

TREATY WITH JAPAN MAY BIND NATIONS

Politico-Commercial Arrangement Interests Leaders of Both Countries.

Free Trade Between Japanese and Islanders May Result.

The proposal of a politico-commercial arrangement between the United States and Japan to settle for all time the possible differences between the two countries, is much closer to the stage of direct and serious negotiation than is commonly known.

Publication a few days ago of some facts in this regard caused something of a sensation. It was said that in Japan there is influential support for a scheme of commercial union between Japan and the Philippines, under agreement with the United States. It does not look to political union. It is simply proposed that the United States and Japan agree that hereafter there shall be free trade between Japan and the islands, while the United States and the islands shall continue their present tariff arrangements. In other words, the islands would become a part of the Japanese commercial system while remaining a part of the American political system.

Scheme Is Unique.

So unique is the scheme that some people, unimpressed as to how far its consideration has gone, have regarded it as mere fiction. But in fact the idea is far from vain imagining. Not only has Baron Kaneko given his hearty endorsement to the proposal as both practical and desirable, but he has written an article on the subject, copies of which have come to Washington and are now in the hands of people who believe the plan is good. Secretary Taft has opposed the idea from the first suggestion. Whether he has been induced to change his view since his visit in Japan is only to be conjectured. It is known, however, that on the eve of his return there has been renewal of interest at the State Department and also at the White House, in the idea of such an arrangement.

It has developed that a few days ago a prominent State Department official was invited to the White House to discuss some aspects of this very proposal.

President Interested.

The President, it is said, has become much interested in the scheme. What took place at the conference is not known, but it is certain that people friendly to the proposed arrangement are feeling hopeful of favorable results. The plan, of course, involves important concessions by Japan, which would put an end to all future possibility of differences over Japanese immigration to this country, etc. Japan is said to be willing to make such concessions if the United States will give Philippine free trade as a consideration. As this country has thus far been utterly unwilling to open its own markets to Philippine products there seems nothing to lose in giving the trade to Japan. Japan wants it; we do not; therefore why not give it away when we don't want it, to get what we do very much want—a settlement of difficult problems between Japan and the United States, and the argument for the arrangement, and it has been making converts.

ACTRESS' RING GONE; FRIEND IS ACCUSED

PHILADELPHIA, Dec. 15.—Albert Donald Walk, a former Philadelphiaan, and a son of a wealthy mine owner of Jeddo, Pa., has been arrested in Buffalo, accused of stealing a \$600 diamond ring from Eva Langany, the actress, with whom he had an appointment at the Iroquois. In addition to this charge, Walk is said to be much wanted in a number of large cities for passing alleged bogus checks. He also registered at two hotels in Philadelphia recently as Lieut. Albert Penney, U. S. A., and left without paying his bill. A prominent tailor in this city is likewise mourning the loss of two high-priced suits of clothes.

Some time ago Walk is said to have borrowed a ring from the actress in Chicago, worth \$4,000. This he neglected to return until compelled to by the police. In Buffalo he borrowed another ring, a diamond ring, worth \$2,000, becoming suspicious, caused his arrest. Walk is known in Philadelphia from the fact that he married Miss Gertrude Rommel, a pretty girl of North Nineteenth street, in 1903, leaving her after a three weeks' honeymoon. Two years later Mrs. Walk sued for divorce and obtained a separation. He later served a sentence in Cook county jail, Chicago, for forgery. In Buffalo he is supposed as Lieut. Albert Penney, United States Navy.

Central Bank Is the Solution

Comptroller Ridgely

(Continued from First Page.)
cautions, and give the relief needed before the provisions of the act ever were really in operation.
"Any measure of this kind, however, to be of any assistance in this emergency must be adopted very promptly.
"The conditions which led to the panic were not due to the failure of a few individual banks. They were not due to the lack of confidence of the people in the banks, but more to a lack of confidence of the banks in themselves and their reserves. Banks have been fearful that the reserve system would break down, and in consequence it has broken down, and the reserve deposits have been partially available. They were also fearful that not sufficient currency could be supplied to meet the demand, and as they all made the demand at once, there has not been sufficient currency. The result has been a currency famine.

"The remedy for this state of affairs is to improve the reserve system so that the reserve deposits of the banks can be kept in a bank where they are sure and certainly available. We must impart to our currency system some element of elasticity, so that when there comes a sudden demand for currency it can be supplied in bank notes, without depleting the supply of reserve money.

Central Bank the Remedy.

"These two most desirable changes can be best accomplished—in fact, they can only be satisfactorily accomplished—through the establishment of a government of a central bank of issue and reserve. This is the system which has been adopted in all the great commercial countries of Europe, and is the one that gives the surest promise of satisfactory operation in this country.

"Such a bank would not only solve the two great problems of our banking system, but it would also provide the machinery for conducting the Treasury operations in their relations to the banks with the least disturbance. The chief weakness of our present national banking system is the provision in regard to reserve deposits, which require the banks to keep in their cities and central reserve cities, without requiring a sufficient amount of actual cash reserve on hand. As we have seen in the present crisis, when a real emergency arises these reserves are not reserves at all, because they may in a day become unavailable.

"It will be an improvement to add to the proportion of reserve to be held in cash by the country banks, a reserve city banks, but the proper solution of the difficulty is to increase the amount to be held in cash by all the banks and require all the reserve deposits to be kept with a central bank organized for that purpose. The increase in cash reserves from 6 to 10 per cent, in the country banks, would not help a bank very much when it had any large demand for its deposits.

"What such a bank needs is a safe reserve in cash and a further reserve with a bank where it is surely available in case the country banks should be in a central bank. Further than this, the depositing bank could be sure that at any time as long as it was solvent, it could go to the central bank and get any amount of cash needed on the notes of its customers or other good security. With such a bank need ever have any fear of its ability to meet all demands.

Under Present Conditions.

"The present banking law prescribes a minimum reserve on deposits in central reserve cities—New York, Chicago, and St. Louis—of 25 per cent, all of which must be in the vaults of the bank in lawful money. The reserve in cash in the country banks is required to be 15 per cent, in reserve, one-half of which may be in deposit in the central reserve cities. Banks in all other cities are required to keep 15 per cent of reserve, of which three-fifths may be on deposit with reserve or central reserve cities, all three-fifths being given credit for their 8 per cent redemption fund as reserve.
"Whenever there is a disturbance among the banks and any impairment of confidence, this system is always a source of weakness instead of strength. This is what makes a panic among the banks before there is even any decided unbusiness among their depositors. The banks are compelled to keep a small margin they depend, and each one, in self-defense, is compelled not only to collect its loans, but withdraw its deposit reserves.
"Under this reserve system, deposits of \$10,000,000 in country, or nonreserve cities, are required to be kept in reserve to be kept in their vaults or but \$600,000. They could carry and count as reserve \$99,400,000 in deposit with reserve city banks. These reserve city banks would be required to have in their vaults cash to the amount of only \$12,500, and might deposit \$11,500 in central reserve cities, who in turn, would have to have on hand 25 per cent, or but \$2,875 in cash.

A Low Percentage.

"It will be seen that the country bank keeps but 6 per cent on hand in cash, and the deposits in the country banks deposits the city banks keep but 14 per cent on hand in cash. There is, therefore, but 7.4 per cent in cash, or \$740,000, kept unloaned anywhere against this deposit of \$10,000,000 in the country banks. Of this but \$140,000 is outside the country bank's own vaults. If, therefore, there is a reaction in the deposits of the country banks of \$10,000,000 out of \$10,000,000, or only 1/2 per cent, it calls for more cash or reserve money than has been kept on hand for the whole \$10,000,000 in the reserve banks.
"Is it any wonder, then, that the demand in the fall for about \$200,000,000 in currency for crop moving always makes a disturbance, and that when this demand was accompanied by withdrawal of deposits and a cessation of credits, caused by unbusiness and distrust, that the banks were forced, in self-defense, to partially suspend payments, adopt clearing houses, certificates, and various other expedients to furnish currency to meet such an emergency?
"The surprising thing is not that there has been such a disturbance of credit and business, but that the situation has been met as well as it has. It speaks in volumes for the credit of the banks that they have done as well as they have, and shows the confidence of the people in their ultimate solvency and strength. It is the greatest possible evidence of the wisdom, patience, forbearance, and sound, conservative sense of our business men.

"It does not, however, speak well for our political wisdom that the condition has been allowed to stand uncorrected without any attempt to improve our laws. This situation is nothing new, but has been known to all students of our banking and currency system and written and talked about for many years. It has produced disturbance and stringency every autumn for forty years, and panic after panic.

Without Protection.

"If the experience of the country in the bank panics from 1837 to 1893 needed any further confirmation, the panic of 1907 has demonstrated beyond the possibility of denial that perfectly solvent banks, if independent, isolated units, with no power of co-operation except through such voluntary associations as their clearing houses, can all protect themselves in a panic and save themselves from failure without such a suspension of payments as to produce disorder and demoralization in all the business of their customers.
"Well managed, sound, and solvent banks have been disorganized by having to refuse payments and all our commercial, industrial, and financial affairs have been thrown into confusion because the Government fails to provide the necessary financial machinery to protect them in times of excitement and peril.
"No single bank or group of banks can do this for themselves. They must depend on the Government for the United States. For this reason this question is submitted for your consideration.

The Solution of such a vast problem as this presents is not to be hoped for in any short time. Opinions are still too diverse to allow of any such agreement as is necessary to accomplish a definite and final result.

Stringency Forewarned.

"Early in the year conditions in the United States and abroad evidenced the probability of contraction of business in general and tightness of the money market, but the extraordinary conditions developing in October were not forewarned to an appreciable extent in the banks' reports as a whole up to August 22. It is stated that there was a steady increase in the volume of loans and discounts from \$4,300,000,000 on November 12, 1906, to \$4,575,000,000 on August 22, 1907. The total increase being \$275,000,000. This increase was due in part to the fact that banks, with authorized capital of \$34,200,000, had increased in business of the older associations.
"Since the date of the corresponding report in 1906 September 1907, the increase in their investments in United States bonds on August 22, 1907, to \$60,272,440, a net increase of \$15,970,700. Lawful money held by the banks on August 22 aggregating \$76,523,532, consisting of \$20,175,750 in specie and \$14,055,782 in legal tenders, excess by \$75,611,121. In addition to lawful money, the banks held on August 22, \$23,550,000 of other banks, fractional currency, etc.
"The only notable diminution in assets was in exchanges for clearing houses, the net decrease being \$1,000,000 between November 12, 1906, and January 22, 1907, there was a reduction in exchanges of \$28,225,000, or the period between the January 22 and March 22 calls were an increase of \$15,617,117, and from March to May of \$10,242,222. On August 22 the amount had fallen \$2,498,900, or to \$19,000,123.

New York Loan Center.

"Approximately one-fifth of the loans of all national banks are made by associations located in the city of New York.
"The bank and trust company rate ranged from 1 1/2 to 6 per cent, the maximum being reported in November and December, 1906, and March and October, 1907.
"Approximately 60 per cent of the banks are with capital ranging from \$50,000 to \$100,000, inclusive, the aggregate being 25 per cent of the capital of all associations. Thirty-one per cent represents the proportion of banks with capital of less than \$50,000, being but 6.7 per cent. Banks with capital of \$250,000 to \$1,000,000 number 47.2 per cent of the capital, and aggregate capital, and nearly 25 per cent of the capital is that of twenty associations with individual capital ranging from \$1,000,000 to \$25,000,000.
"The outstanding circulation of national banks reached the lowest point in the life of the system from 1863 to date, in 1891, amounting at that time to approximately \$167,000,000, and representing the 10 per cent of the stock of money in the United States, with a variation of but 1 or 2 per cent from that date until 1900, when the proportion

"ABE" HUMMEL SEEKING PARDON

Physicians Say the Former Lawyer Will Die Unless Freed.

NEW YORK, Dec. 15.—Close to death in the hospital ward of the penitentiary on Rialto's Island, "Abe" Hummel, disbarred lawyer and former first-nighter, in all probability soon will die in prison surrounded by petty thieves and other minor offenders, unless friends who are working day and night can induce Governor Hughes to grant a pardon.
During most of his incarceration Hummel has been in the hospital, but has been permitted to see members of his family and intimate friends. This privilege has been withdrawn since his almost fatal attack on Saturday, and even relatives are now barred. Dr. Matz, the prison physician, said that the order was given because of the serious condition of his patient.
Only a few weeks of the term of one year's imprisonment to which Hummel was sentenced, remain.
Dr. Sigmund Tynberg, who was called in consultation by Dr. Matz when Hummel was stricken, declares that exceptive clemency is the only thing that can save Hummel from dying in prison. Dr. Tynberg's opinion has been forwarded to Governor Hughes, and as District Attorney Jerome is not opposed to his release, Hummel's friends will devote their efforts to obtain his release.

Adopted Under Wrong Name.

When the papers of adoption were taken out by the marquis in France it was with the distinct understanding that the baby was the child of Elizabeth Carroll, of the Carrolls of Carrollton, and William Fairfax, a descendant of Thomas, Lord Fairfax. The world is small, after all, and several days after he had adopted the child, and while he was enthusiastically singing its praises to a group of friends, the marquis was told that there was an Elizabeth Carroll in the old Maryland family, and later Mrs. Elizabeth S. Baker, a prominent church woman, of Winchester, Va., who had charge of the baby, conducted all the negotiations for its adoption with Mrs. Lowe and Miss Johnson, and was the central figure in the proceedings.

Wanted—Hogs by Church to Pay All Its Debts.

RICHMOND, Ind., Dec. 15.—Hogs from many parts of the country will aid in paying off the debt which now overshadows the First Baptist Church at Hope, Ind.
It is proposed to hold a hog sale the latter part of this month, each hog to be contributed by a friend of the church. The hogs will be sold at auction, half of the money to be retained by the church and the other half to be sent to the persons who contributed the hogs. More than thirty hogs have already been contributed for this purpose. The church debt amounts to about \$300.
Breeder and prominent men from three States have signified their intention of sending exhibits. Mayor Tom Johnson of Cleveland, has agreed to contribute a porker.

Reagan Under Knife.

PHILADELPHIA, Dec. 15.—"Bunny" Reagan, who played quarterback for the University of Pennsylvania team in the major football games during the past season, was operated upon for appendicitis yesterday at the University Hospital. Reagan's condition is said to be very favorable for his recovery.

Marquis Wanted an Heir.

Some months ago the Marquis and Marquise de Montferriers, who were without an heir, confided to Mr. and Mrs. Frank Jenkins, of Baltimore, that they desired to adopt an American child. Mr. and Mrs. Jenkins are prominent in social life in Baltimore, and belong to one of its oldest and most illustrious families. Mrs. Jenkins undertook to direct the search for a baby in this country, and solicited the help of her sister, Miss Lowe, who in turn, told her mission to Miss Mary Bowlin Johnson, a social leader in Baltimore, and a descendant of Gov. Oden Bowie.
"Some days later an advertisement caught the eye of Miss Lowe and Miss Johnson. It ran:
FOR ADOPTION—A healthy male infant. Apply to....., Winchester.
Miss Lowe and Miss Johnson went to Winchester and traced the baby. At first Mrs. Elizabeth S. Baker, who had charge of the baby, refused to give its parents' names, but was finally persuaded to do so and said the mother was

Records of Century Gone.

GREENVILLE, Pa., Dec. 15.—Mercer county court house at Mercerville, which has stood forty years, was totally destroyed by fire last night. The loss is estimated at \$150,000. Most of the equipment was lost and it is thought documents kept since 1807 have been ruined.

What Is More Useful Than a Pair of HESS SLIPPERS?

HESS SLIPPERS, like HESS SHOES, are the best that can be made. They are slippers that one can be proud to give or glad to receive.
We have a number of handsome designs, and a very large assortment to choose from—a style to please every fancy.
Every night in the year a man enjoys slippers. They are comfortable, cozy, restful—a constant reminder of the giver.
There are all kinds of cheap slippers to be had—don't make the mistake of buying them.

An Ideal Gift For Men and Boys Coat Sweaters

Our assortment was never more complete, and you cannot buy a more suitable gift for man or boy. See them today.
At \$7.00
An Actual \$10.00 Value
Genuine Lamb's-wool, Shaker Knit, in white, silver gray, white and royal blue, gray and cardinal, and navy; finest coat sweater ever shown in town.
Excellent values in Coat Sweaters at..... \$4
Some All-wool Coat Sweaters as low as..... \$3

House & Herrmann

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MARQUIS STOPS INVESTIGATION OF HEIR'S PARENTAGE

De Montferriers Expected to Keep American Baby He Adopted.

Nobleman Told He Had Been Deceived in Child.

The Marquis de Montferriers has cabled instructions that no further investigation be made into the details of the birth of his heir presumptive, a blue-eyed, auburn-haired baby, and the little fellow will, in all probability, remain in the household of the marquis to enjoy the love and affection which has been bestowed on him since he crossed the water to his future home.
Had it not been that the baby had wrapped himself so completely around the heart strings of his foster mother and father, there might have been further investigation made into the circumstances surrounding his transportation to France, but the marquis and Marquise have learned to love the little fellow so much that, it is understood by their cable dispatch, they mean to keep him with them and make him heir to the title and family estates.
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Says Babies Looked Alike.

Mrs. Baker was told of this incident by reporters, and acknowledged its truth, but said that the baby which she had taken to Paris had been brought to the house by her father, while the Carroll girl was also there. The two babies, she said, looked so much alike that it was difficult to tell them apart except that the one she took to the marquis was larger. But another discrepancy slipped into this story at this time for Fannie Carroll had also told of the baby being brought to the house, but she said it was a girl.
The romance surrounding the baby boy is one which might easily find a conspicuous place in fiction, and readers would be interested but would probably put the story aside with the belief that such things do not happen in real life. It is as full of romantic features, however, as such a story could be, and two continents will watch its developments with more than ordinary interest.

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Every night in the year a man enjoys slippers. They are comfortable, cozy, restful—a constant reminder of the giver.
There are all kinds of cheap slippers to be had—don't make the mistake of buying them.

An Ideal Gift For Men and Boys Coat Sweaters

Our assortment was never more complete, and you cannot buy a more suitable gift for man or boy. See them today.
At \$7.00
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Genuine Lamb's-wool, Shaker Knit, in white, silver gray, white and royal blue, gray and cardinal, and navy; finest coat sweater ever shown in town.
Excellent values in Coat Sweaters at..... \$4
Some All-wool Coat Sweaters as low as..... \$3

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HOLMES LECTURES ON MOORISH CITY

Burton Holmes' fifth and last lecture of his series, "Faz," the Moor's metropolis, was unusually interesting and picturesque.

"Morocco," the land of yesterday's lecture, was pictured to the audience in all its quaintness. Leaving Tangier and traveling across a treeless tract of country, Mr. Holmes took his audience to the crumbling mosques, fountains, markets, the home of Mr. Ferdinand, was also visited. Motion pictures of Victoria Falls, on the Zambesi river, and the laying of a railroad track by the natives brought forth much applause. The lecture will be repeated at 4:30 this afternoon.

Elizabeth Carroll and the father William Fairfax.

Mrs. Baker said further that the mother had died when the child was born and that the father had gone to Canada.
The marquis was notified of the circumstances and was overjoyed to find a child of such gentle breeding and capable for its immediate transportation to France. Mrs. Baker volunteered to take the baby herself, and did so. The marquis was unable to remain in his Paris home, but went to the steamer to meet Mrs. Baker and the baby. He was overjoyed to see the little fellow and lost no time in taking out the necessary papers of adoption. Mrs. Baker, in the meantime, was entertained by the marquis and returned to her Winchester home several weeks later.

Tells Story of Adoption.

All the friends of the marquis and his wife were told of the new member of the family. He was a bouncing boy with big blue eyes and auburn hair and the hearts of the marquis and the Marquise went out to him. The night in a burst of enthusiasm for the little fellow the marquis related the details of the baby's adoption and told the names of its parents. In the group of friends to whom he was talking was a man who was connected with the Carroll family of Carrollton. He explained to the marquis that he had been the victim of a gross deception and the marquis immediately began an investigation into the matter.
He called to his friends in America and they at once set about running down the story. Judge Conway, W. Sams, of Baltimore, president of the Baltimore Bar Association, was retained by the marquis to straighten out the tangle.

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ALMS MAKE DRONES, MRS. STOKES ASSERTS

CHICAGO, Dec. 15.—J. G. Phelps Stokes and his wife, Rose Stokes, gave socialistic talks last night before several hundred enthusiasts in the Evans-Ton Auditorium.

"True charity is not philanthropy so much as justice to the working man," said Mrs. Stokes. "Just help them, and there is a source of evil. The working man ought to receive full profits for the value he creates."
Regarding her work among the poor of the East Side she said:
"They love the giver, but they lose self-respect in taking the charity. Where they were willing to work before, they are unwilling later because of the charity."

NOT A PARTICLE OF SKIN ON BODY

Worst Case of Eczema Doctor Had Seen in 40 Years—For Six Months Father Expected His Baby to Die—Blood Oozed Out All Over Her Body—Had to Be Wrapped in Silk and Carried on a Pillow—Now She Is Perfectly Cured.

DOCTOR RECOMMENDED CUTICURA REMEDIES

"My little girl was born two weeks before her time and my wife died four hours after the birth of our child and I had two doctors raise the baby on artificial foods. Six months after birth she broke out and I had two doctors in attendance. There was not a particle of skin left on her body, the blood oozed out just anywhere, and we had to wrap her in silk and carry her on a pillow for ten weeks. She was the most terrible sight I ever saw, and for six months I looked for her to go to her mamma, but thank God and his agents, she is alive and well to-day and she will be three years old the seventh of December and has never had a sign of the dread trouble since. I used every known remedy to alleviate her suffering, for it was terrible to witness. Dr. C. gave her up and then I went to C. and got Dr. B. and he and Cuticura Soap and Cuticura Ointment saved her. He recommended the Cuticura Remedies, or said we were right in making use of them. As nearly as I can remember, we used eight cakes of Cuticura Soap and three boxes of Cuticura Ointment; but you must take into consideration that hers was an exceptional case, for was the worst case that had come to him in forty years. I have always relied on Cuticura Soap to keep her skin soft and to give her a pure complexion. James J. Smith, 1100 and 1102 Market Street, Philadelphia, Pa., Oct. 14 and 22, 1906."

Open Evenings Until Christmas

For those looking for something different to give, let us suggest a Tool Cabinet. The Cabinet itself is handsomely finished, being made of the finest natural oak, and hand-rubbed. In it is a place for every tool. The tools are of the first quality, such as any mechanic would be proud to own.

Toy Automobiles!

We are showing an automobile like cut, with steel body, rubber-tired steel wheels and starting crank..... \$4.00
Handsomely finished, Steel-body Automobile; strong rubber-tired steel wheels; two sizes. Price \$5.25 Automobile Horn, 2c extra.
This Rubber-tired Automobile has steel wheels and steel body. Complete with horn and starting crank. Our price only..... \$7.00
"Standard" Auto—strong steel body, rubber-tired steel wheels; two side lamps, one front and one rear, and auto horn. Our price only..... \$12.50

MORSELL'S Hardware Store

1105-7 7th Street Albert L. Johnson, Proprietor

An Appropriate Xmas Gift
The Combination Bookcase here illustrated makes a most acceptable Christmas Gift. Why not give one? We have a full stock of these bookcases and an inspection of them will prove that the price is very reasonable.
A handsome book of Christmas stories for the children free upon request.
When in doubt, buy of
House & Herrmann
7th and Eye Sts. N. W. Open Evenings
Combination Bookcase, in oak; large, roomy drawers, French bevel-plate mirror. One of the best values we have ever offered..... \$17.45

An Ideal Gift For Men and Boys Coat Sweaters
Our assortment was never more complete, and you cannot buy a more suitable gift for man or boy. See them today.
At \$7.00
An Actual \$10.00 Value
Genuine Lamb's-wool, Shaker Knit, in white, silver gray, white and royal blue, gray and cardinal, and navy; finest coat sweater ever shown in town.
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What Is More Useful Than a Pair of HESS SLIPPERS?
HESS SLIPPERS, like HESS SHOES, are the best that can be made. They are slippers that one can be proud to give or glad to receive.
We have a number of handsome designs, and a very large assortment to choose from—a style to please every fancy.
Every night in the year a man enjoys slippers. They are comfortable, cozy, restful—a constant reminder of the giver.
There are all kinds of cheap slippers to be had—don't make the mistake of buying them.
N. Hess' Sons, 931 Pa. Ave.

Tool Cabinets for Christmas
For those looking for something different to give, let us suggest a Tool Cabinet. The Cabinet itself is handsomely finished, being made of the finest natural oak, and hand-r