, and we were right in that awful smoke.

"I don't think we quite realized what it meant for a couple of minutes, and then it got so stifling that we tried to get the guards to let us out. At first they wouldn't but finally the doors were opened. By that time there was a lot of pushing and some of the people seemed to have gone mad. I punched two or three men I saw pushing women aside, and helped several women out of the car. Then I started to crawl for the emergency exit at Fifty-third street and I made two girls on either side of me do the same.

"One of them said to me, 'If you save me I'll pray for you all the rest of my life.' I got them as far as the grating opening and then I guess I must have fainted. All I know is that somebody grabbed me.

"There was no excuse for the motorman of our train taking us right into that smoke. He should have known what was going on. We could have got out and walked back a block or two to Fifty-ninth street while we were waiting that twenty minutes, and there would have been no panic at all."

Fight to Get Out of Windows.

Gussie Tunik, who was in the third car of the express, got home late yesterday afternoon and found her mother had left the house at 11 in the morning to look for her, and had not yet returned. Miss Tunik said everything was all blurred and indistinct to her.

In her car men and women fought to get out through the windows that she could hear being broken in the darkness. She felt elbows, arms and hands pushing her. She took hold of a man's coat sleeve and he pulled her out of a door and to the tracks. There she lost him.

"My whole chest and throat seemed full of smoke," she said. "It throttled me just as if I were deep under the water and couldn't get out. I felt myself growing weaker and weaker, and although I tried to crawl on to the grating where I could see a little daylight and one of the big automobile lamps shining and people swarming up and being carried out, I fell over a rail. That is all I know until a fireman or a policeman (I know he had lots of shining buttons on his coat) carried me out.

"We had a terrible time getting out of the car. The guards refused to let us out and kept saying, 'Don't get excited,' when we were strangling, but finally a man struck one of the guards in the face and opened the door."

Florence Levitt of 52 East 115th street must have been in the same car. She is not sure, but not until a man rushed through the car and knocked aside a guard who tried to stop him was one of the end doors opened. She agreed with the Falk sisters that the men did all they could for her, although she said that while it was too dark to be very sure, she thought others in her car might have been roughly handled by some panic stricken ones.

"I was in either the second or the third car of the express," she said, "and it seemed to me it was three-quarters of an hour after we stopped before I got out. All that time the smoke seemed to be getting worse and women fainted all around me.

"After the doors were opened two men who were in the car picked me up. I was pretty weak and pale, I guess. The men carried me to the local train. The men in our car let the women go out first or helped them out. What happened after I got to the local train I don't know."

Nathan Goldorff, 25, of 110 West 115th street, received cuts on the face in getting out of a car of the express. He cannot recall, however, whether he got out through one of the broken windows or through a door. He was rescued through a manhole and revived in one of the many automobile stores used as hospitals. He rushed home immediately to see if his father had heard from his sister, Bertha, 17, who had boarded an earlier train. He found that she had telephoned of her safety.

Two girls who had an experience somewhat similar to Rosenfield's were Josephine Clark of 723 Eagle avenue, The Bronx, and Della Phyosa of 447 East 142d street. They boarded a local at 135th street, which ran according to schedule until it reached Seventy-second street. Then the lights went out, but came on again, and the train went by the Sixty-sixth street station without stopping and halted at Sixty-fifth street.

ONE DEAD, OTHERS IN HOSPITALS MAY DIE

Many Who Were Overcome by Smoke in Subway Trains Were Able to Go to Their Homes—Pneumonia Chief Danger of Sufferers.

In the following lists are the names of the one person who died and of those who suffered injury in the accident. Three were seriously hurt, one or two of them so badly that death may result. Besides these three there are ninety-six others scattered among the five hospitals nearest to the accident.

All of the ninety-six are suffering from the effects of smoke. Their cases were the worst of the many caught in the trains. They were taken to the hospitals after first aid treatment. Some of them were able to leave for home last night and the majority will be out today. Hospital doctors said that their only danger was the contraction of pneumonia after their exposure.

There were 100 or more who were able to go to their homes after being treated when they were taken from the trains.

The lists follow:

THE DEAD.

GRADY, MISS ELLEN, 39, 897 Crotona Park North, Bronx.

THE SERIOUSLY INJURED.

AYLES, ELIZABETH, 52, 22 Cortlandt street, Mount Vernon; internal injuries, condition serious, taken to Flower Hospital.
GOLDBERG, HANNAH, 24, 846 Hewitt place, The Bronx; suffering from extreme shock, taken to Flower Hospital.
RESNICK, DORA, 744 Trinity avenue, The Bronx; shoulder dislocated, removed to Roosevelt Hospital.

OVERCOME BY SMOKE.

AT FLOWER HOSPITAL.

FAIST, LOUISE, 630 Carlton avenue, The Bronx.
LESZYNCKY, JULIUS, 82 Broadway.
LIPMAN, ISADORE, 1321 Hoe avenue, The Bronx.
PEROTA, ROSE, 318 East 150th street, The Bronx.
SKURNICK, TILLIE, 1531 Charlotte street, The Bronx.
SOLOMON, MORRIS, 1391 Stebbins avenue, The Bronx.
STEINTHAL, ALICE, 450 Amsterdam avenue.

AT POLYCLINIC HOSPITAL.

ALESBERG, MINNIE, 72 East 110th street.
AUERBACK, BENJAMIN, 72 East 156th street, Bronx.
BACHES, HAZEL, 8 West Ninety-second street.
BARBERG, ANNIE, 45 East 117th street.
BERGA, REGINA, 801 Southern Boulevard, Bronx.
BLATT, HARRIS, 112 West 118th street, Bronx.
BURMAN, JAKE, 137 East 104th street.
CERMAL, JOSEPHINE, 147 East 142d street, Bronx.
CLARKE, MARGARET, 167 West 102d street.
CRAWFORD, MADGE, 342 Lenox avenue.
DAVIS, HORACE, 211 West 144th street.
DEGURIO, MICHAEL, 2247 Webster avenue, Bronx.
DENSITE, DAVID, 218 West 146th street.
DEOGH, DENNIS, 200 West 146th street.
DOLAN, PATRICK, 247 East Fifty-fifth street.
DRISCOLL, VIDA, 1162 West Farms road, Bronx.
ELLSBURG, MENA, 772 East 110th street, Bronx.
FURMAN, MRS. G. H., 149 Vermilyea avenue, Bronx.
GOLDBERG, JULIA, 950 East 163d street, Bronx.
GOLDBERG, SAMUEL, 923 Simpson street, Bronx.
GOLDMAN, HARRY, 2595 Orchard street.
GOLDMAN, H., 1425 Charlotte street.
GOLDSTEIN, CHARLES, 631 Tenth avenue.
HAMFEL, PHILIP, 1729 Garfield street, Bronx.
HANDELMAN, ROSE, 801 Southern Boulevard, Bronx.
JEFFENBERG, LILLIAN, 1028 Stebbins avenue, Bronx.
HOGERSBERG, ROSE, 801 Southern Boulevard, Bronx.
HOFFMAN, ISAAC, 202 West 134th street.
JACOBS, REGINA, 920 St. Johns avenue, Bronx.
JUDD, CHRISTOPHER, 1180 Walker avenue.
KANE, BESSIE, 159 East 128th street.
KOSTINAC, EDITH, 639 Bergen avenue, Bronx.
KROOK, IRMA, 317 East Twenty-seventh street.
LANGAN, KITTIE, 942 East 167th street, Bronx.
LANGAN, MAY, 942 East 167th street, Bronx.
LIEBENBERG, ROSE, 2081 Vyse avenue, Bronx.
LIPMAN, M., 1321 Hoe avenue, Bronx.
LEVINE, ANNIE, 1374 Boston road, Bronx.
LEVINE, ROSE, 831 Fox street, Bronx.
McKENNA, MICHAEL, 412 West Fifty-third street.
MARGOLIUS, ZENA, 87 East 111th street.
MAHER, KATHARINE, 116 East Eighty-fourth street.
MESSER, RUDOLPH, 988 St. Nicholas avenue.
MEYER, ROSE, 818 Hewitt place, Bronx.
RUPPEL, HENRY, 413 East 146th street, Bronx.
ROSEN, JOE, 69 East 111th street.
SAFIR, ABRAHAM, 804 East 178th street, Bronx.
SANPANELLA, MARY, Tinton avenue, Bronx.
SCHATZ, RACHEL, 32 East 115th street.
SEELAN, MARIE, 646 St. Ann's avenue, Bronx.
SEIGEL, SADIE, 1572 Vyse avenue, Bronx.
SEYFFER, HATTIE, 517 Union avenue, Bronx.
SILVER, REBECCA, 923 Simpson street, Bronx.
SOLOMON, BESSIE, 591 Clinton avenue, Bronx.
SOLOMON, JENNIE, 591 Clinton avenue, Bronx.
STURM, MOLLY, 959 Westchester avenue, Bronx.
SULLIVAN, A. N., 3030 Third avenue, Bronx.
WEINNER, ABRAHAM, 667 Fox street, Bronx.
WEINER, DORA, 762 Tinton avenue, Bronx.
WIESS, ERMA, 879 Longwood avenue, Bronx.

AT BELLEVUE HOSPITAL.

BISHOP, EARL, 515 West 172d street.
BOARD, EMANUEL, 1432 Elkins avenue, Bronx.
FURTH, ——; address unknown.
KAFLIN, BESSIE, 724 Van Ness avenue, Bronx.
KAFLIN, LENA, 724 Van Ness avenue, Bronx.
RIEBEL, ERNST, 285 East 165th street, Bronx.
RUSSELL, MANDY, 504 Lenox avenue.
SHANKMAN, JENNY, 698 Madison avenue.

AT NEW YORK HOSPITAL.

BACUS, HAZEL, graduate nurse at New York Hospital.
BERMAN, MINNIE, 1627 Madison avenue.

AT ROOSEVELT HOSPITAL.

ACKERMAN, ROBERT, 44 East 114th street.
BAUMAN, SUSIE, 436, East 144th street, Bronx.
BERLIN, DEBORAH, 834 Kelley street.
BROWN, MAMIE, 1677 Madison street.
GOLDSTEIN, FANNIE, 71 East 116th street.
GRIFFIN, LIZZIE, 945 Hoe avenue, Bronx.
HERMAN, IDA, 995 Union avenue, Bronx.
MARKOWITZ, ESTHER, 669 Caldwell avenue, Bronx.
ROSENTHAL, IDA, 745 Trinity avenue, Bronx.
SHAPIRO, HARRY, 1945 Prospect avenue, Bronx.
SPRINGER, NETTA, 970 Freeman street, Bronx.
SUSSMAN, IDA, 778 Union avenue, Bronx.
VAN OLINDA, PRISCILLA, 1445 Longfellow avenue, Bronx.
VEGOTOKEY, DORA, 872 Fox street, Bronx.
WEINSTEIN, BEATRICE, 712 Caldwell avenue, Bronx.

TREATED AT WEST SIDE Y. M. C. A.

BEYER, CAROLINA, 948 Tiffany street, Bronx.
BROOKS, BENJAMIN, 1059 Tiffany street, Bronx.
COHEN, CELIA, 568 Prospect avenue, Bronx.
FISHKIN, DORA, 1439 Boston road, Bronx.
HANNESS, J., 776 Prospect avenue, Bronx.
KANE, TERRANCE, 827 East 222d street, Bronx.
LIPSHITZ, ANNA, 661 East 170th street, Bronx.
McGUIRE, LILLIAN, 830 East 222d street, Bronx.
McHUGH, FRANCES, 222 East 124th street.
NESTLE, MADGE, 500 West 174th street.
OSSHIT, ISIDORE, 75 East 109th street.
PRAGER, S., 850 East 163d street, Bronx.
RATHOUSE, FREDA, 1466 Wilkins avenue, Bronx.
RATHOUSE, HANNA, same address.
RUDNICK, SIMON, 919 Fox street, Bronx.
SCHIBION, SALVATORE, 2480 Belmont avenue, Bronx.
SCHULMAN, MAMIE, 4 East 117th street.
SMITH, JOSEPH, 1434 Brandt avenue, Bronx.

STATE TO DELVE INTO SUBWAY ACCIDENT

Whitman to Investigate Service Boards; Legislative Inquiry Too.

ALBANY, Jan. 6.—"There will be an investigation of both Public Service Commissions as broad in scope as conditions warrant. This inquiry will be started within the next week and a report will be in my hands before any legislation relating to either commission is introduced."

Gov. Whitman made this statement tonight when asked if any action would be taken by him in regard to the New York subway accident, and the manner in which he talked cleared up all doubt as to his attitude toward both commissions and particularly the New York city commission.

He was asked if the complaints made to him against the First District commission related to any particular branch of the service and he replied:

"You know the Public Service Comsions' field is very wide."

In regard to the accident in the subway, he said that he was not in a frame of mind to order an investigation of the wreck as a particular thing, but was determined to make an investigation, and a very sweeping one, of the two commissions.

Gov. Whitman has in mind the appointment of a commissioner under the Moreland act to investigate these two State boards. He made it plain, however, that he had not fully determined upon the precise method of investigation. He is inclined to wait until the Legislature delves into the commissions before taking any action, and if the legislative inquiry does not bring out what he believes exists he will make his own investigation through a special commissioner.

It is likely, however, that in view of the resolution of Senator Bennett providing for an investigation of the subway accident the Legislature will take the initiative and save Gov. Whitman the trouble.

The Governor remarked to-night that the Interstate Commerce Commission covered a very large field—the entire country—but was careful not to commit himself on the single commission plan. His reference to the Interstate Commerce Commission, however, indicates that the Governor is considering the question of supplanting the two commissions with a single commission.

The resolution of Senator William M. Bennett for a legislative investigation of the subway accident was tabled when offered in the Senate to-day pending the appointment of the legislative commissions next Wednesday night.

NEWSIES BOOST PRICES.

The fire in the subway was seized upon by one class of venders to increase their income. Newsboys and many newsstands in the heart of the city when the excitement was at its height, about noon, increased the price of the evening papers to two cents.

"De subway is all boined," was the laconic explanation given by one urchin to a customer who protested against the raise.

TELEPHONE SYSTEM TAXED BY DISASTER

"Sun's" Service Burdened by Queries From Friends and Relatives.

It was estimated last night that telephone traffic in all the central offices along the line of the subway increased more than 500 per cent. Thousands of business and professional men were compelled to cancel important appointments and calls as a result of the tieup and they availed themselves of the telephone to rearrange their dates.

Public telephone booths were crowded throughout the day. A pathetic feature of this phase of the tieup was the throng of mothers who, having heard of the accident, wished to telephone to school houses to ascertain as to the safety of their children. Immediately upon the first news of the accident the telephone company assigned operators in the uptown districts to the exchanges near their respective homes, which prevented a tieup in the telephone service, as numerous telephone girls would have been late in arriving at their regular stations.

The accident was also responsible for the complete swamping of the Audubon telephone exchange. Persons calling from downtown in order to get their homes and relieve the anxiety of those there were informed by the operators that there was some trouble with Audubon and they would have to wait.

The same conditions prevailed at the other end. When the news spread through the Heights that there had been an accident in the subway in which many persons were injured wives and sisters began calling their husbands and brothers to learn if they were safe. This so taxed the telephone cables that delay ensued and the telegraph offices were besieged.

Probably no event in recent years, excepting the world baseball series, caused such a tax to be placed on the telephone service in THE SUN office as yesterday's subway accident.

From the time that the seriousness of the accident became known throughout the city the phone operators were kept on the jump answering inquiries from persons curious to know where the accident had occurred, how many were killed and injured and various other details. The demand for information continued all day, for when the newspapers appeared on the streets with information about the accident hundreds of persons became anxious to know if the subway was running again, and if not, when it would be running.

Many called THE SUN to inquire the names of the injured and the dead, but owing to the long list of injured and the lack of identification of the woman killed, it was impossible for the operators to comply with these requests. Even though the regular phone business of THE SUN, always increased by an accident of this sort, was greatly augmented by these inquiries, the operators were glad to give the requested information whenever possible. After a time it became rather monotonous to hear the operators reply, "One killed, 200 hurt," to inquirers.

WORST TRAFFIC DAY IN HISTORY OF CITY

Hundreds of Thousands Struggle on All Lines in the Rush Hours.

GREAT CRUSH AT BRIDGE

New York has never before experienced such a complete demoralization of its traffic systems as followed the subway accident of yesterday morning. The ordinary arrangements for handling a rush hour crowd were simply dissipated.

Men long accustomed to the machinery of a throng in motion threw up their hands in despair and the procession of human beings that daily moves from here to there in orderly, businesslike fashion was suddenly transformed into a riot of excited, pushing, elbowing men and women who seemed to forget that the world would still go on even if they were not just where they wanted to be and wouldn't be for some time to come.

Every area touched by the subway felt it and the feeling was vented in such an attack upon the facilities of elevated and surface lines as overcame their utmost endeavors and left hundreds of thousands of citizens in a blue funk under a blanket of fog. The policeman had need of all his good nature, his tact, his stout arms, to keep himself and a lot of other folks on their feet as the long lines went squirming up the elevated stairs or massed on street corners to waylay some street car groaning along under its living pack.

Of course nobody knew just how long the subway trains were going to be stalled and for some time after the accident men and women bought their tickets and jammed their way down to the station platforms. Then the platforms began to be fed from the inside, for a lot of frightened people were making their way from the darkened trains to the nearest exit and the nearest exit was in most cases no exit at all. It wasn't long before the street kiosks began to look like stock tickers in panic days and the news that came out of them was just as satisfactory.

Subway employees and policemen got word through the crowd that there was no hope of a speedy resumption of traffic and then there was a drive for the elevated lines and street cars, even for taxicabs, anything that would get somebody to his place of business. Some waited to get their money back, others took transfers, the greater number got away from the subway as fast as they could and started trouble somewhere else.

The great transfer points were overwhelmed in the general confusion. Many people left the Third avenue elevated line at 145th street as usual, intending to journey on by the subway. When they found that couldn't be done they tried to get back. Street cars bringing thousands to the same point added to the mass. Trains following behind with hundreds who had heard of the accident kept their loads and the platforms packed under their increasing burdens.

There was the same trouble for those who were going uptown. At Brooklyn Bridge an immense throng swallowed up the traffic squad, and reserves from the Oak and Elizabeth street stations were called out to help. Men and women bound for Harlem were glad to get into a Third avenue surface car rather than risk the very apparent dangers of the overcrowded elevated trains. Overeager men were not hesitating to attempt entering the elevated trains through windows and the spirit of the crowd was not reassuring to weak or timid persons.

Similar scenes were observable on the Sixth and Ninth avenue elevated lines. Down below the surface cars had their own problems. More than one adventurous person risked life and limb as he darted at a platform handle scarcely visible for the crowd that fairly bulged from the car end. Broadway cars were turned back at Murray street for the northward journey and the overflow from the Third avenue surface and elevated lines swept across City Hall Park to get them. Under such conditions speed was impossible and for the greater part of the morning the trains and cars merely crept along.

Park Row in the early hours of the afternoon held as many people as it usually does in the rush hours. They were headed for the bridge, to go to Brooklyn, or the Third avenue elevated, to begin a long journey up toward The Bronx.

Shortly after 4 o'clock the subway opened again for traffic from the Brooklyn Bridge to Ninety-sixth street. This took some of the jam away from the Third avenue line, but not much, for most people living far north on that line preferred to put up with the jam and slow travel rather than have to get out at Ninety-sixth street, travel around the park by trolley and get on the Third avenue line again on the other side.

The subway did, however, take some of the congestion away from the West Side elevated lines. Even those who live far north of Ninety-sixth street preferred to take the subway up and then go by trolley, if the distance was not great, otherwise by elevated to their homes.

CORONER TO SUMMON OFFICERS.

Riordan Says Insulation Seemed "Rather Flimsy Stuff."

Coroner Patrick J. Riordan said last night that he will make an investigation as to the causes of the subway blowout and will summon the officers of the company in an attempt to fix the responsibility.

"I have a piece of the insulation in my office," he said, "and it seems to me to be rather flimsy stuff and liable to cause considerable smoke if the current found a way out and set fire to it. There is a wrapping of burlap on the outside, and inside of that is a layer of asbestos. The lead insulation in the specimen I have is all gone, burnt up, I suppose.

"I do not know if the insulation has been renewed since the subway was built, and that will be a matter of inquiry at the investigation. The hearing into the elevated road accident begins on Friday, but of course the hearing on this latest accident will be entirely separate from that."

DANIELS LIKES CYCLORAMA.

Part of Navy Exhibit at Exposition Shown in Seventh's Armory.

The Seventh Regiment gave a review last night in honor of the United States navy, followed by a parade and reception. Secretary of the Navy Daniels and Mrs. Daniels, several Rear Admirals, Captains of the vessels in this port, as well as many staff officers, were present.

The cyclorama which is to be shown at the Panama-Pacific Exposition was exhibited for the first time and proved a great attraction. It was made by Horace E. Boucher, who is to have charge of the naval exhibit. It represents between decks of a big warship, and as one looks through the ports there is a parade of some 400 naval vessels passing in review. When Secretary Daniels saw the exhibit he threw his arms around Mr. Boucher and said:

"My boy, this is better than I ever dreamed!"

Among those present were Rear Admiral Nathaniel R. Usher, commandant of the navy yard; Rear Admiral Fletcher, commanding the North Atlantic squadron; Rear Admiral Clifford J. Boush, Capt. Albert Gleaves, Capt. Hilary P. Jones, Capt. Albert W. Grant, Capt. Thomas S. Rodgers and Capt. W. B. Schoemaker.

With Mrs. Daniels were Mrs. N. R. Usher, Mrs. Horace E. Boucher, Miss Usher, Mrs. G. V. Bailey, Mrs. F. R. Harris and Miss Whitlock. After the reception Col. Appleton and his staff entertained the visitors at mess supper.

The Automobile, from its first germ to its present high state of perfection, is described by Peter Clark Macfarlane in this week's

5c a copy Collier's THE NATIONAL WEEKLY

MIGHT HAVE BEEN WORSE—ADAMSON

Fire Luckily Was Where Manholes Let Out the Deadly Fumes.

GAVE FIREMEN WORST JOB

Fire Commissioner Adamson was on his way to his office in the Municipal Building when Chief Kenlon, responding to the second alarm for the fire in the subway, met him and told him where he was going. Commissioner Adamson ordered his chauffeur to turn around and follow Chief Kenlon's car.

After Commissioner Adamson made a personal investigation of the accident he gave out the following statement:

"The fire occurred in two cable manholes in the subway on the south side of Broadway and Fifty-third street. It was undoubtedly caused by a short circuit. The power, light and signal cables for the subway enter the tunnel through these manholes. The fire apparently started simultaneously in the two manholes, and so far as I could see was confined to the manholes. The manholes acted as a chimney for the smoke and flames, which was exceedingly fortunate, as they enable the greater part of the flame and smoke to escape in that way. If the fire had occurred in the subway at a point where there was no outlet the smoke and gases would undoubtedly have asphyxiated many more of the passengers.

"The manholes are built in the sides of the subway and can be entered from the street above or through doors opening into the subway. The heat in these manholes was very great and the cables were badly charred. Fortunately the two southbound trains, on which most of the asphyxiated persons were passengers, stopped about three or four car lengths north of the point where the fire occurred. Had the cars stopped opposite the fire the consequences would undoubtedly have been much more serious. None of the cars was burned in any way. I was informed by some one at the fire that the subway officials kept running cars for some time after the short circuit occurred, using, as I was told, the storage batteries on the cars. I do not know whether this is true or not.

"It took some time for the firemen to get at the fire, and the smoke was driven several blocks north and south and poured out through the ventilators at Fifty-third street and Broadway.

"The situation which the Fire Department had to face was the most serious in all its experience. Chief Kenlon informed me that he had never during his service as a fireman faced a situation so serious and difficult. The firemen had to go into the subway by ladders placed in the narrow openings and through a dense and choking smoke. They were overcome by the dozens and had to be brought out by their comrades. Men were sent into the subway in relays and worked with the greatest courage and energy until they were overcome and had to be relieved. They brought out many passengers who were limp and unconscious and some of the firemen upon reaching the street collapsed from the smoke and exertion. Under circumstances of exceeding difficulty every fireman performed his duty with the greatest courage and bravery. But for their prompt work there could be no telling how serious the fire might have been.

"Three alarms were sent in for the fire and two special calls were sent out—the first one for 100 men, and a few moments later a second call for 100 men without apparatus.

"Dr. Harry M. Archer, honorary medical officer of the Fire Department, did splendid work in reviving the people taken from the subway and in directing the removal of the unconscious to the various hospitals."

WAGONLOAD OF LOST THINGS.

After all the passengers had been taken out of the stalled trains at Fifty-third street the police of the West Forty-seventh street station went through the trains to gather up whatever had been left there by the passengers. These belongings filled a patrol wagon and were taken to the police station and spread out on the floor to await claimants.

The lists comprises 60 books, 60 ladies' hats, 40 muffs, 30 boas, 30 coats, 50 men's hats, 20 umbrellas, 20 packages, 6 women's shoes, 30 pocketbooks and handbags, a chest of tools and 1 crutch.

There was also found a piece of cardboard on which was written:

"I feel that the end is near. I want to comfort my mother. Tell her I died gamely."

There was no signature.

TRAPPED BY FLAME IN SEWER.

Twenty Men Run Fire Gantlet 60 Feet Under Ground.

Trapped sixty feet under ground and 1,000 feet from a shaft twenty men employed in building a big sewer in Corona, Queens, became panicstricken shortly before midnight last night when an explosion and fire occurred in the sewer.

The men could get out only by running the gantlet of fire and smoke to the shaft. Many of them were overcome in trying to do this, and one of them was badly burned and was taken to the Flushing Hospital. The others were revived when they reached the air, but would not go back to work again.

The explosion was at Fifty-first street and Polk avenue. Gas leaking from one of the mains blew up and set fire to the wood shoring.

Accident Puts Off Public Hearing.

Because of the subway accident investigation the Public Service Commission's hearing regarding Brooklyn Rapid Transit service was postponed from yesterday to 10:30 o'clock this morning.

ANNUAL REPORT OF

THE

Mortgage-Bond Company

OF NEW YORK

GEORGE A. HURD, President

January 1, 1915

To the Board of Directors:—

Gentlemen:—For the year 1914 The Mortgage-Bond Company of New York reports larger earnings and a larger volume of its Bonds outstanding in the hands of investors than for any previous year. The provisions of the Trust Agreement securing its Bonds which limit the Company's loans to First Mortgages on improved business or residence property in selected American cities are of the strictest character, and account for the fact that during nearly ten years of existence no loan of the Company outside of New York City has ever gone to foreclosure sale.

In addition to its mortgages on New York City property, which secure Mortgage-Certificates and Bonds of Series 1, the Company has $6,481,415 mortgage loans outstanding in sixteen cities of the West and South, where it has established agencies. The value of the properties covered by these mortgages aggregates $16,623,718. The loans, therefore, amount to only 39% of the value, as appraised by the Company, by contrast with the average loan of 66% of the value in New York City. Furthermore, the great majority of the Company's loans contain an obligation to make annual payments in reduction of the principal. At the present time out of 2253 loans outstanding only three loans are in process of foreclosure. The amount of interest more than thirty days delinquent is $2,252.51. The average size of the loans made is about $3,000, this small amount contributing both to the safety of the loan and the salability of the property, and yielding a better rate of interest than larger mortgages would in the same field.

The increased security which comes from having the Company's loans in different sections of the country is apparent at a time like the present when New York real estate values are depressed; and its record in the matter of foreclosures and delinquent interest challenges favorable comparison with that of any company loaning exclusively in New York City.

The showing of gross and net income of the Company for recent years is as follows:

	1909	1910	1911
Gross Income	$264,138	$330,440	$369,376
Expenses	44,181	46,684	48,870
	$219,957	$283,756	$320,506
Interest on Bonds Outstanding	75,948	120,405	149,687
Net Profits	$144,009	$163,351	$170,819

	1912	1913	1914
Gross Income	$434,160	$469,246	$479,789
Expenses	66,249	61,944	64,121
	$367,911	$407,302	$415,668
Interest on Bonds Outstanding	177,837	210,547	213,228
Net Profits	$190,074	$196,755	$202,440

The Mortgage-Bonds of the Company are listed on the New York Stock Exchange, and have gradually won recognition from conservative investors, many of the Bonds having been sold to such institutions as Fire and Life Insurance Companies, Trust Companies, Colleges and Universities. Of these Bonds, Series 1 and 2, amounting to $2,553,200, bear 4% interest, and Series 3, amounting to $1,996,000, bears 5% interest. A statement of the Bonds outstanding for recent years is as follows:—

January 1, 1906	$212,800
" 1909	$1,297,000
" 1912	2,928,200
" 1915	4,549,200

These Bonds are secured by the deposit of an equal amount of First Mortgages with a Trust Company as Trustee—Series 1 with the Guaranty Trust Company, and Series 2 and Series 3 with the United States Trust Company.

The Assets of the Company during this period have shown a steady growth, as evidenced by the following table:

TOTAL ASSETS

January 1, 1906	$2,644,690
" 1909	3,788,930
" 1912	6,208,512
" 1915	7,435,785

The Earnings and Dividends on the Company's Capital Stock of $2,000,000 since organization have been as follows:

Year	Earnings	Dividends
1906	3½ per cent.	
1907	5½ per cent.	3 per cent.
1908	6½ per cent.	4¾ per cent.
1909	7 per cent.	5 per cent.
1910	8 per cent.	6 per cent.
1911	8½ per cent.	6 per cent.
1912	9½ per cent.	6 per cent.
1913	9¾ per cent.	6 per cent.
1914	10 per cent.	6 per cent.

It is worthy of note that the excess of earnings over dividends during the past eight years has been applied, in the sum of over $400,000, to the paying off of a "Discount" on low-rate Bonds issued from time to time. In other words, the Company has pursued the conservative policy of issuing Bonds at a low rate of interest, and charging off the necessary "discount" instead of issuing high-rate Bonds at par or a premium. The advantages of this course will be shown in the earnings of the Company during each year of the life of the low-rate Bonds.

Since the Company is organized under the Banking Law of the State of New York, it is periodically examined by the Banking Department, and it is also audited annually by Messrs. Deloitte, Plender, Griffiths & Company, Accountants and Auditors, of London and New York.

The Cities in which the Company now holds loans are:—

Atlanta, Ga.	Kansas City, Mo.	Omaha, Neb.
Augusta, Ga.	Macon, Ga.	Portland, Oregon
Birmingham, Ala.	Mobile, Ala.	Savannah, Ga.
Charlotte, N. C.	Montgomery, Ala.	Seattle, Wash.
Des Moines, Iowa	New York, N. Y.	Sioux City, Iowa
Jacksonville, Fla.		Spokane, Wash.

The Statement of Assets and Liabilities January 1, 1915, is as follows:—

ASSETS		LIABILITIES.	
Mortgages	$7,063,915.80	Capital	$2,000,000.00
U. S. and Other Bonds	2,315.00	Surplus	400,000.00
Interest Receivable	138,566.29	Undivided Profits	145,105.78
Cash	230,988.70	Mortgage-Bonds	4,549,200.00
		Mortgage-Certificates	260,758.30
		Interest Payable	80,721.71
	$7,435,785.79		$7,435,785.79

The disturbed financial conditions arising from the European war have had no practical effect on the mortgage loans securing the Company's Bonds, as is shown by the excellent condition of the Company in regard to foreclosures and delinquent interest.

The effect of the war has, however, been to raise interest rates, and to meet these new conditions the Company now offers the unsold balance of its Series 3, 10-20 Year 5% Bonds at a price of 95 and accrued interest—thus netting the investor about 5½%.

שלום עליכם

אין „טאג"

דער פאפולערסטער אידישער הומאריסט „שלום עליכם", דער אידישער מארק טוויין, שרייבט איצט אויסשליסליך

אין „טאג"

זיינע נייעסטע ווערק, זיינע אינטערעסאנטסטע הומאריס־טישע בעאבאכטונגען איבער דעם אידישען לעבען פון דער גאנצער וועלט וועט איהר געפינען אויסשליסליך

אין „טאג"

דער „טאג" איז די בעסטע אידישע צייטונג פאר אלע מאנטסטע לעזער. די נעסטע אידישע שרייבער, די אינטערעסאנטסטע ליטעראטור געפינט איהר בלויז

אין „טאג"

אונטער דער רעדאקציאן

פון הערמאן בערנשטיין.

SHOLOM ALEICHEM

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