HOPPER SHINES AS LOAN RALLY STAR

Comedian Adept in Selling Bonds and Amusing Union League Club Throngs.

HANG KAISER IN EFFIGY

Lieut. Fairchild's Wife Whistles $3,300 More Into Uncle Sam's Liberty Chest.

De Wolf Hopper, best loved of all comic opera cut-ups, proved that he could enthuse as well as amuse an audience when he appeared yesterday as the star attraction at the Liberty Loan rally held under auspices of the Union League Club at Thirty-ninth street and Fifth avenue. His appearance on the temporary platform on the Fifth avenue side of the clubhouse was greeted with a roar of approval from the crowd which thronged the avenue.

It was the comedian's first open air speech in the present Liberty Loan campaign. He was introduced by Samuel W. Fairchild, formerly president of the Union League Club and master of ceremonies at the club's bond rallies, as the man "who has made us all laugh but who is now going to make us all buy."

"I am not a vindictive man," said Mr. Hopper after the preliminary applause had subsided, "but I hope with all my soul that France and Belgium have a chance to devastate some of those German cities before the war is called off. You must lend so they can do it. Think of what Belgium and France have endured and then consider that they have not as yet fought on one inch of German soil. For the love of our gallant allies, for the love of our country, for the love of those we hold dear, let us buy; let us dig down in our pockets while the cash supply lasts to put up the money that our country needs."

Kaiser Strung Up on Gallows.

While Mr. Hopper was speaking a committee of policemen was engaged in the pleasurable occupation of hanging the Kaiser in effigy on the southeast corner, opposite the Union League Club. Every time a $50 bond was bought Patrolman John L. Shanley, the official hangman, would yank the rag stuffed Wilhelm to the top of the scaffold. When a $100 bond was purchased Hangman Shanley would also string up the Crown Prince and Hindenburg beside their royal master. The creaking of the pulleys, which seemed to resent the odious burdens imposed upon them, attracted Mr. Hopper's attention. He turned just as Hangman Shanley was accommodating a $100 customer, and, pointing to the effigy of the Crown Prince, shouted:

"Just look at that, now. Where do you think would the Crown Prince be if it were not for the prestige of his natal origin? He thinks he's a great general. Well, he is, from the standpoint of the Allies. He has a receding chin, a receding forehead and a receding army."

While Mr. Fairchild was endeavoring to introduce another speaker the patriotic pulleys shrieked out another protest. Leaning out over the platform rail, Mr. Fairchild waved his hand at the hangman and cried:

"Please don't hang the Kaiser while we're trying to speak. Of course, we want to see him hanged, but we've got him now where we can hang him at any time, and we've got to sell the Liberty bonds just now."

Other speakers on the programme were Senator William H. Calder, Lieut. Monsaro of the Portuguese army, who recently established a record by selling $200,000 worth of bonds during a speech in Chicago; W. H. Marcy and Lady Anne Azgapetian, who appeared in the garb of a Russian Red Cross nurse.

Senator Calder assured his audience that New York city would see to it that the Fourth Liberty Loan was floated even if the rest of the country fell down on its end of the proposition. The city would make good the remainder of the loan itself if necessary he declared.

Hardships Endured in Russia.

Lady Azgapetian, who was born in Russia and is the wife of a Russian General, told of her return to her native land at the start of the war and of her experiences as a nurse with the Russian army in the Caucasian campaign. She described the hardships and privations that she and her husband and baby endured after the Bolshevik Government was established in Russia. Holding aloft a piece of dried bread about the size of a man's fist she cried:

"With my baby in my arms I stood in line for hours waiting for just such a dirty, miserable bit of bread as this, and I paid five rubles—the equivalent of $2.50 in American money—for it.

"You will never know the horrors of a bread line here, thank God, but what are you doing in return for your blessings? What are you paying? After the war there will be just two classes of persons. Those who helped and those who didn't, and God help those who didn't."

When Mr. Fairchild thought that the crowd had heard enough oratory to last for a while he asked his hearers how much they would give to hear a good whistler. The crowd responded by purchasing $3,300 worth of bonds, whereupon the master of ceremonies introduced his daughter-in-law, the wife of Lieut. Tappen Fairchild, who is now in France. Mrs. Fairchild whistled "Smile, Smile, Smile" and "That Old Pal of Mine," and after she finished the crowd decided it had not paid too much for its whistle.

Yeowoman Edna Joyce, "the songbird of the navy," sang "My Belgian Rose" and "Give Me All of You." She was accompanied by the Police Glee Club and the Navy Recruiting Band. Other features of the programme were solos by Miss Evelyn Herbert and Howard Smith, a member of the Police Glee Club, who sang "A Long, Long Trail" and "Keep the Home Fires Burning."

So far the Union League Club through its loan rallies has sold inside and outside the club about $2,700,000 worth of bonds. Another rally will be held at 4:30 P. M. to-day.

TO LIST LIBERTY BONDS AT PAR

State Superintendent of Insurance Announces Policy.

Special Despatch to THE SUN.

ALBANY, Oct. 15.—Superintendent of Insurance Phillips announced to-day that in auditing the annual statements of insurance companies transacting business in this State, it will continue to be the policy of his department of value all Liberty bonds held by such companies at their par value, provided the bonds were purchased at par.

Mr. Phillips further said it was his intention to present the subject to the committee on valuation of securities at the national convention of Insurance Commissioners in the Hotel Astor, New York city, October 30, and urge the committee to adopt the policy of the New York Insurance Department in valuing Liberty bonds.

LOAN IS NOW AT ONLY $2,954,870,650

Continued from First Page.

"buck up" and decide to resume to-day public meetings for boosting the loan. In this district 435 communities have won honor flags. N. Penrose Hallowell, executive chairman of the Liberty Loan committee of New England, last night issued an appeal to the people of the district to buy every bond possible in order to prevent the threatened failure of the district to subscribe to its full quota of $500,000,000. He denied that the committee was holding back subscriptions.

Worst Day Yet Here.

For the fourteenth day of the drive in the New York district the total subscriptions obtained were discouragingly small and amounted to only $30,549,550, the smallest volume collected in any previous day.

These subscriptions bring the total for the fourteen days for the Federal Reserve District of New York up to $713,988,600, 39.6 per cent. of New York's quota of $1,800,000,000. With more than three-fourths of the time allotment consumed, this showing is considered very poor. During the first fourteen days of the Third Loan subscriptions equal to 61.1 per cent. of the loan were received.

Brooklyn continues to lead the five boroughs of Greater New York with subscriptions equal to 54 per cent. of its quota. Among the eight sub-districts that part of Queens which is not included in New York city continues to forge ahead and has raised 79.7 per cent. of its quota.

The poor showing being made by the Second Federal Reserve District may be realized from the fact that there should have been $1,326,315,900 raised during the first fourteen days of the campaign, whereas subscriptions are about half that. Because of the poor showing made yesterday the task of reaching the objective of $1,800,000,000 here has been increased so that to accomplish this the district for the remainder of the drive will have to raise $217,202,280 daily. Of this $167,828,000 will have to come out of New York city.

Figures for City and District.

Following are the official figures for the first fourteen days of the drive announced yesterday by the Federal Reserve Bank of New York:

NEW YORK CITY.

	Quotas.	Subscriptions—Recorded Yesterday.	Subscriptions—Total 14 days.
Manhattan..	$1,236,606,800	$12,909,100	$444,653,400
Brooklyn	79,233,800	3,872,750	42,879,900
Queens	9,434,700	202,250	4,456,600
Bronx	6,634,200	148,600	1,791,600
Richmond ...	2,173,900	23,700	879,350
N. Y. city..	$1,334,082,400	$17,346,400	$494,940,900

Figures for each of the eight sub-districts of the Federal Reserve District of New York follow:

SUB-DISTRICTS.

	Quotas.	Subscriptions—Recorded Yesterday.	Subscriptions—Total 14 days.
Buffalo	$67,253,400	$687,150	$26,986,650
Rochester	42,214,900	556,750	21,070,200
Syracuse and Utica	58,142,600	1,179,950	23,206,700
Binghamton..	18,900,000	354,800	9,815,250
Albany	69,282,000	1,357,800	29,821,600
Long Isl. outside N. Y. C.	10,941,400	558,750	8,647,600
Northern N. J.	142,850,000	6,134,100	76,005,850
Fairfield Co., Conn.; Westchester and Rockland Cos., N. Y..	55,322,400	1,373,700	19,285,450
Total outside N. Y. city.	$465,917,000	$12,203,100	$219,047,700
Total for dist.	$1,800,000,000	$30,549,550	$713,988,600

190 More Join $10,000 Club.

There was a mild rush yesterday to get into the "Ten Thousand Dollars Minimum Limit Club" and 190 new names were added to the roster. They are:

F. B. Adams		Lewis H. Lapham	
James H. Andrews		H. C. Lawrence	
E. E. Androvette		Arthur Lipper	
E. D. Arnold		Milton W. Lipper	
Mrs. J. Arnstein		R. L. Lloyd	
L. G. Ashley		H. F. Lourheim	
James L. Ashley		W. D. Loucke	
Charles Baird		Arthur H. Lowe	
Lucy B. Baird		W. H. McAlister	
G. N. Ballin		J. J. McCann	
J. L. Bamberger		D. W. McCord	
A. W. Behr		W. H. McGee	
Seeley Benedict		Mme. M. Magre	
G. Berolzheimer		A. Monell	
W. G. L. Betsch		Mrs. H. I. Moore	
Richard Billings		Mrs. Mary A. Moore	
E. W. Blastus		D. W. Morrow	
G. D. B. Bonbright		H. L. Moses	
C. S. Braisted		V. S. Mulford	
H. P. Brewster		H. A. Newington	
A. J. Brosseau		Rollin C. Newton	
Herbert P. Brown		John Nichols	
Marie B. C. Brown		L. A. Norton	
Ralph R. Brown		David Oakes	
Vernon C. Brown		George A. Oakes	
Mrs. V. C. Brown		Thomas Oakes	
W. S. Burrill		A. J. Obertin	
F. C. Buswell		B. B. Odell	
Emil Carlebach		J. Oppenheim	
Edward Carnell		C. H. Palmer	
A. O. Choate		Thomas Parsons	
G. H. Church		C. H. Patrick	
Edward S. Clark		C. W. Peak	
F. A. Clark		W. G. Pearce	
R. S. Clark		C. E. Peck	
Henry Clews		W. P. Philips	
Thomas Cochran		J. Pizzarello	
W. W. Cohen		H. S. Reavis	
Alfred Costello		J. H. Recknagel	
Monte Currier		Henry W. Retz	
M. J. Daning		T. F. Reynolds	
Henry P. Davison		M. A. Rice	
Maurice Davidson		Dr. H. E. Richards	
Julius T. Davies		Mrs. F. T. Rosen	
George K. Davis		Jacob Ruppert	
Herbert H. Dean		C. E. Rushmore	
Arthur Delapiere		C. H. Russell	
C. C. Dula		A. L. Scheuer	
Martha Emmons		Solomon Schinost	
W. B. Fair		C. Seasongood	
T. W. Finucane		Henry Seligman	
Mrs. R. F. Ford		J. Seligman	
Simeon Ford		J. L. Seligman	
Julius Forstman		James F. Shaw	
Austen T. Fox		Eugene A. Sichel	
Lewis B. Franklin		Rene A. Sichel	
G. H. Gardinier		J. Noah H. Slee	
John A. Fulton		George C. Smith	
Paul Gossett		H. Stacy Smith	
Leon Gilbert		R. A. C. Smith	
Albert Goodman		Dr. Albert C. Snell	
H. P. Goldschmidt		E. G. Snow	
D. M. Goodrich		Ernst Stauffen	
Charles W. Gould		Charles Steele	
Will Gratz		E. R. Stettinius	
G. C. Graves		Frank V. Storrs	
Henry Graves, Jr.		Newton E. Stout	
Major M. S. Gregory		Albert Strauss	
O. L. Gubelman		Charles Strauss	
S. Guggenheim		Frederick Strauss	
W. D. Guthrie		Nathan Strauss	
Charles Harris		Henry G. Strong	
William S. Havok		Mrs. W. E. Strong	
E. D. Hawkins		D. D. Sully	
J. Heidorfer		H. M. Sweetland	
Jacob Hirsch		John C. Tassin	
Edwin O. Holter		R. M. Thompson	
Charles E. Hughes		John T. Tilney	
C. E. Hulbert		J. Kennedy Tod	
F. B. Jennings		A. H. Tyson	
C. Fred Johnson		F. W. Vanderbilt	
C. F. Johnson, Jr.		E. R. Vollmer	
Miss M. Johnson		C. H. Warren	
G. H. Johnson		Florence Webb	
H. L. Johnson		John E. Weeks	
I. R. Johnson		Oliver J. Wells	
J. W. Johnson		Anita B. White	
E. L. Joseph		(Mrs. J. Dn Pratt)	
William Earle		W. H. Wickham	
Per Kehaga		Harrison Williams	
George A. West		Dr. H. T. Williams	
Minor C. Keith		W. H. Williams	
Samuel E. Kilner		Julius Wodiska	
Charles A. Kirtz		A. H. Wray	
Mrs. M. W. Knauth		Dr. F. W. Zimmer	
T. W. Lamont			

Corporations Increase Subscriptions.

One ray of hope was found yesterday in the announcement of two additional subscriptions of $10,000,000 each by the United States Steel Corporation and the Prudential Life Insurance Company. These subscriptions bring the total subscription of the Prudential up to $40,000,000 and of the Steel Corporation to $50,000,000.

"Buy to Your Utmost" is spelled in these additional subscriptions, according to responsible banking heads. These additional subscriptions reflect the beginning of a movement on the part of large corporations and institutions to take additional blocks of bonds, notwithstanding that at the beginning of the drive they subscribed for all they thought they could handle.

James S. Alexander, president of the National Bank of Commerce and member of the Liberty Loan Committee, said yesterday that the Prudential Life Insurance Company, of whose finance committee he is chairman, months ago began putting its funds in United States certificates of indebtedness with the determination to use the latter in paying for Liberty bonds. The company subscribed to $30,000,000 at the outset, believing that this was all it could finance. At a meeting this week the directors decided that they would have to go further if the present loan was to be a success, and as a result they subscribed $10,000,000 additional. Other corporations are taking similar action.

Talk has been heard that the corporations have been holding back their subscriptions. Mr. Alexander asserts that it has been the policy of the large corporations in this drive to buy all they could at the outset on the basis that this record loan required a much greater start. He says that the additional subscriptions that are now coming forward from corporations do not represent delayed subscriptions, but a determination to buy more than perhaps they really ought.

"This policy will also have to be adopted by individuals, who should buy until they have thereby obligated themselves to take an amount of bonds that will make them lie awake nights, just like the boys in the trenches, wondering what is going to happen to them," said Mr. Alexander.

Strong Makes Appeal.

Benjamin Strong, chairman of the Federal Reserve Bank of New York, yesterday sent an urgent appeal to all the chairmen of the Liberty Loan committees in the Second Federal Reserve District asking them to make a striking response to the Presidents' request for money to win the war. The telegram said:

"The eyes of the world to-day are on the Fourth Liberty Loan. The President's vigorous answer to Germany demands from us a smashing response to his request for money to win the war. On behalf of the Government our message to every city, town and village and to every man and woman in this district is 'Double your subscriptions to the last loan. Go to your bank and borrow.' Our slogan is 'Double the Third.'"

Many bonds are being purchased for cash. The Liberty Loan Committee yesterday announced that $104,312,750 had been received for bonds paid for in cash up to Monday night. The growing inquiry for bonds in exchange for cash is shown by the fact that between late Thursday and Monday night a total of $23,000,000 was sold. Of the total cash sales 441,215 pieces were in $50 bonds and 27,925 in $100 denomination. New York is said to be the heaviest buyer of bonds for cash.

332 Communities Win Flags.

The Honor Flag Division announced yesterday that 332 cities, towns or villages in the Second Federal Reserve District have subscribed their quotas, and in some instances exceeded their allotments. With but few exceptions these winners of honor flags are small communities tapping the farming sections.

Employees on the fifty Eastern railroads are coming through without hesitation. A tabulation made under the direction of A. H. Smith, Regional Director, shows 824,200 workers have subscribed to a total of $27,286,300 of bonds. About 62 per cent. of the employees on these roads have taken bonds. One road, the Lehigh and Hudson, reports 100 per cent. of its employees as having subscribed. The Delaware, Lackawanna and Western also announced that every one of its 22,162 employees has subscribed for bonds, taking $2,177,650.

There are now 545 firms and corporations in Manhattan that have won honor flags because 75 per cent. or more of their employees have subscribed. The Federal Reserve Bank of New York is one of them.

At the rate subscriptions are being received by the local committee of Montclair, N. J., there is every promise that town will double its quota of $2,347,000, subscriptions on hand yesterday having been $3,000,000.

More favorable reports began to be received from the "Rainbow Division." The Hide and Leather Committee, as a result of a rally held yesterday, raised sufficient to pass its quota of $7,000,000, with $1,312,200 additional. Louis J. Robertson is chairman. The Hotel and Restaurant division got off to a slow start, but reported last night that it had practically reached its allotment on the Third Loan and expects that by the end of the week it will have reached its goal of $30,000,000 for the Fourth.

Motor Total $7,749,650.

The Automotive and Accessory Trades Committee had a lively day yesterday, gathering $125,000 of subscriptions, which brought the total up to $7,749,650. Of the bonds disposed of yesterday $75,000 were sold in the salesroom of the Poertner Motor Car Company coincident with the celebration of National and Scripps Booth day. Large amounts also were secured at the salesrooms of the Chevrolet, Overland, Nash, Owen, Magnetic and Stears companies. "Four Forners," Broadway and Fifty-seventh street, will be the centre of automobile activity for the balance of the week.

This will be "Fulton day" on Automobile Row and among those scheduled to entertain and sell bonds are Wilton Lackaye, Andrew Mack, Grace Darling, Jack Hazzard, Gus Edwards, Jane and Katherine Lee, Malcolm Strauss and about fifteen other stars. To-morrow will be Reo day and among those who will appear is "Tad," the cartoonist.

George Breen of the Fire Department Liberty Loan Committee said yesterday that the Fire Department is breaking all records in its drive and that Bronx Day, which was Monday, resulted in subscriptions of more than $200,000, with the full returns not fully tabulated. He believes the quota set for the department will be more than doubled.

The work being done in the colleges for the loan began to show results last night, when it was announced that Columbia University had subscriptions of $500,000 and that the trustees of the university had subscribed $100,000. At the suggestion of the trustees a subscription of $100,000 was made by the executors of the estate of Robert E. Van Cortlandt out of undistributed funds. Barnard College subscribed $250,000 and Teachers College $50,000.

Unofficial subscriptions of $50,000 or more announced by the Liberty Loan Committee yesterday follow:

Prudential Insurance Company, $10,000,000; United States Steel Corporation (additional), $10,000,000; Chicago and Northwestern Railway Company, $3,000,000; Brown Bros. & Co. and American Locomotive Company, $2,500,000 each; Globe and Rutgers Fire Insurance Company, Mexican Petroleum Company and Western Union Telegraph Company (additional), $2,000,000 each.

Mutual Life Insurance Company (additional), $1,950,000; Singer Manufacturing Company, $1,500,000; Utah Copper Company (additional), $1,400,000; American Car and Foundry Company, Franklin Trust Company, New York Central Railroad Company (additional), Greenwich Savings Bank (additional) and Central Savings Bank of New York (additional), $1,000,000 each.

Lehigh and Wilkesbarre Coal and Union Sulphur Company, $750,000 each; Studebaker Corporation of America, $700,000; American Railway Express, $600,000; Bank for Savings city of New York (additional), Norfolk and Western Railway Company (additional), Freeport (Texas) Sulphur Company, Hallgarten & Co. (additional), United States Steel Corporation (additional), Chicago, Rock Island and Pacific Railway Company (additional), American Agricultural Chemical Company and Credito Italiano, $500,000 each.

Chino Copper Company (additional), $400,000; Pepita & Co. and Metropolitan Museum of Art (additional), $350,000 each; J. G. White Company employees and associated companies, $307,750; Norske Lloyd Insurance Company, $300,000; Royal Baking Powder Company, $265,000; Carl H. Pforzheimer & Co., $260,000.

Maitland, Coppell & Co. (additional), National Oil Company, Minerals Separation North America Corporation, Home Life Insurance Company (additional), American Brass Company (additional), Lee Higginson & Co. (additional) and Union Pacific Railroad Company (additional), $250,000 each.

Speyer & Co. (additional), $210,000; Locomotive Superheater Company (additional), Standard Oil of New York (additional), Royal Indemnity Company, American Tobacco Company (additional), Emigrant Industrial Savings Bank (additional), American Railway Express Company (additional) and Dollar Savings Bank (additional), $200,000 each.

Passaic Cotton Mills, $166,000; George W. Perkins, Dollar Savings Bank (additional), Mrs. Ada Small Moore (additional), Whitney & Kemmerer and William H. Moore (additional), $150,000 each.

James F. White & Co., Inc., and employees (additional), $139,500; Endicott, Johnson & Co. (additional) and Hallgarten & Co. (additional), $125,000 each; sixty-eight doctors and dentists, $115,200; Percival J. Hill, $113,000; Charles Pfizer & Co. and Beech Creek Coal and Coke Company, $110,000 each.

Mitsubishi Goshi Kaisha, Federal Export Corporation, Magor Car Corporation (additional), Jonas & Naimburg, Inc., Florida East Coast Car Ferry Company, McGraw Hill Company, Inc., Bernhard, Scholle & Co. (additional), Spencer Trask & Co. (additional), and March & Co., $100,000 each.

Pacific Coast Borax Company, Western Transit Company, Adolph Lewisohn & Sons (additional), Czarnikow-Rionda Company (additional), De Coppet & Doremus (additional), American Sugar Refining Company (additional), Firth Carpet Company (additional), New Jersey Worsted Spinning Company (additional), H. & M. Gernsbym and Max & Leo Wallerstein, $100,000 each.

James C. Colgate (additional), Otto S. Loeb, A. Lipper & Co. (additional), James H. Clipham & Co., and clients, Columbia University, Hanson & Orth (additional), Standard Oil Company (additional), and Mesker & Co., $100,000 each.

Johnson & Higgins, C. H. Venner & Co., Williams & Peters (additional), Crowell Publishing Company, Mrs. Mary Clark Thompson, J. G. White and Pittsburgh & West Virginia Railroad Company (additional), $100,000 each.

John Anderson, Dr. Benjamin T. Whitmore and E. Stauffer and employees, $85,000 each; Dodge & Olcott Company and employees, $80,000; Scranton & Wyoming Coal Company, Price, Waterhouse & Co., St. Louis & San Francisco Railroad Company, H. V. D. Company (additional), and Forstmann & Huffman, $75,000 each.

Continental Can Company and Borden's Condensed Milk Company, $75,000 each; Weiln Marine Equipment Company, $61,500; W. G. Pearce (additional), and Major Stephen Carlton Clark, $60,000 each; Asiel & Co. (additional), $58,150; Kohlfelch Corporation and employees, $55,000; Hartshorne & Bartelle, $52,000.

Innis Speiden & Co., Inc., River Plate Commercial Company, Inc. (additional), United States Rubber Export Company, Jeremiam Milbank (additional), Partola Manufacturing Company, R. Bleecker Rathbone, E. R. Squibb & Sons and W. H. Erhart, $50,000 each.

F. Brett & Co., Cone Export and Commission Company, La Planta Steamship Company, Inc., Merchants' Fire Insurance Corporation (additional), Pacific Coast Company, Benjamin Strong, Alexander Hamilton Institute and I. S. Wolf & Co., $30,000 each.

Garner Print Works and Bleachery (additional), Roger, Kamp, E. C. Converse, Stanwich Corporation, Tucker, Anthony & Co. (additional), Spencer Trask & Co. (additional), Oriental Navigation Company, Northwestern Mining and Exchange Company, Hillside Coal and Iron Company (additional), I. M. Taylor & Co. and Import and Export Insurance Company, $50,000 each.

Aviator to Fly in Jersey.

To stimulate subscriptions the Standard Aero Corporation will conduct two Liberty Loan flights to-morrow at Elizabeth, N. J. O. M. Bounds with an assistant will fly one of the latest types of Standard machines over the Oranges and surrounding towns in New Jersey during the noon hour. A second flight will begin at 5 o'clock, and Aviator Bounds will fly over the territory surrounding Elizabeth. He will drop Liberty Loan literature.

Enthusiasm over the loan is running high in the Bible Teachers Training School at 541 Lexington avenue, where an unusual plan has been adopted. Dr. Wilbert W. White, president of the school, whose son bearing the same name is an ace in France, announced to the faculty and students that an oversubscription to the Fourth Loan probably would result from President Wilson's reply to the German peace proposal, but that he would like to see them start a movement to buy bonds which as soon as paid for would be returned to the Secretaary of the Treasury to be burned. The students and faculty voiced their indorsement by immediately taking $2,000 of bonds which when delivered will be returned to the Government as a gift from the school.

Good work is being done at the schools. It is stated that the results for the first two weeks of the Liberty Loan school campaign show twenty-five thousand more subscriptions secured by the principals, teachers and pupils than for the corresponding period in the Third Loan. These subscriptions represent $20,000,000 or practically the same amount as received in the corresponding period of the Third Loan.

Liberty Loan Drive Programme for To-day

RECEPTION at Waldorf to Russian Ambassador Bakhmeteff, at 11:30 A. M.

Parade starts from Waldorf-Astoria to Altar of Liberty, with military escort for Russian Ambassador, at 11:50 A. M. Ambassador Bakhmeteff makes address at Altar of Liberty at noon.

Sub-Treasury meeting begins at noon, with Dr. Davis Hughes, former chaplain in the British army; Signaller Tom Skeyhill, Dr. Newell Dwight Hillis and Miss Frooks, aviatri and yeowoman as speakers.

Principal speakers at the Liberty Theatre (Public Library) meeting, which starts at noon will be Police Commissioner Enright, Health Commissioner Copeland, John McGraw, De Wolf Hopper, William Farnum, Gertrude Atherton, William Gillette, Anthony Euwer, Alma Clayburgh, Gabrielle Gills, Corporal Max Mouvet of the French Foreign Legion, Morgan Kingston, George Barr McCutcheon, Douglas Fairbanks, John Charles Thomas, T. H. Schaefer and Miss O'Neill.

Liberty Bell (City Hall Park) will have as prinicpal speakers Prince Vladimir Moutkonsky, Baron Fersen and Thomas B. Felder, at noon.

Kiltie McCoy and Thelma Evans will appear at the U. S. S. Recruit rally at noon.

Richard A. Neffler, Dr. W. Swift, Maurice E. Connolly, W. E. Kelly, Addison Wheeler and Borough President Riegelmann will speak at the rally, at Brooklyn Borough Hall, at noon.

Patriotic addresses will be made at the rally of the Western Electric Company, at noon at 463 West street, and at the Columbus Bell, Columbus Circle.

Exhibition of Government life saving suits and band concert at the Aquarium at 12:30 P. M.

Rabbi Stephen S. Wise, John Kendrick Bangs, William J. Schieffelin, W. Bourke Cockran, Francis Wilson, Madame Asgapelian, Capt. Thompson and Dr. Ray Petty will talk at the Liberty Bank (Madison Square), meeting at 1 P. M.

U. S. S. Recruit band will give a concert at the Grand Central station at 2 P. M.

Parade forms at 7 P. M. at 357 Sixth avenue, followed by patriotic rally in armory of Ninth Regiment, Coast Artillery, Fourteenth street and Seventh avenue.

At 8 P. M. mass meetings will be held at Amsterdam Opera House, Cooper Union and Liberty Hall, Times Square.

Produce Man Gains $4,165,850.

Another Liberty Loan rally at the New Produce Exchange, at which Lieut. R. J. Bagues of the French army and Dr. David Hughes, formerly chaplain of the Welsh Fusiliers, were the principal speakers, resulted in $4,105,850 additional subscriptions from members of that institution and brought the total up to $11,073,250, or within striking distance of its quota of $15,000,000.

Gov. Marcus H. Holcomb of Connecticut yesterday, indorsed the suggestion that next Saturday be made "Pershing Liberty Loan Day."

James W. Gerard, former United States Ambassador to Germany, said yesterday upon returning from a Western trip that the Fourth Liberty Loan "must not fail, no matter what happens in the theatre of the world." Continuing he said:

"The six billions of dollars are needed now and they must be given by the American people. They will be needed whether peace comes through the absolute surrender of the Kaiser or the war continues. A triumphant conclusion of the Fourth Liberty Loan campaign is America's answer to a whimpering Kaiser. A triumphant conclusion of the campaign will say to the Kaiser: 'All America is determined on your absolute disappearance as a factor in the history of the world.' The Surrender Loan must not fail."

Portuguese Day Celebrated.

Alfredo de Mesquita, Consul-General of Portugal, said yesterday at the Altar of Liberty, where "Portuguese Day" was celebrated, that the world is going to see the breaking of the day when the old prejudice of small and large nations is so modified that there will be only nations, no matter how small or large, with the same rights to existence, liberty and development. Continuing he said:

"Let you, strong and splendid America, have as an ally in the struggle now waged for civilization and for a new ideal of human society, that country, which is Portugal, and which I love as a true son. We Portuguese take pride in this justifiable love for our country, of such a glorious, noble past, and as heroic death renders equal all who fall on the battlefield, our mutual pride in being allied will be more than justified."

"Unconditional surrender" from Germany should be demanded by this country, according to United States Senator Wadsworth of New York, who spoke on the steps of the Sub-Treasury yesterday. Senator Wadsworth drew applause when he said:

"Let it be remembered that Germany has not sued for peace. She has merely asked that we confer with her on terms of equality. I venture to assert that if we consent to any such proposition we will write ourselves down as the greatest dupes of all time and the betrayers of justice.

"It is the doctrine of eternal justice that we preach, and justice will no prevail except as the result of a military victory placing Germany where she cannot do this thing again. We have in view only the future safety of the world, and that can be assured only by the unconditional surrender of Germany."

William S. Hart, the movie actor, speeded up the sale of bonds at the Liberty Bell in City Hall Park by declaring that we will have to take the "toot out of Teuton." T. E. Powers, the cartoonist, drew the Kaiser's face under the caption of "The Biggest Cootie in the World. Let's Sprinkle Him With Liberty Bonds."

More Committees Reach Quotas.

Effigies of the Kaiser and the "Clown Prince" were hanged yesterday at the rally held by the uptown branch of the Wholesale Dry Goods Committee of the "Rainbow Division" at Twentieth street and Broadway. Each time a bond was sold the ropes were given a tug.

In addition to the Hide and Leather Trade, two other committees in the Rainbow Division reached their quotas. They were the Jewelers' Division and the Clothing and Allied Trades Committee. The former's quota was $5,000,000, and the latter's $7,500,000. This makes eleven committees of the Rainbow Division that have gone over the top.

James J. Corbett, the one time heavyweight champion of the world, will deliver a knockout speech at Liberty Hall, Times Square, to-morrow night.

Gov. Whitman will talk at the open air meeting at Elmhurst, L. I., to-morrow night.

J. P. Morgan, Charles M. Schwab, Thomas W. Lamont, Seward Prosser and Mr. and Mrs. Edward T. Stotesbury are among the prominent guests that have accepted Geraldine Farrar's invitation to attend dinner at Sherry's to-night.

Sailors Buy $1,180,000 Bonds.

CHICAGO, Oct. 15.—Under the slogan "Fight or buy bonds—the navy does both," 15,033 fighting men of the sea at the Great Lakes Naval Training Station have taken $1,180,000 of the Fourth Liberty Loan it was announced to-night.

ENGINE 27 RAISES $500,000 FOR LOAN

Leads in Race for Fire Department Prizes.

Capt. Thomas J. O'Toole and his twenty men of Engine Company 27, whose headquarters are in Franklin street, near Hudson, have been combing the district bounded by Chambers and Desbrosses streets, from Hudson street to the North River, and so far have raised $500,000 for the Fourth Liberty Loan. The company leads all others in the race the Fire Department is making.

Yesterday from E. J. McClintock of Bayer & Co., 117 Hudson street, they secured $200,000 in addition to a contribution of $152,000 which the firm previously made through the engine company.

Other large amounts which the men secured by giving their days off and meal time to the solicitation of subscriptions include Mercantile Warehouse, $10,000; Dietz Lamp Company, $12,500; Bennet Dry, $10,000; Leon Hirch, $5,000, and James Butler, $5,000.

Partly as a result of the efforts of Engine 27, the Fifth battalion, Chief McKenna, and the second division, Chief Helm, are in the lead in the Fire Department's sprint for loan subscriptions.

Getting subscriptions for Liberty Loans is no new business for the men of Engine 27. In the Third Loan they led the Fire Department, raising $90,600. To raise money among passersby at noon to-morrow in front of the engine house a jazz band will play.

All the engine companies of the city and firemen generally are in the competition for the nine prizes to be awarded by Special Deputy Commissioner Eli Joseph. Three prizes of $150, $100 and $50 are to be awarded to the companies turning in the largest amount of subscriptions; similar prizes for individuals who get largest amounts and for the members who sell the largest number of $50 subscription bond books. Engine Company 27 is making a bid for all three kinds of prizes.

PARADE AND LOAN RALLY IN 18TH A. D.

Al Smith to Speak for Liberty Loan To-night.

The neighborhood west of Fifth avenue, particularly from Fourteenth street south, will show Manhattan and the rest of the world this evening that the Eighteenth Assembly district can do for the Liberty Loan in its own big little way the sort of things that the Liberty Loan officials on last Saturday did so wonderfully the length of the "Avenue of the Allies."

For to-night de Eighteent' district is to have a parade of its own which promises to be a sockdolager, with bands and marching soldiers and sailors and even long strings of German trophies in line, just like the avenue parade Saturday. And if the Assembly district can't have the Governor as on Saturday it will offer the next best thing, Nominee Al Smith.

In the Ninth Regiment Armory, in Fourteenth street near Sixth avenue, Assemblyman Peter McElligott will introduce after the parade to a crowd expected to number 10,000, a chairman in the person of Borough President Dowling. Chairman Dowling in turn will introduce Nominee Smith as chief speaker. Operatic singers and vaudevillians will appear between speeches, but especially, so Chairman McElligott said last night, that the Eighteenth will go over the top for the Fourth Liberty Loan.

URGES ALL BANKS TO FINANCE WORKERS

Comptroller Williams Tells of Institutions' Prosperity.

Special Despatch to THE SUN.

WASHINGTON, Oct. 15.—Comptroller Williams issued a statement to-night declaring that the banks of the country were never in a better position to finance purchases of Liberty bonds for the 45,000,000 wage earners of the United States who should, he said, be able to put at least a part of their earnings in these bonds.

The Comptroller called attention to the fact that during the last year of stress and sacrifice the banks had enjoyed unprecedented prosperity and that under amendments to the Federal Reserve act they were permitted to lend money on Liberty bonds without regard to previous restrictions of law and up to any amount approved by their directors.

"Under amended regulations," the Comptroller said, "all holders of Liberty bonds are given practically an unlimited power to borrow from national banks on Liberty bonds, as national banks and other member banks have to borrow from the twelve Federal Reserve banks on security eligible at the reserve banks.

"In view of the marked prosperity of our national banks during the last year of universal trial and sacrifice it is especially hoped and urged that these banks everywhere observe a liberal policy as to the rate of interest which they may charge to borrowers on Liberty bonds. Such a course on their part would be appreciated by the country and would contribute enormously to the success of the Fourth Liberty Loan."

Sergt. Parks Pneumonia Victim.

Sergeant Lester Parks, 27, United States Machine Gun Corps, a former policeman of White Plains, is dead at Camp Hancock, Augusta, Ga., from pneumonia following an attack of Spanish influenza. He was 27 years old. Sergeant Parks was married and his widow lives in Brooklyn.

HURRY 7-CENT FARE DECISION.

Jersey Officials and Railway Men Unite to Expedite Case.

TRENTON, Oct. 15.—Charles F. X. O'Brien, City Commissioner of Jersey City, the State Public Utility Commission and the Public Service Railway Company filed to-day a stipulation in Supreme Court here in which they agreed to unite in requesting Justice Swayze to decide as soon as possible the validity of the seven cent fare increase granted to the railway company by the Utility Commission.

The purpose is to give the defeated party as much time as possible to prepare to take and perfect an appeal. It was decided also that whichever party takes an appeal all the parties concerned will cooperate to have the case perfected and heard. The railway company meantime will give receipts for fares collected.

HARRIMAN NATIONAL BANK

Fifth Avenue and 44th Street

NEW YORK

A Long Pull and a Strong Pull

If one automobile cylinder is out of commission, the remaining cylinders must do the work, and there is a dead weight to be carried.

If each individual does not subscribe his share of the Fourth Liberty Loan for $6,000,000,000, it is perfectly obvious that he provides a dead weight for the rest of us to carry, while his patriotism is clearly nothing but a fraud.

Possibly a large number of persons able to subscribe to the Loan in round amount actually do not feel, with our military success in Europe, that they are now called upon to subscribe. They do not understand the country's financial commitments and needs for the consummation of the work in hand. You cannot project a structure and consider it accomplished merely because the plans are drawn, the foundation dug and the raw materials dumped on the premises.

Your constituted authority has engaged to make the world safe for life, liberty and