

PROVE USURY DENIAL, UNTERMYER'S REPLY

Lockwood Committee Counsel Invites Financial Institutions to Testify.

HE ANSWERS PROTESTS

Will Ask Explanations of Records Indicating Gouging.

SEES FIRE INSURANCE MEN

Reforms Demanded by Public as Result of Revelations Seem Probable.

Samuel Untermyer, counsel to the Lockwood legislative committee, replied yesterday to the various denials forthcoming from banking and life insurance companies concerning the conditions upon which they make building or mortgage loans. Mr. Untermyer has charged that the institutions mentioned in evidence before the committee have imposed rates and conditions amounting to usury.

From his home at Greystone Mr. Untermyer sent telegrams to each of the institutions whose names came up in last week's testimony, inviting them to send, when the committee meets to-morrow, representatives who can supplement these denials with sworn testimony.

The telegrams were addressed to the Prudential and Mutual Life Insurance companies, the Central-Union and New York Trust companies, and at least ten Manhattan and Brooklyn banks.

This action is the direct result of statements issued by some of the concerns mentioned in which denial was made of Mr. Untermyer's charges that exorbitant rates were charged for building accommodations and that borrowers frequently were forced to take pieces of undesirable property or Victory or Liberty bonds at par as a condition of making the loan.

If the recipients accept Mr. Unter-

TROOPERS TRICK DESERTER WHO HID IN WILDS 4 YEARS

Stalling of Automobile Is Faked in Neversink Hills and Tillison, Wary but Off His Guard, Is Captured—Mountaineer Has Big Rifle Near.

Special Despatch to THE NEW YORK HERALD, Middlebrook, N. Y., June 5.—John Tillison, who was arrested in Sullivan county by State troopers on the charge of desertion from Camp Gordon in December, 1917, had lived and hidden himself four years in the mountains.

Although it had been known for a long time that Tillison had been making his rendezvous in the mountain, attempts to arrest him were unsuccessful. On one occasion the officers were so close to him that when they entered his shack by one door he escaped by another, the bunk where he had been lying being still warm.

Troopers Blunt and Drum arrested the man in civilian clothes and with two Neversink men familiar with the little frequented country, they followed the road to the domicile of Henry C. Smith, brother-in-law of Tillison. Just before they reached the Smith home, the police say, they stalled the engine of their car.

After several minutes of unsuccessful effort to start the motor Tillison's brother-in-law, a boy of 18, came out to assist them. They asked the youth if there

was some one about the place who could repair an automobile.

The boy said his brother-in-law could, but mentioned no name. Young Smith was sent to the house to ask the brother-in-law to help the motorists. The fugitive was wary of strangers and sent back word that he was busy. This assured the troopers that they had found their man.

Blunt and Drum then went to the house. Drum remained outside and Blunt and the two guides entered. Blunt informed Smith of his mission, but Smith at first denied the presence of Tillison, although later he admitted the man might be about.

Blunt tried a door and found it locked, but Smith opened it and Blunt saw two men, one of whom ran. Blunt overtook the latter, who was identified as Tillison.

The fugitive was taken to Monticello and lodged in the jail. Later the troopers turned him over to Capt. Hibbs, Adjutant at West Point.

The troopers, who searched the room in which Tillison was discovered, say they found a 37-55 Springfield rifle containing eight shells.

SIGHTSEEING BUSES IN AIR BEGIN TRIPS

Passengers in Flying Boats Get a Chance to Look Over Town in 25 Minutes.

The man who wants to see New York in about twenty-five minutes can accomplish it.

Yesterday afternoon, while many thousands of strollers watched from Riverside Drive, the latest in sightseeing buses, flying boats, fitted up and down the Hudson, over the upper bay, up the East River and around Spuyten Duyvil, giving some New Yorkers a view of their city they had never had before.

The big, white flying boats—three of them—were part of a fleet of navy coast patrol "ships" which the Aeromarine Airways, Inc., plans to use in a regular sightseeing service around the city. The new 'round Manhattan air line was inaugurated by the carrying of several scores of guests of the company. The flight started from the oceangoing yacht Wadena, which is moored in the Hudson off Eighty-second street, as tender to the flying boats. Here Ingile M. Upercu, president of the Aeromarine Plane and Motor Company; Charles F. Reiden, president of Aeromarine Airways, Inc.; Paul G. Zimmerman, engineer in charge of the Keyport, N. J., plant of the companies; C. J. Zimmermann, chief test pilot, and others welcomed the guests.

Out in the stream one after the other of the three big flying boats, each with four passengers, pilot and mechanic on board, headed northward with Liberty motor roaring. Flying at a height at which the city is neither a city nor a large scale map, the boats followed the all water trip.

Manhattan's skyscrapers at this height stand out individually, instead of presenting the wall like solidity seen by an observer on a surface craft. Automobiles become buses, streets like the spaces in a picket fence and ocean liners like craft sailed by children in the Central Park lakes.

Owing to the altitude it is possible for the observer to see not only the docks and waterfront, but also the big features of the middle of the island. Central Park, Broadway and other landmarks are spread out below.

The weather on the inaugural day was splendid, for even with the Pallisades and the skyscrapers to stir up the smooth flow of air the flying boats encountered no bumps.

PARTNER ARRESTED ON CHARGE OF ARSON

Harry Horowitz Pleads Not Guilty of Starting Blaze in His Factory.

Investigation of a fire that partly destroyed the fur manufacturing establishment of Reinish & Son & Horowitz, 112 West Twenty-fourth street, Fire Marshal Thomas P. Brophy said yesterday, revealed the most thorough "planting" of any incendiary fire of recent years.

Harry Horowitz, 36, of 1291 Boston road, The Bronx, a partner in the firm, was arrested and on arraignment yesterday in Jefferson Market Court was held in \$5,000 bail on a charge of arson. Horowitz pleaded not guilty and was held for examination next Thursday.

Firemen reached the burning building at 11:15 o'clock Saturday night, Marshal Brophy said, and discovered three separate fires and three other places where waste and oil had been scattered.

In the big loft room occupied by the firm fuses had been set to place of gasoline soaked waste and the pipes were full of gasoline vapor, according to the Fire Marshal, which made the work of the firemen extremely dangerous. Hose lines were run into the building and by quick work the firemen managed to put out the three fires alleged to have been set and then discovered the other "plants." The damage was not heavy.

Horowitz, who appeared at the plant

In answer to a summons from the fire official, was subjected to close questioning by Marshal Brophy, and it was said admitted that the firm was \$86,000 in debt and carried heavy insurance. A statement was submitted by Albert Joseph, a broker, according to the Marshal, in which it was stated that Horowitz had taken out \$25,000 additional fire insurance through Joseph last month. The complaint against Horowitz was sworn to by Detectives P. J. Shevlin and G. Heidt, who aided Marshal Brophy in making the investigation.

HELD ON BAD CHECK CHARGE.

Milton G. Holliday was arrested in Westfield, N. J., yesterday and held without bail on a charge of passing worthless checks. The Westfield police say he has been working up and down the State. He is accused of three specific cases, but denies the charges. When looked up he had 100 blank checks in his pockets, according to the police.

TWO HURT SAVING HORSES.

John Denning of 42 Montgomery street, Jersey City, and Thomas Fleming, a Jersey City patrolman, were injured yesterday in an attempt to rescue eleven horses from the burning livery stable of James Keegan, 64 Gregory street. One horse was killed. The blaze threatened a tenement house next door.

MARINE STRIKERS BEAT MAN.

Charles Ira of 40 West street was taken last night to St. Vincent's Hospital for treatment after he had been attacked at Pier 21, Jane street and North River, by two men said to be marine strikers. After beating Ira his assailants fled.

DREICER & Co

Pearls and Jewels

FIFTH AVENUE AT FORTY-SIXTH



Salisbury-Jacobsen

Newark

HATS and FURS

Qualité et Supériorité

36

18,000 Tick!-Tocks!

A Bank's Daily Race with Father Time

MONEY flows in and out of banks in daily streams.

If the streams stopped flowing, interest on depositors' money would stop.

For our depositors' sake as well as our own, we must speed our day's work against the 18,000 tick-tocks of the banking hours.

Five minutes' delay in handling a hundred customers' checks or notes at certain hours may lose them a day's interest apiece.

Time, tide and interest wait for no man. We have no patent method for gaining time.

We simply rely upon carefully worked-out policies and routines in charge of men trained to the minute.

Businesses which figure close on finances choose banks which best watch their clocks and calendars.

If you would like prompt banking service, we would like to talk with you at any one of our offices.

At our Downtown Office, please ask for Mr. Marston, Vice-President. At our Fifth Avenue Office, Mr. Dunn, Vice-President. At our Harlem Office, Mr. Baker, Manager. At our Bronx Office, Mr. Berry, Manager.

How you can use us

Broad Range Business Counsel

Being in close touch with markets, business trends, credit and transportation conditions—factors affecting the financial side of business, our depositors often find our service of practical value.

Investment Information

We hold ourselves ready at all times to submit investment facts to our depositors. Having no securities of our own to sell, the information we give is free from self-interest.

Credit Information

Business men among our depositors often find our Credit Department able to supply credit information difficult to obtain promptly elsewhere.

Information on Foreign Trade

Our Foreign Department aims to advise and accommodate our depositors on almost every side of their business dealings overseas.

Letters of Credit

Those whose business or pleasure takes them out of the country find marked advantages in our letters of credit. Our foreign representatives cover the principal points throughout the world.

The above advantages, available at our nearest office, are at the disposal of our depositors and others seeking a sound banking connection.

Lord & Taylor

The Unusual

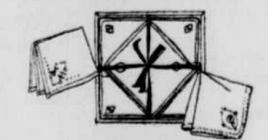
Exquisite Rose Point fashions a collar of wondrous charm and delicacy of pattern. It is just one of the many real lace collars in our collection. \$35



A Shell Toilet Set
—will grace the dressing table in her new home. Ten piece set, \$24.75; seven piece set, \$10. A white set, \$21. Hand-decorated sets, \$25 to \$100, and carved sets, \$72 to \$150



French Handkerchiefs
—with her initial hand-embroidered in a color to match the hand-rolled hem, 1/2 dozen, \$3.50. Charming colored hand-made handkerchiefs, \$1.50 to \$2.50



Double-Stripe Glove Silk
—takes to itself deep scallops for the daintiest of sets: vests and drawers. The colors are a bit exotic, therefore doubly fascinating, orchid, platinum and jade, as well as flesh.



Bridal Showers

FOR the June bride—new plans, new dreams, a new home. Everything new. Everything counts. The tiniest bijou on her dressing table, the dainty silken underthings. Each gift suggests someone's thought. Bridal showers carry with them a host of wishes for the bride's happiness.

Openwork

—in fine striped designs, or in lace medallion inserts, makes of a stocking a particularly lovely thing. Black and White.

Gloves of Silk

Long gloves, 16 button length, to wear with her many short sleeved frocks, are made of heavy Milanese silk. White and black, \$1.75

Finest Beads

—are cleverly handled in the effective pattern of this new bead bag. It is a modified pouch shape, with frame top.

Four Bottles

—encased in a leather box, the better to travel with. They will hold her toilet water, hand lotion and the like.

A Jewel Box

The beautiful leather, hand tooled with gold, the exquisite lining, the little tray that lifts out, and the strong lock, all these help to explain the charm of this jewel box.

COLUMBIA TRUST COMPANY

Member of Federal Reserve System

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60 Broadway

IN HARLEM
125th St & Lenox Ave.

IN SHOPPING CENTRE
5th Ave & 34th St.

IN THE BRONX
148th St & Third Ave.