

**RESERVE BOARD HEAD
REPLIES TO RICHMONDER**

**Governor Harding Declares
Williams Voted for Pay
Increases.**

OFFICIALS WORTH BIG SALARY

**Former Comptroller of Currency
Charged With Criticizing Agency
Which He Favored at Time They
Were Ordered.**

[By Associated Press.]
WASHINGTON, Oct. 15.—The Federal Reserve Board does not regard the salaries paid the governor of the New York Federal Reserve Bank and the Federal Reserve agent as being excessive, Governor Harding, of the board, said in a letter to Chairman Anderson, of the Congressional Agricultural Commission, made public tonight.

"No one familiar with the qualifications of these gentlemen, their long experience in banking, their established position in the banking community before the Federal Reserve Bank was organized, the magnitude of their responsibilities and the opportunities constantly afforded them to make other and more profitable engagements," the letter added, "would assert for a moment that they are being paid more than they are worth."

Governor Harding explained that the letter was not a reply to the recent Senate resolution, requesting data on the salaries paid New York Federal Reserve Bank officials, but was intended to deal more specifically with criticisms of John Skilton Williams, former Comptroller of the Currency. The board's answer to the request of the Senate, he added, would be forwarded next week. He requested, however, that the letter be made a part of the commission's records, and that the commission make public its findings with respect to the charges made by Mr. Williams in the controversy which began some months ago.

Included in the letter was an analysis of the salaries paid the New York bank officials, and a comparison of the salaries with those of bank officials carrying similar responsibilities. The letter also embodies the minutes of a meeting of the Reserve Board, of which Mr. Williams, as Comptroller, was a member, which showed that Mr. Williams voted for increasing the salary of Governor Strong, of the New York bank, from \$20,000 to \$50,000.

"It will be noted," the letter added, "that the minutes show that Mr. Williams voted affirmatively on 80 per cent of the salary increases, including those which he now criticizes, and that he did not vote against any of them, but was absent from meetings at which the other 20 per cent were considered."

Former Secretary McAdoo, who, as head of the Treasury, was chairman of the Reserve Board, also was on record as favoring the salary increases, and in a statement to the minutes, that such salaries should be made sufficiently attractive to induce capable and efficient men to take up the work.

**CRAWFORD TO SPEAK
ON HOUSING PROBLEM**

Conference of Bankers, Real Estate Men, Builders and Business Men at Jefferson October 21.
Bankers, builders, real estate dealers, heads of the building trade unions and all members of the Richmond Chamber of Commerce will be invited to attend a conference on the housing problem, to be held in the auditorium of the Jefferson Hotel on Monday night, October 21, at which time Daniel Crawford, Jr., of Philadelphia, will be the speaker.

Mr. Crawford directed much of the building work for the Emergency Fleet Corporation and is recognized as one of the most practical home builders in the United States. He will consider the defects of the city and present his conclusions in a concrete form to the citizens at the meeting on Monday night of next week.

Winchester Forms Rotary Club.
WINCHESTER, Va., Oct. 15.—A Rotary Club was organized last night at a meeting at the Eiks' Home by a committee from Harrisonburg, Va. Officers are: President, F. E. Clark; vice-president, H. B. Fuller; secretary, treasurer, W. W. Glass; directors, H. B. McCormac, Rev. Clarence Woods, W. B. Cornwell, Dr. Hunter H. Moore and C. Vernon Eddy, sergeant-at-arms, H. B. McCormac.

Daily German Paper to Quit.
ST. LOUIS, Mo., Oct. 15.—"America," a daily morning German language newspaper, which was founded in 1872, will be put to "bed" for the last time on October 20, it was announced today. The semi-weekly issue of the paper will become a weekly. The expenses of the daily edition was given as the reason for its suspension by owners.

**G. O. P. LEADER MAKES
PLEA TO VOTERS HERE**

(Continued From First Page.)
is an insult to those to whom the statement is addressed."

Colonel Anderson, in whom the Democratic administration of State affairs, drew a distinction between the members of the party and what he called the "members who control the organization." The manner in which the Democratic "organization" has handled the race question in this State, Colonel Anderson denounced as a disgrace. He cited cases where

negro judges of election, he said, had been appointed by Democratic boards, ostensibly as Republicans, but over the protest of the white Republican leaders. In Charlottesville, he said, at least one negro who could neither read nor write, had been made a judge of election, in the face of protests by G. O. P. white leaders.

Says He Challenged 'Trinkie.'
"I have challenged Senator Trinkie," said Colonel Anderson, "to join me in attempting to secure the removal of five of them in the State, all appointed by Democratic boards—but thus far I have not heard from Mr. Trinkie, and I may say, in passing, that I do not expect to hear from him."

Colonel Anderson said that he would not bring down the discussion of issues from "their high standard" to one of personalities, as he had too much respect for himself and the audience which he was "privileged to address."

What Colonel Anderson called "the office-holding Democratic oligarchy," a subject upon which he has touched in all his speeches, came in for considerable attention. Heretofore, he said, the "political and economic ills from which the State is now suffering" could be solved only "by a change in management."

WOMEN will be glad to know of a laxative that operates without griping or weakening. Thousands will tell us they get more satisfactory results from Dr. Caldwell's Syrup Pepsin than from salts, pills and drastic cathartics. Syrup Pepsin is a mild, gentle cleanser and regulator. It costs only about a cent a dose.

**DR. CALDWELL'S
SYRUP PEPSIN
THE FAMILY LAXATIVE**

Take Dr. Caldwell's Syrup Pepsin when constipated, bilious, headachy or out of sorts. You will find your general health and complexion so improved that less cosmetics will be needed. Thousands of women have proved this true.

HALF-OUNCE BOTTLE FREE

For escape constipation, as even if you do not require a laxative at this moment let me send you a Half-Ounce Trial Bottle of my Syrup Pepsin FREE OF CHARGE so that you will have it handy when needed. Simply send your name and address to W. B. Caldwell, 514 Washington St., Monticello, Ill. Write me today.

In the Downstairs Store

TRIMMED HATS

ON SALE MONDAY MORNING, FROM 9 A. M. TO 11 A. M. ONLY, AT

\$1.00

No Need to Mention Values—The Price Alone Tells the Story!

These Hats will be on sale for just two hours tomorrow morning, and the earlier you shop the better choice you will have, as more than likely the Hats will be sold inside of an hour.

ONLY ONE TO A CUSTOMER
None Sent C. O. D.—None Delivered—None Reserved

Home Hat Making

For the woman interested in creating and using her talent in designing we are still teaching the making of finer millinery at low cost. Our instructor, Mrs. Walker, will assist you in selecting the frame, in the blending of materials and the proper style trend. She will cut the material for you, show you how to start and finish your hat. This service is without any charge when materials are purchased here!

Note these prices for materials:
Frames, 25c to 75c.
Materials—Velvets, Lyons, \$2.98 yard.
Velvets, Pannes, \$2.98 yard.
Duvetyn (19 inches), \$2.75 yard.
Silk Velvet (18 inches), \$1.25 yard.
Taffetas, Silks, etc.
Flowers—The new droop velvet and plush flowers, Dahlias, Poppies, Fushias, and many pretty cluster trims that are so popular now, 25c, 40c, 60c.
Fancies—Many new Spanish Dangles, Vultures, Drenched Ostrich, Burnt Peacock, Pom Poms, Pheasant Tails, Coques, Hackle Pads and and last, but not least, Quills of every description, 25c up to \$1.00.
Ornaments—Jet Necklaces, Tassels, Rhinestones, Pins, New Little French Novelities.
Wires, Needles, Threads, Glue, Clasps, and all other Millinery Accessories.
Velling, 10c yard.

Combination Sewing Set, handy container of black and white thread, eddies, pins and thimble. Special, 10c.

In the Downstairs Store

Jonas 115 East Broad Street

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**CRAIG WILL ATTEND
LONDON CONFERENCE**

(Continued From First Page.)
The wall piece by piece and say it is only a little bit of mortar and brick, they are taking, in time the wall will go.

"What I wish to convey is that Ulster is not cheese to be nibbled at. Ulster is rock—granite—that will break the teeth of those who try to nibble it."

Sir James said that much of the disturbance, trouble and bitter anxiety shaking the Ulster people at present, was fear, that if nothing happened at the peace conference, and if it broke down, Ulster's opponents meantime would have made some plans for attacking the peaceful population of Ulster.

Take Every Precaution.
He then continued:
"I want to say regarding that—I can give my word for it and can do no more—if the peace negotiations break down, and if trouble be anticipated from that event, I and my advisers, at all events, have taken every precaution that could be taken to provide against that eventuality." The audience which Sir James ad-

ressed was composed largely of laborites, who in answer to the speaker's question "Will you men and women stick to me?" shouted, "Yes," "I myself," Sir James continued, "swear to stick to you to the very bitter end, no matter where it leads," whereupon, the audience cheered lustily, and Sir James remarked, "Well, that is something to be proud of, to carry away with one."

Discussing the question of peace, the Ulster Premier declared, "we all want peace. The country needs and must have peace. If it does not come one way it will certainly come another, in these six countries."

Lamp Shades and Hand-Painted China

Silk and parchment Shades, hand-painted china. Made to harmonize with color scheme and house decoration; also china, oil and water color painting taught at

Mrs. Clark's Art Studio
5 West Grace Street,
Madison 5897-W.

Schwarzschild Brothers

**WEDDING GIFTS
of
DISTINCTION**

It is not always the largest gift that is the most appealing. The gift which is distinguished by its quality and good taste never fails to delight the bride.

It is refreshing that there is an establishment like the Schwarzschild store—where you can choose leisurely and pleasantly those charming gifts at very reasonable prices.

And you are assured of intelligent and courteous service.

Schwarzschild Brothers
—Richmond's Leading Jewelers—
Second and Broad Streets

Columbia Furniture Co., Inc., For BETTER HOMES

9x12 Feet Good Quality Matting Druggets \$3.95 Each

We Guarantee Every Home-Need We Sell—We Know Our Merchandise Is Made Well. We Encourage the Most Careful Comparison of Prices Considering Quality.

**OPEN AN EXTENDED ACCOUNT
"It's Easy to Pay the Columbia Way"**

9-Cup Pure Aluminum Coffee Percolators 95c Each

Extra large in size. A-1 quality Aluminum. Black enameled handle. An unusual value.

Comforts—Blankets—Curtains

Any quantity up to \$25.00 worth on terms \$2.00 cash, balance payable \$1.00 weekly. Our stock consists of most any quality at very substantial reductions, whether you buy on terms or for cash.

Bedroom Suite

Complete 4-piece Period Design Bed-room Suite, mahogany or walnut. **\$149.50**

\$50.00 extra if Vanity Dresser wanted instead of Dressing Table.

Having cleared all our old stocks in our recent sale, we found we could go into the market and take our choice of the very latest designs in furniture and get same at wholesale costs, which enables us to make such ridiculous prices. Many other suites at lower or higher prices.

\$10.00 monthly secures this special suite.

Now for That New Davenport Table

With prices definitely established at new low levels, you can buy that new Davenport Table at very low cost. We are showing many new and different designs in Davenport Tables and have them as low as **\$29.75**

Terms, \$5.00 month.

High Grade Box-Spring Outfit

Consists of nationally-known and advertised Box Spring, 50-pound pure Layer Felt Mattress and pair Kapoc pillows. The entire outfit made up in any choice ticking of your own choice. Box Spring very strong and well made. Mattress full roll edge and imperial stitched. Pillows soft and fluffy. Complete outfit **\$42.50**

Terms, \$5.00 month.

Latest Model Royal Easy Chairs

\$5.00 cash, balance \$5.00 monthly.

We've just received a large shipment of these world-famous Easy Chairs in mahogany, Golden oak and fumed finish; upholstered in tapestry, imperial leather, mule skin, etc. All the popular designs. A range of prices starting **\$27.50** as low as

Coal, Wood and Gas Heaters

AGAIN AT LOW PRICES

Our Special Prices Will Make It More Than Interesting for Those That Want a

Tip Top Hot Blast, Garland Hot Blast or Cameron Hot Blast. Priced from **\$24.50** up. Our prices include necessary pipe, elbows, collars, damper, floor mat or fire board. We set up the heater; no extra cost. The service we render make it a pleasure in buying a heater from us. Special terms, \$5.00 monthly.

\$5.00 cash delivers the heater you select. We have a complete line of Tip Top Coal and Wood Heaters. Our prices before you buy.

Economy

A home is a permanent investment, established with more thought for the future than the happiness of the immediate present.

The furnishings, therefore, should be of such quality that assures not only long service, but lasting appearance as well.

Home

Select such furnishings when your home is first created. That will give your home the same beauty and attractiveness years from now that it possessed when first purchased.

We sell only that quality of Home Needs that can be guaranteed, and of such design that will be in good taste.

Outfit

"It's Easy to Pay the Columbia Way" grants you the privilege of paying for your purchase by monthly remittances in convenient amounts, is another factor that has helped us to be

TRULY—The Home of Better Furniture and Better Values

This Heavy Gauge 5-Quart Kettle

ONLY **75c** PURE ALUMINUM

ONLY **75c** PURE ALUMINUM

**The BETTER VALUE STORE
COLUMBIA FURNITURE CO., INC.**
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20% Discount—All Dining-Room Suites

ALL 10-PIECE SUITES.

\$495.00 Genuine Mahogany Suite, Louis VI. Period, now	\$397.50
\$500.00 Polychrome Suite, Queen Anne Period, now	\$397.50
\$650.00 Genuine Walnut Suite, Italian Renaissance Period, now	\$519.50
\$300.00 Genuine American Walnut Suite, Queen Anne Period, now	\$239.50
\$275.00 Genuine Oak Suite, Jacobean finish, William and Mary Period, now	\$169.50

10 other Suites reduced in proportion.

"It's Easy to Pay (for a Dining Suite) the Columbia Way."

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Electric Lamps

A wonderful showing of Table Lamps, Parlor Lamps, Boudoir Lamps. Attractive, high-grade in every respect.

Any Lamp may be purchased on terms of \$1.00 cash, balance payable \$1.00 every two weeks.

Priced at \$3.00, \$5.00, \$7.00, \$9.00, \$12.50, \$15.00 and up.

Garland Gas Ranges at \$25.00, \$42.50, \$57.50, \$75.00 & up.

Any Garland Gas Range priced up to \$60.00 delivered to your home for \$1.00 cash.

"It's Easy to Pay the Columbia Way."

A large shipment of Garland Gas Ranges just received, and are offered at the new low prices.

GATELEG TABLES IN MANY SIZES

An unusually large assortment at this time at unusually low prices. Made with solid mahogany tops or finished in mahogany.

\$5.00 cash and \$5.00 monthly delivers any Gateleg Table in the store. Windsor Dining Chair to match at \$0.50 each.

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No home is really complete without one! Every home can have one on the terms prevailing here.

Victrola, Model 80, \$100.00 Records, your choice 0.00	\$109.00
Terms: \$7.50 a Month!	
Victrolas, from \$25.00 to \$325.	
Victrola, Model 90, \$125.00 Records, your choice 0.00	\$134.00
Terms: \$8.00 a Month!	

A Complete Stock of Victor Records.

Victrola, Model 100, \$150.00 Records, your choice 0.00

\$159.00

Terms: \$10.00 a Month!

It does make a difference where you purchase your Victrola. We are authorized dealers for the world-famous Victrola and Victor Records.