

3.00
Round Trip
Sunday Excursion Philadelphia
Sunday, November 26
SPECIAL TRAIN LEAVES
Pennsylvania Station - 7:20 A.M.
Hudson Terminal - 7:30 A.M.
Jersey City - 7:33 A.M.
Stopping at Newark, Elizabeth
and New Brunswick
Arrives Philadelphia (Broad St. Sta.)
Returning to Philadelphia 8:40 P.M.
Similar Excursions Sundays,
December 10, 24
Pennsylvania System
The Route of the Broadway Limited

Narke's
42-44 East 58th Street
Between Madison and Park Aves.
Telephone 7534 Plaza
THE EVENT OF THE ART SEASON
Sale To-Day at 2:15
of the
Chevalier Raoul Tolentino COLLECTION
Including Gothic and Renaissance Furniture, Wrought Iron Work of the 14th to 17th Centuries, Magnificent Tapestries, Textiles, Vases, Brocades and Oriental Rugs. Also Royal Savonnerie Carpet from the famous looms of Louis XIV. Polychrome Sculptures by the following great Masters: Rossellino, Della Rovere, Della Porta, Mazzoni, Gagliardi, also Patal Silver, Green-Etruscan Vase, all in perfect condition.
TO-DAY (Tuesday) Nov. 21st
and daily until Saturday, Nov. 25th.
Illustrated Catalogue mailed on receipt of \$2.00.
The sales will be conducted by MR. AUGUSTUS W. CLARKE

Metropolitan Art and Auction Galleries
AUCTIONEERS and APPRAISERS
45-47 WEST 57TH STREET
EXHIBITION TO-DAY
(Tuesday and Wednesday)
10 A. M. to 10 P. M.
To be sold at Public Auction
Over Two Hundred Paintings
Being the Collection of
METROPOLITAN GALLERIES
648 Madison Ave., Cor. 60th Street
Many Fine Examples by Famous American and English Artists
Including Such Great Masters as:
Geo. Inness, Eug. Isabey
A. H. Wyant, A. Braith
J. H. Twachtman, F. W. Koss
Wm. Keith, E. W. Koss
H. W. Ranger, Sir Joshua Reynolds
Geo. H. Bogert, Sir Peter Kneller
Julian Ryer, Sir Peter Kneller
Wm. H. Chase, John Greenhill
Chas. Schreyvogel, A. Kaufmann
Guy Wiggins, E. Mignard
Em. Van Marcke, A. Kaufmann
Ad. Schreyer, Jan. Ntka
N. Diaz, Jan. Ntka
C. F. Dambigny, J. J. Henner
L. Hickey
All paintings in this sale guaranteed as to authenticity by the consignors.
Sale Days, Thursday and Friday Nights,
Nov. 23 and 24, at 8 P. M.
S. G. RAINS, Auctioneer,
Phone: 2380-2155 Plaza.

Plaza Art Auction Rooms
Edward P. O'Reilly, Auctioneer.
At Fifth Ave. 5-7 & 9 East 59th St.
Telephone PLAZA 8414-3458
AUCTION SALE OF Art Home Furnishings
By Order of
Bankers Trust Co. of New York (Executors)
Property of a well known estate
With additional consignments
Rare Colonial 4-post beds, Highboys, Cabinets, English Marquetry pieces, Chippendale dining room chairs, bedroom and living room suites, Grandfather ball clocks, pianos, brocades, brocades, imported fans, china, glassware, bronzes, pictures, paintings, rugs.
Also Fine Collection of Sterling Silverware
Sale Days Wednesday, Thursday, Friday, Saturday, November 22, 23, 24, 25
Exhibition To-day
Daily Until Time of Sale.

How to Judge People at Sight
Introductory to special 6:00 o'clock class in Character Reading, comprising analysis of natural abilities, vocational guidance and employee selection, you are invited to the following free
LECTURE
on the above subject
by Mr. Bevan Lawson
TO-DAY AT 6 P. M.
An analysis will be made of several people from the audience.
No Tickets Required
MERTON INSTITUTE
36 West 44th St., bet. 5th & 6th Aves.

RYAN DISCHARGED FROM BANKRUPTCY
Receiver Says He Has Pledged 'Everything But Shirt'—Wife Releases Him.
NEW BUSINESS TO START
Unsecured Creditors Still Have Time to File Claims for \$1,700,000.

Allan A. Ryan, son of Thomas Fortune Ryan, who on July 21 filed a voluntary petition of bankruptcy in United States District Court, was discharged from bankruptcy yesterday by Judge Augustus N. Hand.
In his original petition Mr. Ryan had fixed his liabilities at \$22,435,477, with \$27,806,984 secured. His assets were put at \$645,532. Mr. Ryan's failure was recorded as one of the most sensational known in Wall Street. His failure resulted from warfare against him after his corner in Stutz Motor stock in 1920. There was no opposition to Mr. Ryan being discharged from bankruptcy. As is customary after notice to creditors, the name of the bankrupt is called in court. The discharge followed as a matter of course when creditors failed to oppose it.
Following failure of Mr. Ryan, Francis G. Caffey, former United States Attorney, was appointed receiver. Several weeks later Mr. Ryan's liabilities were reduced about \$12,000,000 because of duplication in his schedules. Principal claims against him were held by the Guaranty Trust Company, Chase National Bank, Mechanics and Metals National Bank, First National Bank, Lawyers Title and Trust Company, Allan A. Ryan & Co., A. A. Housman & Co., H. Hents & Co., State Mutual Life Assurance Company, New York Life Insurance Company and the Equitable Life Assurance Society.
Of Mr. Ryan's liabilities \$4,621,384.72 were unsecured. Of this amount \$2,869,669.39 is owing to Sara Tucker Ryan, his wife, and the balance to Charles M. Schwab, Harry Payne Whitney, Samuel Untermyer, T. Coleman du Pont and others. Mr. Caffey said the unsecured debts will be paid, adding:
"Half of the unsecured debts are due to Mrs. Ryan, who has declined to present her claim. The remaining unsecured debts are held by persons who have not yet presented their claims, and as the law gives the creditors one year from the date of the filing of the bankruptcy petition to set forth their claims we cannot tell what will happen. Mr. Ryan has pledged everything but his shirt."
The discharge of Mr. Ryan from bankruptcy makes possible the carrying out of his business plans, and within a short time directors and an official organization will be chosen for Allan A. Ryan & Co., Inc., said George E. Lewis, Mr. Ryan's attorney.
This company was incorporated a few months ago, but pending the receiver's organization went no further than a dummy board of directors.

SHEEPSHEAD BAY BANK OPENS.
The Bank of Sheepshead, organized to meet the needs of residents of Sheepshead Bay, opened for business yesterday. The first day's deposits were more than \$100,000. Edward J. Whalen is president. The board of directors consists of John J. Caffrey, John J. Doody, William Fitzpatrick, Robert Ghelard, Thomas H. Gore, William R. Howell, Lee A. Kepple, William J. Kissella, John A. Kunkel, John Pollock and Fred S. Radford.

This Alfred E. Smith Must Live Up to Name
ALFRED E. SMITH, a painter of 1416 Prospect avenue, The Bronx, last night "turned over a new leaf." Henceforth, he said, he will emulate the Alfred E. Smith who soon will take possession of the Governor's office at Albany. "The name of Smith must be kept in good standing," admonished Magistrate Earl A. Smith in Night Court after the painter had been convicted of intoxication. "Upon your promise to keep away from whisky your sentence is suspended and I shall expect you to live up to the good name of Smith."

ASKS COURT TO RESTORE BABY SHE GAVE AWAY
Child Is Vanished—Said to Be in Wealthy Family.
BOSTON, Nov. 20.—Mrs. Max Witte, who was married two months ago to a hospital physician, appeared in Roxbury court today as claimant of Elizabeth O'Hara, less than 4 years old, asserting the child was born out of wedlock in 1919. Dr. Grace A. Jordan, a woman physician, was the defendant.
Mrs. Witte says she gave the child to Dr. Jordan for adoption last December, with the option of reclaiming her at the end of a year.
Dr. Jordan, it is understood, has placed the child with a wealthy family and has refused to disclose her whereabouts. The charge against her is that she failed to register the child's movements as required by law.
Counsel said the foster parents of the child were reported to have built a new home, with three rooms as a nursery, for the child. It was said Mrs. Witte had been offered \$10,000 to leave the child with them. The case was postponed to Thursday.

CITY CLUB FAVORS HOME RULE CHARTER
Would Give Board of Estimate Larger Powers.
The City Club of New York at its annual meeting last night elected Miles M. Dawson and Herman de Selding members of its board of trustees. An annual report of the club's activities was read by Joseph M. Price, chairman of the board.
Mr. Price said the club favored a new city charter with a smaller Board of Estimate, a Board of Estimate with fuller powers, abolition of the Sinking Fund Commission, abolition of Borough Presidents and the appointment of borough administrators by the Mayor, the abolition of certain county offices and other changes.
The home rule constitutional amendment was drafted and the club given credit for its active support of the measure in the Legislature. The report recommended automobile accident legislation and dealt with port development, housing, transit, parks, soldiers' homes and other issues. The club membership shows a gain and is now 1,859.

DR. CHRONQUEST TESTIFIES
The Federal Grand Jury yesterday continued its investigation into the death of Thomas Scott, a Canadian overseas service man, in Kingsbridge Hospital on October 29. Evidence was submitted by Dr. A. P. Chronquest, in charge of the hospital; May Carney, a nurse; Grace Cooney, dietitian; Harry Marsh and William Doney, attendants, and Benjamin Goldstein, Harry Van Strum, Ludwig Zymanski, Harion Chase, George Day, Frank Denny and S. Schneider, patients. The inquiry will be continued today.

PIGGLY-WIGGLY IN NEWARK BANKRUPT
Liabilities Placed at \$1,000,000, With Assets of \$25,000 in Latest Crash.

The Piggly Wiggly Eastern Corporation, with eleven stores in Newark and nearby towns, went into bankruptcy yesterday, following the failure of the parent company in New York. Liabilities were set at more than \$1,000,000, with assets at \$25,000.
Attorneys representing the New York corporation applied to Judge Lynch in the United States District Court, Newark, for an involuntary petition in bankruptcy. Judge Lynch named Nicholas Hughes receiver, and fixed his bond at \$15,000. The corporation operated five stores in Newark, two in Passaic and one each in Maplewood, Nutley, West Orange and Bloomfield.
James W. Elliott's Business Builders, Inc., of 152 West Forty-second street, the organization which granted the franchise to and promoted the sale of stock of the Manhattan Piggly Wiggly Corporation, issued a statement telling of a meeting held in the offices of the Elliott company yesterday morning at which executives, salesmen and other employees voted complete confidence in Mr. Elliott and in William C. Bentley, general manager in charge of the operation. A resolution affirmed the confidence of the executives and employees "in their ability and intention to protect the interests of every one concerned."

THIRTEEN REDS JAILED; LLOYD NOT YET FOUND
Lawyers Insist Rich Communist Will Surrender.

CHICAGO, Nov. 20.—Search for William Ross Lloyd, wealthy radical leader, continued today as thirteen of the nineteen convicted with him in 1919 under the Illinois anti-syndicalist act of conspiracy to advocate overthrow of the Government, surrendered and began serving prison sentences ranging from one to five years.
Lloyd and four others failed to appear. The nineteenth man is dead. While no authoritative word has come from Lloyd, his lawyers deny that he has fled, possibly to Canada, and continue to maintain that he will give himself up by Thursday.
Six of the prisoners were taken to the State prison at Joliet. The others will serve out their shorter sentences in jail.

POST-DATING CHECKS NO CRIME IN JERSEY
Special Dispatch to THE NEW YORK HERALD.
TRENTON, N. J., Nov. 20.—Chief Justice Cummer handed down a decision for the Supreme Court to-day holding that the New Jersey statute making it a misdemeanor to knowingly draw a check when there are not sufficient funds in bank to meet it, is not applicable to a post-dated check.
The decision sets aside the conviction of Joseph Barone, who bought a second hand automobile, giving a check to Halley's Garage, Somerville, dated four days in advance. In the absence of representations to the contrary, Chief Justice Cummer said the post-dating of a check is in itself equivalent to an admission that the funds are not in the bank to meet the obligation and, therefore, the post-dated check has the same legal status as a promissory note.

SUIT WOULD ENJOIN HANAN HOUSE SALE
Charges Shoe Manufacturer's Sons Illegally Acquired \$250,000 Home.

Francis J. McCanna of Providence, R. I., executor of the estate of Mrs. Edith Evelyn Hanan, brought suit in the Supreme Court here yesterday against Herbert W. and Addison G. Hanan, executors of the estate of their father, John H. Hanan, wealthy shoe manufacturer, who died August 25, 1920, seeking to restrain them from disposing of the former family home, 1073 Fifth avenue, and to set aside an alleged illegal conveyance by which they obtained possession before their father's death. The property is said to be worth more than \$250,000.

According to the complaint filed by Mr. McCanna by Olcott, Bonyng, McCannus & Ernst of 170 Broadway, Mr. Hanan acquired the property in January, 1920, and about ten years later gave it to his wife "in consideration of love and affection and other good and valuable considerations." The deed was not recorded.
Mrs. Hanan died January 11, 1920, bequeathing the Fifth avenue home to her husband on condition that he permit her son, Charles Talbot Smith-Hanan, to occupy the house with his family. After the death of the elder Hanan the property was to be sold and the proceeds turned over to Mrs. Hanan's residuary estate, left in trust for her son, Charles Talbot Smith-Hanan.
Mr. McCanna alleges that in the latter part of January, 1920, while Mr. Hanan was in his 73d year and "in an enfeebled physical and mental condition and addicted to the excessive use of stimulants and drugs which deprived him of the customary mental powers of a normal person," his sons induced him to convey the property to them without consideration. This deed, it is alleged, was recorded January 23, 1920.
After Mr. Hanan's death Mr. McCanna claimed the property as part of the residuary estate of Mrs. Hanan. He now asks for an injunction restraining the Messrs. Hanan from disposing of it. He also desires the return of the unrecorded deed which he alleges they have.
Charles Talbot Smith-Hanan, Mrs. Hanan's son by a former marriage, was the principal beneficiary under her will. He died January 23, 1920. John H. Hanan 2d, a grandson, succeeding to his share in the estate.
Mrs. Hanan gave to her stepsons, who are executors of Mr. Hanan's will, a portrait of their father and the cups which he received as commodore of the New York Yacht Club.



The "Y and E" Efficiency Desk
A desk and filing cabinet combined at the price of a desk alone

- 1 Individually arranged—Comes in six different models, each with a variety of possible combinations in drawer equipment. Each desk can be arranged to suit the user, so you can find what you want when you want it. Ask us to demonstrate.
- 2 A complete file—Saves the expense and space of a separate file for personal letters, catalogs, circulars and pending material. Bottom drawers equipped with vertical files, center and uppers with convenient, adjustable compartments. A place for everything.
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Single Wall Steel Files (The price will surprise you)
Dry Insulated Safes (Underwriters' B Label)
"Y and E" System Service (Systems and Supplies for every need)

Lloyd George

has written an important and interesting article, giving his views on the results of the election in Great Britain which took place last week. This article will be cabled and published in

The New York Times

Order of your news-dealer today. THE NEW YORK TIMES will be sold out early tomorrow

TOMORROW (WEDNESDAY)

Have You a Ten Minute Man?

No successful treasure hunter is worth more to you than the clerk who spends ten minutes a day looking up War Department ads.

For there is treasure a-plenty in these. They announce Surplus Property sales that spell tremendous savings and quick deliveries.

The things you need are among them. All you have to do is LOOK. Then write for catalog. Then attend the sale.

Don't overlook a single ad. If you do, you may overlook a saving of great proportions. Your clerk can look them up and then route the publication through the various departments.

It's only a ten minute job—or less. And big dividends await your taking. If you want to know more about the sales, ask Major J. L. Frink, Chief, Sales Promotion Section, Office, Director of Sales, Room 2515 Munitions Bldg., Washington, D. C.

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TOMORROW (WEDNESDAY)