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**GERMANY'S BIG BANK**  
Institution Enjoys Unique Position in Fatherland.  
SUBJECT TO CHARTER LAW  
Exempt from National Commercial Regulations and Free from Private Interests—Control is Vested in Central Committee Representing Stockholders—Reserve Fund.  
Consul William C. Teichmann, of Elbenstock, furnishes the following information, compiled from a German publication, and also facts which he secured concerning the development of the leading financial institution of Germany:  
The Reichsbank is not a government institution; on the contrary, it is a stock company, whose shares can be traded on the stock exchange, like those of any other corporation, but holds an exceptional and privileged position, in so far as it is exempt from German commercial law, being subject solely to the banking law of March 14, 1875, by which it was created.  
Control of the bank is confined by law to the supervision of a central committee as an advisory and consultant body to a board of directors and its president. The central committee represents the stockholders, and the directors and its president are appointed by the government. The bank is free from the influence of any private interests, even that of the stockholders, and the central committee is consulted by the board of directors. The imperial chancellor has the right to supreme control, but practically the responsibility for its management rests with the board of directors, and most of all with its president.  
**Presidents Salary \$9,520.**  
The president receives an annual salary of 40,000 marks (\$9,520), with the privilege of residing in the bank building, rent free. The vice president receives a salary of 18,000 marks (\$4,284) per annum, and each of the other seven members of the directorate from 9,000 to 15,000 marks (\$2,142 to \$3,570) per annum, with an allowance of \$50 each for rent. As the income of managers of private banks, because of extra percentage remuneration, largely exceeds the Reichsbank salaries, the directors repeatedly resign their positions to take offices in private banks.  
The capital of the Reichsbank is \$2,840,000, and notwithstanding that no interest on deposits is paid, its deposits at the close of 1907 amounted to 658,000,000 marks (\$159,940,000). Its business has increased so much that it has 480 branches have been established in that number of communities throughout the empire.  
The Reichsbank has the right to issue bank notes according to its needs, but is compelled to hold a reserve in its treasury, as security for its circulating notes, at all times an amount of German money equal to one-third of the notes issued. This German money means gold, silver, nickel, and copper coin, the thalers issued by the former independent German states, gold in bars, or foreign coin, the remainder to consist of discounted promissory notes, with maturity limited to three months and guaranteed by responsible solvent credits.  
**How Reserve is Constituted.**  
The reserve fund of the bank includes as security for its notes legal tender, in doing so the legislators took into consideration the noncirculating and noninterest-bearing gold held in reserve by the government in the Julius Tower, at Spandau, near Berlin, amounting to 120,000,000 marks (\$28,560,000). The volume of legal tender discovered by the government in the issue of the Reichsbank's "sacheneinheit" amounts to the value of the gold reserve at Spandau, which is supposed to represent the metal reserve for this issue of notes, although there is no legal stipulation to this effect. The Reichsbank's classification in the assets of the Reichsbank. The Reichsbank is required to cash immediately upon presentation at the Central Bank at Berlin all its notes in German money or currency, as well as all notes presented at its branch institutions so far as the cash supplies and money needs of the branches permit.  
The issue of bank notes above the fixed limits involves a tax of 5 per cent on the amount of the issue, and necessitates a raise in discount whenever such an emergency arises. The total amount thus paid by the bank to the government as note taxes at the close of January 1, 1907, was \$200,000 marks (\$48,000). The bank's metal reserve and legal tender on January 1, 1908, covered 41 1/2 per cent of the bank notes issued, the legal minimum of the reserve being 33 1/3 per cent.  
The annual dividends of the bank is 3 1/2 per cent, the remainder of the profits being divided between the imperial treasury and the stockholders, the first receiving three-fourths and the latter one-fourth thereof. Including the regular dividends of 3 1/2 per cent, each share yielded a total profit of \$2.22 per cent in 1906.

**MUSTN'T BE "ALL THERE."**  
New-old Muslins Call for Helpless Sweet Simplicity.  
If, as the fashion prophets predict, muslin is to be fashionable this summer for gowns, hats, and even outdoor jackets, then must we certainly see a change come over the girl of the period.  
To be effective in this dainty and essentially feminine material, which is associated with ruffles and blue ribbons and that sort of things, wearers must be sweetly simple, a little helplessness—anything and everything, in short, but big and independent, and "all there."  
But we shall manage it. The American girl is equal to anything that is asked of her by Madame la Mode, and if sweet simplicity is to be her role this season, we shall find her filling it to perfection. And if she does, she will effect a welcome change.  
**DAY OF STEAM IS PASSING**  
Railroad Men Expect Electric Motors to Supplant Locomotives.  
They Declare Change Will Be About in Most Roads in Ten Years.  
Steam locomotives already are old-fashioned. An official of one of the largest railroad companies recently remarked that all trains on the lines of that company would be run by electricity ten years hence.  
One railroad has discarded steam between Connecticut and New York and another has established regular electric service between Philadelphia and Atlantic City. Chicago may demand the speedy electrification of all railroads within its municipal limits. The change is rapidly to be accomplished everywhere. It is prophesied that in the next quarter of a century railroad locomotives will carry no fuel, but will be run by power transmitted by wires from a dozen great central plants in the neighborhood of coal mines, while smoke and cinders will be agreeably missing on the journey.  
By the aid of gas producers and gas engines it is said to have been proved possible to transform the energy of coal into electricity and transmit it by wire over distances exceeding 250 miles. This means that trains could be run from a single central plant over 200,000 square miles, and that ten or twelve such plants located at or near mining centers could provide power for all the railroads in the United States.  
This power, however, will not be utilized only by the railroad of the country. It will be supplied to factories and used for all sorts of industrial purposes in cities and towns, whose populations will thus be enabled to enjoy cleanliness and freedom from the tyranny of smoky chimneys. The expense of transporting coal will be saved and cheaper grades of coal may be used for the gas engine than with steam engines. The poorest grades of bituminous coal, even those which are utilized satisfactorily by gas engines.  
They can get more power out of North Dakota and Texas lignite, of which available supplies are fairly inexhaustible, though hitherto deemed almost worthless, than can be obtained from the best West Virginia steaming coal by a steam boiler. At Pittsburgh the steel corporations are now employing gas engines to utilize the waste gas from their furnaces for running its machinery. When this waste gas was not used it poisoned the city's atmosphere.  
The saving of fuel with gas engines is so great that it is reckoned one-third of the \$500,000,000 annually spent for power in the United States might be saved by employing this form of apparatus. If Chicago were to replace steam engines with gas it would burn not more than 3,000,000 tons of coal every year, instead of the present 5,000,000 tons, and it would have no smoke. A steam engine in a factory turns to account less than 6 per cent of the total energy contained in the coal it burns. The average railway locomotive utilizes only 3 to 5 per cent of its fuel for pulling its train. In preparing the gas for a gas engine a "producer" is used. The coal is poured in at the top. The producer has a forced draught, which brings about a complete combustion, with no smoke whatever.

**REAL ESTATE NOTES.**  
Lewis E. Brueninger has sold to Henry H. Stallings the two-story house at 3022 Tenth street northwest for \$4,500. The deal was made through the offices of Willige, Gibbs & Daniel.  
W. M. Gain will erect five two-story brick house at 46 to 52 Vermont place northwest, according to plans prepared by N. T. Haller Company. The estimated cost of the houses is \$15,000.  
Stone & Fairfax announce the sale of the brick house at 144 Florida avenue northwest, to a purchaser, who will hold it as an investment. The house contains seven rooms, and has the usual frontage of dwellings in the section of the city. The price paid is withheld.  
Boss & Phelps have sold to Harry S. Ridgely the residence at 142 Newton street northwest for W. E. Snyder. The house contains nine rooms and tile bath, and is heated by furnace. The purchaser will occupy it as his residence. The price was \$5,000.  
Stone & Fairfax announce the sale for George S. Cooper of the two-story house at 141 R street northwest. The house is of brick and stone construction, having seven rooms. The lot has a frontage of 20 feet and a depth of 109 feet. The price paid was \$5,000.  
Harry Wardman will soon erect eight three-story apartment house, six at 2532 to 2550 Fourteenth street northwest, and two at 1415 to 1421 Clifton street northwest. A. H. Beers has prepared the plans for the buildings. They are estimated to cost \$110,000.  
C. Sorme will erect in the near future two two-story brick houses at 1361-53 Park road. Hunter & Bell prepared the plans for the proposed houses, and W. C. Blundon will construct them. They will cost about \$10,000.  
John Simpson's Sons will construct for C. D. Willis, according to plans drawn by F. B. Pyle, one three-story frame house at 312 Newark street northwest, at an approximate cost of \$7,000.  
Boss & Phelps have sold the new residence at 2123 Fifteenth street northwest to Dr. L. Wright, for \$5,500. The house contains seven rooms, and is hardwood finished throughout. It overlooks New Hampshire avenue, and is one of the few new houses of moderate price in this choice residence section.  
Edward Block has started the remodeling of the three-story house at 202 Twenty-first street northwest, which will be built over into an apartment house, containing six five-room apartments. George C. Hough, the builder, has charge of the construction. He expects to have the house ready for occupancy by September 1. The cost of the improvements will be \$6,000.  
All advertising contracts made by The Washington Herald are based upon its bona fide circulation—a circulation in Washington larger by thousands than was ever before attained by any morning newspaper at the Capital. Its books are open.

**GROWTH OF THE WEST.**  
Development of the Railways Boom to Pacific States.  
New York, May 23.—In connection with the thirty-ninth anniversary of the completion of the first Pacific railroad, which occurred a few days ago, attention is called by a writer in the June Appleton's to the fact that when these roads were projected, the ground on which they were urged, aside from their importance as a military necessity, was that they would afford an outlet for reaching Oriental trade.  
It was held by those who advocated the building of the roads that they would give a great incentive to the sale of American products in China and Japan. Apparently nobody, at least among the members of Congress who discussed the matter at great length, gave much thought to the question of local business that the roads would obtain from the territory through which they ran. In fact, the enormous bounties and land grants given to these early lines were bestowed with the idea that they would have almost nothing to depend on in the way of local freight.  
In view of this early attitude, it is almost laughable to reflect that the enormous total of traffic carried by the various Western roads per cent originated directly in their territory. While American trade with the Orient has expanded tremendously, the early dreams of commercial greatness derived from this source have been surpassed by a far more wonderful dream realized right at home.  
Still the promoters of the Pacific lines are not to be blamed for failing to realize what was in store for these roads, and for the great empire they have helped to develop, for in 1890 the total freight movement westward from the Missouri river into the Santa Fe district was 18,000 tons, and there was no eastward movement at all. It was hardly to be foreseen that these figures would be multiplied nearly a million times in a little more than forty years.  
As the Appleton article points out, this astounding growth has revolutionized the methods of railroad construction in the West. The newer Western lines are being built for the business in the territory they traverse, to develop sections without transportation, and to afford facilities for the rapidly growing tonnage of the Pacific Coast States, which the existing roads have been unable to handle.

**LUSITANIA BATS COAL**  
Secrets from Engine Room of Big Liner Revealed.  
ONE THOUSAND TONS A DAY  
Furnaces Consume Large Amount of Fuel, but Speed Obtained is in Proportion—Compare Favorably with the Big German Greyhounds. Mauretania Also Has Good Record.  
From the Scientific American.  
At the recent meeting of the Institution of Naval Architects a paper was presented by Thomas Bell on the speed of the Lusitania, which made public, for the first time, the facts concerning that much-discussed matter, the coal consumption of the new turbine liners.  
In view of the great secrecy which has been maintained by the builders and owners of recent turbine-driven ships, and particularly those of large horsepower, it is decidedly gratifying to have, not only the matter of coal consumption, but also all the principal data of the performance of one of these ships, published for the benefit of the profession. Among the various tables given in the paper, the most valuable is the abstract of the engine room log for the third voyage west from Queenstown to New York, which commenced at noon, November 3 last, and finished off Sandy Hook at 1:14 a. m., on November 8.  
**Thousands Tons a Day.**  
The total distance run was 2,781 knots; the time 4 days, 15 hours, 40 minutes; and the longest day's run, 615 miles, and the average speed of the whole voyage, 24.25 knots. The average daily coal consumption for the four complete days of about twenty-five hours each was 1,996 tons.  
Just here it is interesting to note how exact is the art of designing fast steamships, as shown by the fact that the estimated coal consumption, when the designs were drawn up, was 1,109 tons average per day. The total bunker capacity of the Lusitania is 6,200 tons, or sufficient to carry the ship 500 miles farther than the distance from Queenstown to Sandy Hook.  
On the voyage referred to, the actual amount of coal consumed for the engines was 4,475 tons, while 1,478 tons was consumed in the galleys, &c. It should be noted that the mean draught of the ship was about thirty-two feet; and her displacement about 26,000 tons. The weather throughout the voyage is described as having been the average mid-Atlantic winter weather, with strong winds and boisterous seas.  
During the first half of the voyage the mean speed was 24.65 knots, but a furious southwesterly gale served to reduce the speed for the last twenty-four hours below 23 knots, and to bring down the mean average of the whole trip to 24.25 knots.  
Of great interest, also, are the figures offered by Mr. Bell of the data secured on the 1,200-mile trial. The horsepower, as determined by the shaft torsimeter, was 88,850, giving an average speed of 25.4 knots. The total consumption of steam in the turbines in pounds per hour was \$79,500, and the total consumption of the auxiliaries was 116,500 pounds per hour. The steam consumption of the turbines in pounds per horsepower hour was 12.77, and the total steam consumption for all purposes was 14.46 pounds per horsepower hour.  
**Same as German Liners.**  
The coal consumption per horsepower hour worked out at 1.43, including, of course, the auxiliaries. Now, this consumption is about the same as that of the high-speed German liners, using multiple expansion reciprocating engines, Howden's forced draught, and other modern refinements. Mr. Bell and those responsible for the Cunard ships are to be congratulated on having published these data, and thereby set at rest the absurd rumors, to the effect that the coal consumption on these big ships was so great that they had, at times, difficulty in making port.  
During the discussion of the paper the builders both of the Mauretania and Lusitania expressed their confidence that when the working staff had become thoroughly conversant with the ships, speeds equal to those obtained on trial would be realized, under favorable weather conditions on the Atlantic passage. In this connection it is interesting to note that on trial the Lusitania averaged 25.4 knots and the Mauretania 26.04 knots over a course of 1,200 knots.

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