PROBE WAR-BOND SALES BY BANKS

Liberty Loan Issue Paid N. Y. Borrowers at Par as Cash, Untermyer Alleges

BANKER DEFENDS PRACTICE

New York, June 9.—Millions of dollars' worth of 6 per cent building loans in which several of the largest savings banks in New York City compelled the borrower to accept depreciated Liberty Bonds at par in lieu of cash were investigated yesterday before the Lockwood Legislative Committee.

Other loans granted on condition that borrowers would purchase real estate the lending institutions acquired on foreclosures also were brought out in large numbers. All of the loans were on first mortgage unencumbered real estate which the bankers conceded was gilt-edged security.

Several big bankers testified in regard to those transactions and conceded making loans conditional upon their getting rid of Liberty Bonds at par or unloading real estate undesired by them.

The practice of the Brooklyn Savings Bank, it was brought out, was to give the borrower a check for the loan and then he would immediately indorse and return the check to the bank which would honor it with Liberty Bonds of an equal face value, but worth less than 95 in the stock market. Larus E. Sutton, the comptroller of the bank, told the committee he thought there was a radical, fundamental difference between that sort of a deal and the process of paying the borrower in Liberty Bonds right at the start.

Paid in Liberty Bonds at Par

He was asked to explain the difference, but he replied it would be very difficult to explain and that Samuel Untermyer, committee counsel, would not admit it. Mr. Untermyer asked the witness to grant the fact that either borrower or lender could have gone in the market and obtained the bonds at 94.

"That is quite correct," said the banker, "but we did not do business that way. We loaned the bonds at 100, precisely what we had paid for them."

"Why didn't you sell the bonds at 94 and give the borrower the cash?" Mr. Untermyer asked.

"Because we are trustees of the people's funds and we bought them at 100 and sold them at 100," Mr. Sutton replied.

When Mr. Untermyer asked the banker whether the bank was unusually anxious to get rid of some Liberty Bonds, he said no, explaining it was induced to do so by brokers who negotiated the deals.

It was by degrees he conceded that it was a condition of the loans that the borrower should buy Liberty Bonds from the bank at par. At first he said the bank gave the loan in the form of a check and then the borrower purchased the bonds from the bank with the check. Later he admitted the bank frequently sent both the check and the bonds together to its attorneys, who completed the deal. Then he said it was part of the negotiation for the borrower to take the bonds. Finally he conceded it was a condition of the loan that he do so.

The Prudential Insurance Co. was under attack part of the day. Its president, Forrest F. Dryden, testified it was true that the bulk of the company's bank deposits were held in banks in which he was interested or in which the company itself, his father's estate or other officials were stockholders. He could see no impropriety in that, he said.

Mr. Dryden testified the company owned 20 per cent of the stock of the Fidelity Union Trust Co., of Newark, N. J. Of the $16,000,000 which the Prudential had on deposit in 1914, it was brought out that about $12,000,000 was held in those three banks.

Mr. Untermyer declared the mutualization of the Prudential had been a farce, and sought to show that policyholders exerted no powers in the conduct of its affairs. He criticized the Prudential for its relatively small investment in real estate and building mortgages in New York State.

Mr. Untermyer made it plain today that its investigation into business methods employed by fire insurance companies would be pressed.

CONDEMN DOCTORS' LAXITY

Favor Punishment of Those Who Fail to Comply With Health Laws

Boston, June 9.—Elimination from membership in medical associations of physicians who willfully fail or refuse to comply with local or State health laws for the prevention of disease was urged yesterday by the Preventive Medicine and Public Health Section of the American Medical Association. The section voted to submit to the House of Delegates today a resolution asking the house to take the matter up with its constituent associations and consider as well amendments to its own bylaws designed to carry out the suggestion.

The action followed discussion of a paper by Dr. Leslie L. Lumsden, of the United States Public Health Service, on "Public Health and Private Practice."

"The conclusion is inescapable," he said, "that the treatment of diseased teeth, the removal of diseased tonsils and adenoids, the rendering of prenatal care, the diagnosis and treatment of tuberculosis and the correction of certain other physical defects are for the prevention of disease and the promotion of health, and, therefore, may properly be regarded as service of a public health nature.

"If clinics meet advantageously a public need, we might as well recognize the fact they have come to stay and that there number will increase."

Bronze Tablet May Be Recast

Collingswood, N. J., June 9.—Due to names being omitted from the memorial tablet unveiled here on Memorial Day, other names being spelled wrong and one name appearing on the tablet twice, the Citizens' Memorial Committee is considering having the bronze tablet recast. There are more than 300 names of men and women who saw war service from this town, and every effort was made to list the names correctly.

CLOCK DRAWS PROTEST

Gloucester Farmers Object to Courthouse Showing Light-Saving Time

Woodbury, N. J., June 9.—Farmers and others in the lower part of the county have entered a protest over the clock in the courthouse having been moved ahead an hour, in accordance with the daylight-saving ordinance passed by City Council.

These objectors are against the system, and want to know why the clock has been moved ahead for the convenience of Woodbury and inconvenience to these taxpayers. Custodian Cattell, of the courthouse, states that he was instructed to make the change in the clock by the Property Committee of the Board of Freeholders.

GIRL MUST RETURN HIS RING

Fiancee Who Weds Another Man Loses Suit in Court

Asbury Park, N. J., June 9.—When a couple in New Jersey agree to break an engagement the man is entitled to the ring he gave.

That delicate point was settled yesterday by Judge Lawrence, of the Court of Common Pleas, in the case of a Trenton man who resorted to the law to get back the circlet he had given a girl, who then was married to another man.

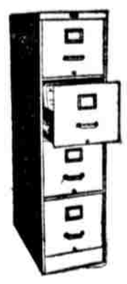
GIFT OF $100,000 HELD UP BY COURT

Shore Freeholder Has Board Enjoined From Paying Contractor for Loss

Atlantic City, June 9. — Freeholder Charles Kessler, who won his election on the Democratic ticket from the Absecon Mainland District in face of a battle with machine Republican leaders last fall, fired a metaphorical bombshell into the meeting of the Board of Freeholders here yesterday by serving a court order forbidding the payment of $100,000 to the Hill Dredging Co., of Atlantic City, for losses claimed to have been incurred during the war in building the Absecon Boulevard leading into Atlantic City. Under the writ of certiorari, issued by Supreme Court Justice Black, the Freeholders are given until June 27 to make reply to the attack on payment of the excess money over the contract price, and in the meantime they are enjoined from making any payment.

The action of the independent Freeholder in taking the Hill Dredging Co. payment to court has created something of a stir in the face of persistent reports that the present Grand Jury, headed by Mrs. Laura White, wife of Judge White, of the Marlborough-Blenheim, has been conducting an investigation of Freeholder affairs. Following the meeting, which broke up shortly after the court order was served, Mr. Kessler stated that his action was purely a matter of protecting taxpayers and that it had no political significance.

Freeholder Kessler also staged an open attack on the proposed awarding of a contract for building a new road from Absecon to Smithville, on the New York road, based on specifications which limit the paving surface to a patented material, and intimated that this matter might also be carried before the courts.



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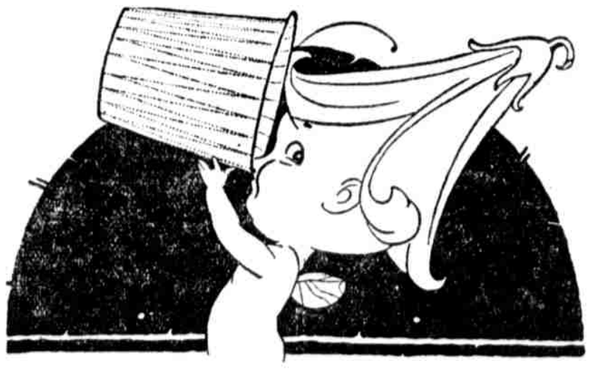

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