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Author of
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THE NEWS
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Japanese trimmings, 4 qt. size, guaranteed to be smokeless and odorless. **\$4.59**
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\$2,566,000 MISSING IN KARDOS CO. AUDIT

Lobell Says Brokers' 1921 Report Was Wrong or Money Has Gone.

DEBTS NOW \$2,156,000

Creditors Board Charges \$1,572,000 Decrease in Assets Since March.

KARDOS 'DIDN'T KNOW'

Pleads Ignorance of Reports and Never Even Heard of One \$500,000 Account.

Charles H. Lobell, auditor for the creditors' protective committee in the bankruptcy of Kardos & Burke, formerly stock brokers of the Consolidated Stock Exchange, made his first report yesterday to Peter B. Olney, Jr., referee, 68 William street. The report all but precipitated a riot when it purported to disclose: That the statement made up for Robert P. Stephenson, receiver, immediately after the bankruptcy by employees of Kardos & Burke and for which the estate paid \$8,200, failed to mention \$584,900 which the books show Max Goodney of 911 Simpson street, The Bronx, owed the bankrupts. That the liabilities now total \$2,156,000 and assets \$258,000, representing an increase of \$681,000 in liabilities and a decrease of \$1,572,000 in assets when compared with the report of \$1,475,000 liabilities and \$1,830,000 assets mailed to creditors last March under the leadership of Arthur L. Ross, 150 Broadway.

That either the report of Kardos & Burke to the Consolidated Stock Exchange September 30, 1921, four months before the failure, was incorrect, or \$2,566,000 the firm then had vanished. Louis M. Kardos, on the stand, pleaded ignorance of the Consolidated report. "Early Report Not Checked." The howl from the assembled creditors came when the discrepancy of \$2,325,000 to their disadvantage was disclosed between the Lobell report and that of the bankrupts, based upon the employees' reports to the receiver. Kardos admitted that after the employees made up the report and before his attorney broadcast it to creditors he had not checked up the books to see if it were correct. The report showed that the Goodney account appeared in the books as a numbered account, listed as No. 700.

Kardos declared he was surprised to learn that Goodney had run up such a large account and didn't know anybody in the world owed his firm \$500,000. He continued that he knew Goodney only by sight and had never ascertained his financial responsibility. "Wouldn't you be consulted in an account as large as \$500,000?" Kardos was asked. "Ordinarily, I would," he answered, "but in this particular case I wasn't. The responsibility was upon some one of the four margin clerks."

When asked for the names of those clerks, Kardos said he didn't know their names but would try to find out by asking "some of the higher employees." **Denies \$500,000 Withdrawal.** Kardos denied vigorously that account No. 700 was a "dummy" or "house" account. He admitted that the firm had five numbered accounts, totaling \$2,000,000, but declared the house did no trading on its own account. Lobell brought out that account No. 700 started out as a name and address account and later was changed to a number. There was another outburst of the creditors which the referee had to quell when Lobell's report showed that Kardos had drawn out \$500,000 in 1921 alone.

Kardos declared that he never drew anything approximating that total. He said when he and John Burke, formerly Treasurer of the United States and three times Governor of North Dakota, began business as partners, he (Kardos) put \$110,000 cash into the firm, and in 1921 he put in \$345,928. Kardos was asked if he had not withdrawn \$400,000 in 1922 against a loan account. "That's too large," he replied. He said that he and Mr. Burke drew \$500 a week as salary. Lobell submitted canceled checks drawn upon the firm to show that Kardos had paid \$2,550 for jewelry for his wife and sister. Kardos was asked if in May, 1921, the firm had not paid out \$20,000 for a swimming pool and other improvements in his house. He replied that the money was really furnished by his father.

INVESTIGATING FIRM DECLARED BANKRUPT
District Attorney's Office Takes Official Action.

James W. Elliott's Business Builders, Inc., which failed recently, following bankruptcy proceedings instituted against Piggly-Wiggly corporations in this and neighboring States, whose franchise the Elliott firm controlled, is being investigated by the District Attorney's office. Benjamin F. Schreiber, Assistant District Attorney, said yesterday that numerous complaints have been received from stockholders of the Elliott firm. Several days ago Clarence Saunders, president of the Piggly-Wiggly Corporation of Memphis, Tenn., the parent concern, visited the New York offices. It was said that his mission here was to perfect a plan of reorganization.

MINTON CHARGE BASED ON ANONYMOUS LETTER
Gives Names of Two 'Fixers' to Prosecutor.

Charles M. Minton, who said Wednesday at the Dillon & Co. bankruptcy hearing that he had the names of two "fixers" for brokers who got into trouble with the law, turned over to Benjamin F. Schreiber, Assistant District Attorney, yesterday an anonymous communication containing the two names, one being that of an attorney, Mr. Schreiber said he would not make the names public before he investigated. Mr. Minton denied a statement that he knew of many new bucket shops.

KITTY GORDON SUED FOR \$550 BY DRESSMAKER

Several Items of Importance on Bill of Particulars Filed Against Well Known Woman and Her Daughter—Men's Silk Pajamas for Broker Was on List.

Mme. Proese is a middle aged French dressmaker who has been making stage gowns for Kitty Gordon and her daughter, the Hon. Vera Beresford, for many years in her establishment at 963 Sixth avenue. Several days ago Mme. Proese sued Kitty Gordon and Miss Beresford for \$550. She said she was due for a number of articles which were itemized in a bill of particulars submitted to Justice Ellbogen of the Municipal Court. Included in the bill which Mme. Proese presented to the court was an item of a dozen pairs of silk pajamas for Mr. Ralph Randall, the broker, who lives next door to Miss Gordon at 14 East Fifty-sixth street. Mme. Proese said this item was not contested by Miss Gordon and the pajamas had been paid for by the time the suit came to court. Until recently the relations between the actress and the dressmaker were quite friendly, but Mme. Proese is now in an aggressive frame of mind and declares she will also bring a charge of assault against Vera Beresford as soon as the present suit has been decided. The trouble came about, said Mme. Proese, when Vera Beresford came into the shop one day and tendered a check for \$120 for several dresses which had been altered. Mme. Proese said she asked Miss Beresford to wait until she went across the street and had the check cashed. "Miss Beresford became intensely angry, tore up the check and left the shop. An hour later, according to Mme. Proese, she returned and bundled the dresses under her arm and started out of the shop. Mme. Proese says she stood in the doorway, blocking her exit, and thereupon received a blow in the face. This was followed, Mme. Proese said, by an assault on her. She said she was then disappeared down the steep stairs leading from the establishment. Mme. Proese explained the presence of the silk pajamas—the only masculine note in a long list of feminine frocks and furberies—by saying Miss Gordon wanted them—made as a gift to Mr. Randall and brought a sample of the broker's night attire as a pattern. Kitty Gordon, however, denied the stage and together with her daughter has opened a beauty parlor.

DILLON TIPSY WHEN HE BECAME BROKER

Says After He Recovered From Kastel's Liquor He Found He Was Bankrupt.

When Dan Dillon of the second time became the head of Dillon & Co., stock brokers, in the fall of 1921 he was under the influence of more or less strong drink applied by "Dandy Phil" Kastel, according to an affidavit by Dillon, which is in possession of Keyes Winter, trustee, sets forth further that when Dillon sobered up he found himself head of a bankrupt business instead of a going concern. That picture of the transaction was enhanced yesterday when W. Sheridan Kane, formerly statistician for Dillon & Co., testified before Peter B. Olney, Jr., referee, that Dillon's advent to the responsibility of the decent institution was the occasion of a three days' celebration in the Dillon offices, in which Kane and Augustus Toohill, both of whom are under indictment for grand larceny in connection with the firm's transactions, and others of the office executives and force participated. That was before Dillon learned the condition of the business, and, according to the witness, he joined as joyfully as the rest in the libations. Kane testified that two cases of whiskey came into the Dillon office, and that at the end of three days he telephoned Dillon's brother-in-law to come to Dillon's room. The brother-in-law found Dillon drunk and unable to give any account of the business, and upon departure paused in front of 32 Broadway, where the firm had its offices, to make a speech upon "the honor of humanity."

The affidavit sets forth that Dillon, who previously had grazed the firm with his name, had departed in midsummer, 1921, for the West through a misadventure with some of the firm's money, and was more or less pleased to be able to return, patch the matter up and be reinstated in his old position of embezzler. Kane testified that the old job wasn't anything like what it used to be. That realization apparently dawned upon him, it was indicated by Kane's testimony, when the firm began to totter and the employees went to Kastel and asked: "How about our money?" Kastel then informed them, according to Kane's testimony, that Dillon had become the boss. Kane said that while Dillon was out one day and heard a man calling for "the Church of the God Almighty" in the office. Kane said at first he understood the call to be for "Kane" and concluded the conversation long enough to hear the man represent himself as a postal inspector and say: "You've got to have this trouble with your mail fixed up." Kane said he mentioned it later to Kastel, and Kastel replied: "You needn't bother about that. That's all been fixed up, but it cost me \$5,000."

\$7,000,000 DRIVE HEAD HELD FOR SOLICITING 'Archbishop' of 'Church of God Almighty' on \$3,500 Bail.

A drive to secure \$7,000,000 for the "Church of the God Almighty" suffered a setback yesterday when Samuel D. Oliver, the "Archbishop," was held in \$3,500 bail in the Gates avenue court. Brodsky, charged with soliciting funds, pleaded guilty to soliciting funds without a license. The Archbishop was busily penning a note to Mayor Hylan from 1470 Fulton street, Brooklyn, when detectives, who had been tipped by a confidential source, and rudely interrupted his train of thought. He told them that he and his colleagues intended to found a negro colony at Vienna, Ohio. The detectives then led to the Archbishop's furnished room at the Fulton street address through Susan Ann Hicks, 28, colored, who had been arrested in Jamaica, charged with soliciting funds. She gave the Fulton street address.

TAMMANY MAN HONORED.
William Allen Chosen Head of Union College Alumni.

William Allen, Tammany leader of the Nineteenth Assembly district, was elected president of the Union College Alumni Association of New York city yesterday. There are 700 members of the association in this city, and they held their annual meeting at the Hotel Astor. Allen has been secretary of the association for twelve years. For the last seven years he has been Tammany leader of the Nineteenth Assembly district.

\$700 VERDICT FOR LOST VOICE.
A jury in the Circuit Court of Jersey City awarded \$700 yesterday to Dennis Harrington of Essex avenue, Bayonne, in his damage suit against Hugh O'Donnell, a saloonkeeper of 195 Florian street, Bayonne. Harrington alleged that he lost his voice as a result of a bullet wound received in the saloon on June 22, when the bartender fired a pistol.

'Can't Blackjack Me,' Yells Hylan in Refusing \$50,000 to City College

A delegation of students, alumni and faculty from the College of the City of New York visited the Board of Estimate in City Hall yesterday. They sought permission to use a fund of \$50,000, in which the city has a part interest, to complete a building for vocational training. They did not get it. Moses J. Stroock, a member of the board of trustees, was interrupted in the midst of his petition by Comptroller Craig. "I'll vote against anything you bring in here," said Mr. Craig. "We're going to give you fellows a run for your money. You spend the public money without restraint—all by a phony act of the Legislature. Let me tell you about it. At Albany you represented this act as a home rule act and fixed it so you could increase salaries and make money demands on the city in the name of home rule. The home rule act took in a lot of legislators and the bill was passed. It is the greatest outrage ever known in this city. The Governor's signature had no sooner dried than the trustees had convened and demands beyond limitation were made on the city." Mayor Hylan added: "They increased salaries, including that of their president. He came from Texas only six years ago and he has a house at the expense of the city, the upkeep of which is about \$6,000 a year. After moving the request he struck from the calendar, the Mayor said: "We are not going to be blackkicked in a movement that it not in accordance with the law." Benjamin Numberg, president of the City College Club and the alumni, presented the Mayor's "insulting language" including that of their president. "You can resent it all you like, you can't blackkick me," Mr. Hylan exclaimed. The delegation left empty handed.

PAS' ODDING RIPPED PLAINLY LOST \$30,000

Dr. Homer W. Taylor, It Is Said, Started With \$5,000 in Empire Food.

SOON HEADS CONCERN
Henry Burden McDowell Tells of Various Moves Leading to Bankruptcy.

OFFICERS PAID IN BONDS
Various Changes Occurred in Company Until Preacher Owns Almost All.

Henry Burden McDowell of New Rochelle, Cambridge, Mass. and Palm Beach, when he isn't at his summer home in the Adirondacks, "a son of Gen. McDowell of civil war fame," appeared yesterday before Harold P. Coffin, 217 Broadway, referee in the bankruptcy of the Empire Food Products Company. He told how Dr. Homer W. Taylor, formerly a Presbyterian clergyman, began trading in Wall Street and suddenly found himself president of the Empire Food Products Corporation, surreptitious successor to the failed concern, both of which are alleged to have been financial children of Lewis C. Van Riper, against whom stock fraud indictments have been pending in New York without action for two years. It appears that George H. Perkins & Co., stock brokers, now bankrupt, first interested Dr. Taylor to the extent of investing \$5,000 in an option on German marks. Then came Van Riper, who McDowell said he has since learned was also the backer of Perkins, as a brand new figure in the picture, and persuaded Dr. Taylor that he would do much better to exchange the German marks option for shares in Empire Food Products Company. The deal, and soon thereafter found the Empire Food Products Company bankrupt.

Goes to Preacher's "Rescue." Just when Dr. Taylor was debating whether he should swallow his loss or resort to law, said the witness, Van Riper came to his rescue with the information that the Empire Food Products Corporation had been formed and he would gladly reimburse Dr. Taylor by giving him debentures of that corporation in lieu of the old company's stock. That deal was consummated and Dr. Taylor felt better. The directors then met and a cursory survey developed that Dr. Taylor was the majority stockholder. What could be more logical than that he should be elected president to the board of directors? Now the supposed business that was that of its predecessor, was to own and operate a fleet of trucks equipped with domestic anthracite, which would be moved from door to door and have the busy housewife her daily trips to market. Soon after Dr. Taylor became president, according to McDowell, he noticed a superlative paucity of trucks and groceries and everything appertaining to the corporation's business except debenture bonds. At this juncture, said McDowell, he met Taylor. Taylor, it appears, explained the situation with such pathos and persuasion that McDowell, at this time having reached about \$30,000—that McDowell felt the least he could do was to help the doctor out by taking his Empire debentures off his hands. The debentures, he said, he would pay Taylor "certain assets," the nature of which he did not divulge.

McDowell Becomes Chief. This acquisition of stock automatically, it would appear, made McDowell the majority stockholder. But next he met a Mr. Morgan of Columbia, who had put \$20,000 into the corporation and had made a deal with Mr. Morgan to pool their stock. McDowell began to call meetings of the board of directors and elect officers. On October 23 the board met, consisting of Taylor, J. H. Clare, formerly head of the old Empire Food Products Company, and Edward A. Poole, a bookkeeper for the John H. Martin Company. Stock brokers, against whom a bankruptcy petition is pending brought by a client who bought Empire Products stock, Taylor resigned as president and Poole resigned as director and vice president and McDowell succeeded both. Taylor became secretary and treasurer. John H. Martin, being present, was voted \$25,000 in bonds for services rendered, and the board adjourned.

November 1 the board met again and Taylor resigned and McDowell succeeded him. Now McDowell was president, secretary and treasurer. The board voted the president \$10,000 a year, vice-president \$5,000, treasurer \$5,000 and secretary \$50 a week—all payable in bonds of the corporation—and adjourned. November 2 the board met and Howard A. Broughton, of the Yankee Toll Distributing Co., became vice-president and Amos W. Broughton was elected treasurer, one share of stock each having been issued to these men. November 3 the board met and paid Clark \$25,000 in bonds. November 12 Samuel Levine became president and J. D. Seelye treasurer. At the December 5 meeting Clarence Caruthers, attorney for Taylor "to protect him from Van Riper," was elected treasurer to succeed Seelye. Taylor also was reinstated as a director.

Leon Dashew, attorney for the receiver, who conducted the examination, introduced a stock book showing that all the while Taylor, McDowell and others had had apparent control of the corporation stock had been sold. McDowell described himself as an officer manager for Caruthers and as an engineer. His offices and those of Caruthers and the Empire Food Products Corporation were in the suite of the E. S. Pearson Engineering Corporation in the Fisk Building. Among others who occupy the suite, he said, is the Dumb Wood Company.

FOUR WITH FERS ARRESTED.
Detectives of the Fifth avenue station in Brooklyn arrested four men at Utica avenue and Clarkson street, Brooklyn, yesterday morning and seized six automobiles containing \$15,000 worth of furs which they alleged had been stolen from the Big G Novelty Shop at 1314 Fulton street, Brooklyn. The prisoners gave their names as George Aronovich, Carlo Castagna, Vittorio Gauch and Alessandro Trombiano.

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FIFTH AVENUE & 37th STREET
PEARLS DIAMONDS JEWELRY SILVERWARE STATIONERY

McCutcheon's
Fifth Avenue, 34th and 33d Streets
If you're giving Handkerchiefs for Christmas, you want them to be of purest quality and finest workmanship. You'll find a comprehensive collection of just such superior Handkerchiefs at McCutcheon's Linen Store.
All holiday purchases are neatly packed in boxes that bear the McCutcheon "Spinning Wheel" — symbol of purest linen and finest handwork.

Gifts
NOVELTIES that appeal to dainty feminine tastes—are among the Gidding Christmas Suggestions.
Unique earrings of carved jade—coral—crystal and marquisite.
Pearls for necklaces or that may be wound about the wrist as bracelets—platinum and rhinestone chains—cigarette holders—Florentine powder boxes and rings.
French Perfumes of subtle fragrance in attractive bottles.
Prices have been revised to meet the approval of the holiday shopper.

Gidding
56th Street FIFTH AVENUE 57th Street
four ounces — an honest quarter pound of **BAKER'S Caracas Sweet Chocolate**
Pure — wholesome — delicious
Made from only high grade Caracas cocoa, pure cane sugar and flavored with Mexican vanilla beans.
MADE ONLY BY **WALTER BAKER & CO. LTD.**
Established 1780 DORCHESTER, MASS.
Booklet of Choice Recipes sent free

FEDERAL INQUIRY ON COAL SHORTAGE HERE
Dealers Holding Out Supplies, One Suggestion.
Special Dispatch to THE NEW YORK HERALD.
New York Herald Bureau, 1 Washington, D. C., Dec. 8. C. E. Spence, Federal Fuel Distributor, has begun an investigation to determine just how much any of the acute shortage of anthracite in New York and other cities may be due to dealers withholding supplies either for the purpose of inflating prices or serving themselves. The New York situation prompted Mr. Spence to make inquiries of the Pennsylvania Coal Commission and the Operators Committee, which is in direct control of territorial distribution of anthracite, but as yet he has received no reply. William H. Woodin, State Fuel Administrator for New York, has made no complaint of inadequate percentage quotas. Senator Frelinghuysen (N. J.), accompanied by the Mayor and prominent citizens of Newark, appealed to the Federal authorities to-day, declaring that Newark was not receiving its due share of coal and that famine conditions were imminent. **COAL DEALER CALLED TO EXPLAIN METHODS**
State Authorities Question Mail Order Business.
Emile Kahn, executive assistant to William H. Woodin, State Fuel Administrator, summoned yesterday William Schulman, doing business as the National Coal Company, from a one room office on the fourteenth floor of 59 Pearl street, to appear Monday and produce proof of his financial responsibility if he wishes to continue soliciting orders. Schulman's business method has been to solicit custom by giving coal customers, "who want to keep the kiddies warm," to mail him their orders, accompanied by check or money order, or \$2 for each ton of coal ordered.