

FAVORS ELIMINATION OF COUNTRY BANK CHARGE

Caldwell Hardy, of Federal Reserve Bank, Addresses Credit Men.

WOULD DECENTRALIZE MONEY

Outlines Plan for Exchange of Federal Reserve Bank Checks in Lieu of Present System of Drafts on New York.

Caldwell Hardy, chairman of the Federal Reserve Bank of Richmond, delivered an important and interesting address before the Richmond Association of Credit Men last night in the rooms of the Business Men's Club.

There is a strong justification for the elimination of the country bank charge. Many of them complain that it will be difficult for them to make dividends if they lose their income from exchange charges, but if this is the case, it demonstrates that there is little justification for their existence.

WILL REDUCE CONCENTRATION OF FUNDS IN NEW YORK

In conclusion, Mr. Hardy said: "I want to mention another important matter engaging the attention of the Federal banks. A bank draft on a New York bank has always been 'par excellence' as a medium of exchange in the transmission of funds and has been accepted everywhere.

The ready availability, through this draft and collection system, of funds deposited with any member bank will be a strong inducement to large interests, corporations and transportation lines to keep their funds more on deposit with the banks in their district, where they are located or operating.

LARGE CENTERS BENEFIT THROUGH CONCENTRATION

There are several great centers of business in this country, which, whatever their natural advantages, each center, have to a very large extent been built up and become powerful through the concentration of the surplus funds of the rest of the country in these localities.

The funds so concentrated have, of course, been used to build up those centers, and communities. For instance, the bank of New York, at large keep more than a billion dollars of surplus funds on deposit in these centers. You can imagine what a tremendous financial power it gives those centers.

MEET IN CHARLOTTEVILLE

Seventh District Committee Will Gather in Historic Capital to Day.

The Seventh District Democratic Committee which was to have met today in Washington for the purpose of determining the plan for selecting the party nominees to succeed Representative Charles Hays, will meet today at Charlottesville, Va.

Hillman Claim Rejected

County Council Committee on Claims has tonight rejected the claim of J. W. Hillman for \$100 for the loss of a horse which was injured when it stepped over a loose power cup at 2206 Perry Street.

Newstead Farm Advocated

John C. Easley and A. Beirne Blair yesterday appeared before the Administrative Board and advocated that the purchase of the Newstead farm on the James River, about nine miles below Richmond, be used as a city farm, be recommended to the City Council.

Hopewell Lodge Coming

Hopewell Lodge, No. 425, Independent Order of Odd Fellows, will come to Richmond by boat Thursday night and will be met here by Patrick Henry Lodge, No. 116, and Abou Ben Adhem Lodge, No. 219, to receive degrees.

OLD MAIN STREET BANK SECURES WRIT OF ERROR

Appeals From Decision of Hastings Court as to Taxes for 1914.

BANK HAS SINCE BEEN MERGED

Says Value Placed on Banking House in 1914 Was Excessive, and That Much Paper Held Was Uncollectible and Worthless.

The Main Street Bank—now consolidated with the Broadway National—was awarded a writ of error yesterday by the State Supreme Court of Appeals, which will review its plea for a correction of an alleged erroneous assessment made by the Commissioner of Revenue of the city of Richmond on the basis of an incorrect report of the taxable assets of the institution made by its cashier.

Cashier Hardaway, in conformity with the law requiring the bank to report for taxation the sum of its capital, surplus and undivided profits less real estate otherwise taxed, reported for taxation in 1914 values aggregating \$192,000. On this basis the State would have received in taxes \$27,517.72.

BANK IN DEBT HELD UNCOLLECTIBLE PAPER

In its petition to the Supreme Court the bank states that in the year 1914, it found itself in difficulties because of a large amount of worthless and uncollectible paper. Witnesses introduced in the hearing in the Hastings Court, the petition related to the errors committed by Cashier Hardaway in his report to Commissioner Tesson.

The main facts established by these witnesses, as related to the assessment made in 1914, are that in the statement of the bank, the tax was assessed, the banking house and fixtures were put in at \$111,500, and that the actual value as evidenced by an actual appraisal thereafter made was \$67,500, and that in the assessment complained of, paper of the amount of \$31,900.40 was treated as good when, as a matter of fact, it is uncollectible, has not yet been collected and never will be collected.

There was, in fact, on February 1, 1914, an impairment of the capital of the bank as follows: \$4,000, the difference between the actual value of the bank building, fixtures and furniture as carried on the books, and the actual value as ascertained by the sale, \$21,906.40; paper, making \$75,046.40. Mr. Hardaway states that the profit and loss account as of February 1, 1914, was \$16,221.11.

FACTS IN CASE WERE NOT DISPUTED

Since the facts in the case were not disputed, the petitioner claimed the right to a correction of the erroneous assessment unless there was a legal obstacle in the way. Judge Richardson, in denying the motion for relief, delivered an oral opinion from the bench, in which he held:

"First, that the bank had no right to petition for a correction of the erroneous assessment, which could only be done by the individual stockholders.

"Second, that the bank having by its cashier made the report which was the basis of the assessment, it was now sought to be corrected, the bank has no right to complain."

In its petition for a writ of error, the bank replies to the first proposition of the State by stating that the assessment of March 12, 1908, under which the bank stock was taxed, to make the tax a debt due from the corporation to the State, in which it is directly and primarily liable.

To Judge Richardson's second objection, the petitioner replies that this proceeding was brought under the authority of sections 50 and 53 of the Code, which, it is claimed, gives the bank an absolute right to the correction of an erroneous assessment unless the State, by refusal of the applicant to furnish list of his property, real or personal, to the commissioner on oath as the law requires.

President Coleman Warthen, of the Chamber of Commerce, urged that every member of the business organizations of Richmond attend the meeting in the Jefferson Hotel auditorium tomorrow evening, called for the purpose of considering the question of the funds for the construction of the Richmond, Rappahannock and Northern Railway Company's line.

FOR URBANNA LINE

Mass-Meeting of Richmond Business Men Called by Chamber of Commerce.

President Coleman Warthen, of the Chamber of Commerce, urged that every member of the business organizations of Richmond attend the meeting in the Jefferson Hotel auditorium tomorrow evening, called for the purpose of considering the question of the funds for the construction of the Richmond, Rappahannock and Northern Railway Company's line.

PLEASE TAKE NOTICE That Our Midseason Sale of Finest Suits

is limited to this week only. Men of any size or shape can be fitted without any difficulty. Straw Hats at \$1.39; worth up to \$3.50.

GANS-RADY COMPANY

Ice Mission Is in Great Need Contributions Fall Off While Demands From Sick Children Show Increase.

Only \$2 was received yesterday by the Times-Dispatch for the Ice Mission fund. The need is great, and it does not grow less. There are many demands on the people of Richmond, and the mission believes there is none so appealing as the wan look of a tired baby and the tenderness of a new mother's eyes.

ALBERT M. GUNST WEDS MISS IDA GOLDSTEIN

Surprise Friends and Relatives Here by Obtaining License in Baltimore. Well Known in Theatrical Circles.

A marriage license was issued in Baltimore yesterday to Albert M. Gunst, aged thirty-eight, of Richmond, and Miss Ida Goldstein, aged twenty-eight, of Baltimore.

Mr. Gunst is now connected with the Wells theatrical interests as publicity manager, and is well known in local newspaper circles, having acquired a State-wide reputation as a sport writer, under the nom de plume Gus Malbert.

JAMES RIVER MAY BE OUT OF BANKS TO-DAY

No Serious Freshet Is Expected, However, as Water Is Reported as Falling at Columbia.

While the James River will be full to its capacity to-day, and may, in lowlands, overflow its banks, reports this morning indicated that there would be no serious freshet. The water was falling at Columbia at midnight.

Heavy rains in the vicinity of Lynchburg had caused some apprehension, and rains were falling in the neighborhood of Charlottesville, putting the Rivanna in trouble. At 9 o'clock last night the Chesapeake and Ohio gauge at Columbia showed 18.2 above normal, and standing. This is believed to have been the crest of the flood, as at midnight the gauge showed 16.6 feet, and falling.

There is a rise of about 60 per cent of the water, making it probable that during to-day there will be a rise of ten to eleven feet. While this may overflow some of the lower sections, ample notice has been given for the removal of goods. At the Old Dominion wharf at 1:30 o'clock this morning the water was reported as being about six feet above low water, or about three feet below the level of the wharves, and may rise slightly over the wharves during to-day, though hope was expressed that the rise would not interfere with the movement of freight.

JUDGE GORDON TO SIT

Will Hear Contested Election Case Over Choice of Mayor of Houston.

Judge Joseph H. Gordon, of Nelson, was designated yesterday by Governor Stuart to hold court in Halifax County on August 3, for the purpose of hearing the charges growing out of the election last June of Benjamin Watkins Leigh as Mayor of Houston.

Mr. Leigh came prominently into notice recently as the Houston lawyer who prepared the charges against former Examiner of Records James H. Easley, of the Sixth Circuit. The charges were filed with the State Tax Board, and presumably figured as the basis of the removal order that was shortly afterwards entered by the board.

In his published reply to the charges, Mr. Easley referred to Mr. Leigh as his personal enemy. The breach between the two men, it is understood, was widened during the spirited marital contest, when Easley supported Mr. Leigh's opponent, the Johnson faction, in the contesting the election, and the whole matter will be given a thorough airing next week.

Employees of the Weisberger Company will have half-holiday tomorrow for an outing at Forest Hill Park where they will have a picnic and dance during the afternoon. The store will close at 12:30 o'clock, and the merry-makers will board special cars at Seventh and Broad Streets, bound for the park, half an hour later. The public is invited to attend the festivities.

WANT HEAVY DAMAGES FOR FLOODS OF LAST AUGUST

Valentine Hechler and S. J. London Bring Suit Against City for \$23,000.

RELIEF FOR SHOCKOE SECTION Abate Nuisances Created by Downpour—Blufford Falls to Sustain Negligence Charge.

With the Administrative Board engaged in the task of repairing the havoc wrought by the floods along the banks of Shockoe Creek, caused by storms of the past few days, and relieving the distress of colored families rendered homeless, two suits, totalling \$23,000, for alleged damages sustained from the same source last August were filed against the city yesterday in the Law and Equity Court.

The plaintiffs are Valentine Hechler, of the Valentine Hechler Packing Commission Company, Brown and Sixteenth Streets, who seeks to recover \$7,000, and S. J. London, furniture dealer, of 184 East Main Street, who asks \$16,000. C. Flaherty, Fulton & Byrd represent both plaintiffs.

Several other suits of a similar character have been lodged against the city as a result of last year's storm, when Shockoe Creek overflowed its banks. A marriage license was issued in Baltimore yesterday to Albert M. Gunst, aged thirty-eight, of Richmond, and Miss Ida Goldstein, aged twenty-eight, of Baltimore.

City Engineer Bolling told the board that he visited the scene and found drift nearly choking the Marshall Street arch over the creek. He put a force of men to work and had the passage cleared. He saw no occasion for any alarm. He will make a further report to-day as to the condition of the Marshall Street arch, which is reported to be in need of repair.

Dr. E. C. Levy, Chief Health Officer, said that no report of conditions along the creek was made to him. He did not regard the flood as a menace to health.

The Shockoe Creek section was not the only place affected by the heavy rains. Reports came to the board yesterday from all sections of the city. In each instance steps were taken by the board to relieve all complaints and to abate any nuisances which may have been created.

SUES PHYSICIANS

Mrs. Ella Hudson Asks Damages from Doctors J. R. Blair and J. A. Cloyd.

Mrs. Ella Hudson has filed suit in Henrico Circuit Court against Dr. John R. Blair and Dr. John A. Cloyd. The plaintiff asks damages to the extent of \$10,000.

Mrs. Hudson claims that she fell accidentally and broke her wrist, and telephoned Dr. Blair to come to her residence and administer some treatment. Dr. Blair was unable to respond to the call, and sent Dr. John A. Cloyd, who examined the wrist and stated that it was not broken, but sprained.

The plaintiff alleges that Dr. Cloyd bound up her wrist in adhesive plaster, but this failed to bring relief. After two applications of adhesive plaster the plaintiff went to Dr. Blair and had her arm examined again. It developed that the wrist was fractured, and would have to be broken and reset, causing the plaintiff great pain and made her lose the use of her left arm, wrist and fingers.

Merchants Line

(Foot of Eighteenth Street). Steamboats Haven Belle and Admiral Daily regular steamboat service between Richmond and Petersburg, leaving here at 10:30 p. m. No extra charge for C. O. D.'s.

Hotel Rueger ROOF GARDEN

TO-NIGHT Music—Dancing—Dinner Supper 10:30 to 1:30

10,000 People Are Now in Dire Need

North Carolina Society of Richmond Issues Appeal to People of This City.

The North Carolina Society of Richmond, of which Dr. J. Allison Hodges is president, has issued a call to the people of Richmond to aid those who have suffered from the floods in North Carolina. The people in the western part of the sister State have suffered severely, and are now helpless, because their crops are ruined and their stock and implements destroyed.

An appeal issued by the officers of the society—Dr. Hodges, president; Henry E. Litchford, first vice-president; Dr. N. Thomas Ennett, second vice-president; Norman H. Johnson, secretary, and Herbert W. Jackson, treasurer—says that the relief of the people of the two States is so intimate that a suggestion that funds are badly needed should be a sufficient appeal.

"We fully recognize," the paper states, "that the unusual demand made upon all Richmonders this year has been extraordinarily large, but this cause is so close to all your people that it would be an injustice not to mention the conditions in our sister State."

According to address just received by Edward E. Britton, chairman of the General Relief Committee appointed by Governor Craig, there are at least 10,000 people within the flooded district of North Carolina in dire need. The Times-Dispatch will be glad to receive and acknowledge contributions. All funds sent to this paper will be turned over to and disbursed under the direction of the North Carolina Society of Richmond.

The following were received yesterday: Cash \$2.00, T. A. Smoot 2.50. Total \$4.50. Law and Equity Court Adjourns. Judge Beverly T. Crump yesterday adjourned the Law and Equity Court for the summer vacation.

THE BEST IN MOTION PICTURES

ISIS Admission 10c

"THE GRIP OF EVIL," With Jackie Saunders and Roland Bottomley. BEGINS TO-DAY. Also the Five Part Feature, "DOLLAHS AND THE WOMAN," With Tom Moore.

ODEON PARAMOUNT PICTURES 10c

TO-DAY, MAE MURRAY, in "THE LASKY PLAY," "THE DREAM GIRL."

COLONIAL 10c

TO-DAY, KATHLYN WILLIAMS in "OUT OF THE PRIMITIVE."

TRIANGLE PLAYS

Douglas Fairbanks in "Fighting With Fate," a gripping story. A Keaton comedy bound to send you home laughing. Prices: Nights, 10c, 15c, Mat., 10c. BILBOU THEATER, Home of Triangles.

REX THEATER

"Gates of Divorce"

Featuring Gertrude McCoy and Alexander Garden.

Merchants Line

(Foot of Eighteenth Street). Steamboats Haven Belle and Admiral Daily regular steamboat service between Richmond and Petersburg, leaving here at 10:30 p. m. No extra charge for C. O. D.'s.

Hotel Rueger ROOF GARDEN

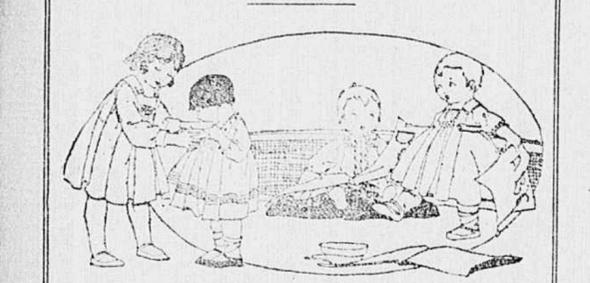
TO-NIGHT Music—Dancing—Dinner Supper 10:30 to 1:30

THE VALENTINE MUSEUM

ELEVENTH AND CLAY STREETS. Hours 10 A. M. to 5 P. M. Admission 25c. Free on Saturdays.



Miller & Rhoads "The Shopping Center"



NEWS FROM OUR Children's Wear Section

"TIMELY" for mothers whose little ones never seem to have quite enough of all the numerous little "duds" for play or "dress-up" during outdoor days of summer.

That we have complete stocks of apparel and styles that mothers want is evidenced both by their enthusiastic approval and their liberal buying. For example:

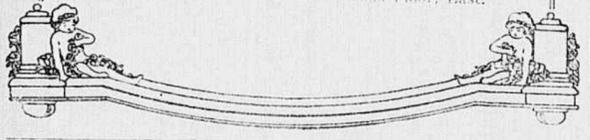
HERE ARE \$1.00 FROCKS of cool, washable materials that are perfect marvels of good value! They include a nice line of "plaids" in popular colors—attractive for midsummer and early fall wear—for girls of 6 to 14 years.

INFANTS' 50c FROCKS.—One must wonder how it is possible for soft white muslin frocks with such dainty lace and embroidery trimmed yokes to be produced at such small cost. And yet here they are—either long or short frocks—for kiddies of 6 months to 2 years. See those for all means.

WHITE PIQUE COATS, \$2.50, for infants of six months; also 1 and 2 years. Coats of nice quality, with large cape collars, which are daintily embroidered and scalloped edges. An excellent value.

WHITE ROMPERS, 50c to \$2.00.—These are of soft mercerized poplin or madras, plain or smocked, trimmed with pink or blue. The styles are low neck and short sleeves, with "beach" or blouse knees; all sizes from 1 to 6 years.

ALL CHILDREN'S SUMMER HATS REDUCED.—Many to BELOW COST! All the beautiful Straw Hats, Alfons, Braids and Silk Combinations—tailored and trimmed styles—are included. Every hat must be sold now.



TYSON IS HELD ON SEVEN OUT OF EIGHT CHARGES

Is Identified in Police Court by Two Women Whose Homes He Is Alleged to Have Entered.

Charles Tyson, a 26-year-old negro, arrested several days ago after a prolonged search on the part of Detective Sergeant Whitshire and Atkinson and Detective Dury, was taken on to the grand jury from the Police Court yesterday on seven of the eight burglary charges which the officers had entered against him.

Tyson was identified yesterday by two women who saw him at the act of robbing their rooms. They were able to pick the negro from among more than a dozen other negroes who were being held in the court "pen" awaiting other articles which he had sold for small sums were recovered.

Mrs. J. W. Crawford, 1612 North Twenty-second street, who was awakened by a noise in the night about her room, came to the door and saw and at once identified Tyson. She said that she had been awakened by the negro and had summoned an alarm, causing Tyson to flee from the house.

Mrs. C. S. Hudson, 616 West Eleventh Street, was able to identify Tyson also. She awakened to find Tyson rummaging through the drawers of her dresser. Mrs. Hudson caught him once and Tyson fled through her window, making good his escape.

Tyson was seen by the mother of P. T. Burton, 1229 Sumner street, who was ill in bed at the time the negro entered his room. He remained quiet while Tyson searched the room and then sounded an alarm. Mrs. L. Fredrick, 1229 Sumner street, saw a negro at work in her room and was frightened as he fled. She was able to recognize him, it was reported, as the grand jury on charges of burglary and robbing the following night.

J. L. Cox, 2508 Perry Street, and Roy C. W. Dixon, Union street, at Seminary, 1301 W. Main street, at Seminary Avenue, 1200 C. P. Hollister, 1206 Perry Street, 1332 S. E. 10th, 1866 Bainbridge Street, 1381 E. 10th, 1329 Semmes Avenue, a half block at Semmes, and C. L. Hudson, 616 West Twelfth Street, \$15.

The charge of entering the residence of Mrs. G. M. Nichols, 166 Summit Avenue, and stealing jewelry valued at \$48.50, was dismissed.

Morton Is Acting Second Auditor. Governor Stuart yesterday designated W. Chase Morton, Acting Second Auditor of Virginia, pending the absence of Second Auditor Rosewell Page, who has left on his annual vacation. Mr. Morton will be absent about two weeks. Mr. Morton is the Second Auditor's chief clerk.

Suit For \$385. A suit was filed yesterday in the City Circuit Court by S. W. Dayberry against the American Laundry and Machinery Company for \$385. No declaration was filed.

Among the Speeders. Robert Johnson was fined \$5 and costs in the Police Court yesterday on a charge of speeding an automobile through the streets. Policeman L. N. F. M. Timmer, charged with recklessly driving a machine through the streets was fined \$5 and costs.

Thomas N. Jones, a 40-year-old reckless driver, was fined \$10 and costs. He was reported by Policeman Waller. Rocks noted an appeal.