

A BIG DEFEALCATION. First National Bank of New York, the Victim. AT LEAST \$700,000 GONE. Defaulter Also Gone, Some Say to South America. EVERYBODY GREATLY SURPRISED.

NEW YORK, October 23.—Charles L. Alford, Jr., note-teller of the First National Bank of this city, is a fugitive, and a defaulter to the extent of \$700,000.

THE announcement of the defealcation, which was made this afternoon, created the utmost excitement in the financial district of the city, but the well-known stability of the First National Bank, and a statement issued by the bank, had a quieting effect. This statement was as follows:

BANK EXPLANATION. "The note-teller who has been in the employ of the First National Bank for many years is a defaulter to a large amount. His operations have continued for a considerable time, and have been skillfully concealed, through a manipulation of his balance-book. The discovery was made by one of the bank's employees a few days after the completion of an examination of the bank by the United States examiners. During the continuance of his peculations periodical examinations have been made by several distinct corps of examiners, representing the Comptroller's department, all expert accountants, and one of the directors of the bank. Independent examinations, neither of which has developed any irregularity.

SHORTAGE CHARGED OFF. "The aggregate of the false entries, amounting to \$700,000, has been charged off on the books, and the cash and other assets of the bank, including the surplus and profits of the bank, as reported in its last published statement.

THEIR AN OLD EMPLOYEE. Alford had been with the bank for twenty years, and was one of the most trusted men in the institution. His stealing extended over a long period, but no suspicion of the truth was known until ten days ago, when he sent word that he was ill at his home.

HOW HE GOT SO MUCH. It has not yet developed how the note-teller was able to put his hands on so much money, but it is believed that he reported to have said that Alford was enabled to take such a large sum because as note-teller he was in charge of the mail. This he opened every morning, and he had the opportunity to abstract notes, drafts, and checks, as well as money. Of course, he had to be especially skillful to make his accounts balance.

WHAT HE DID WITH IT ALL. Forrest Raynor is in charge of the National Bank Examiners' office here. What he did with all the cash is also a mystery as yet, except that it is said that a large amount of it went in stock speculation.

ENTERTAINED LAVISHLY. Alford has long been considered one of the big men of the town. His family entertained lavishly, and gave large sums to charity. He was prominent in church circles, and his wife is considered one of the most beautiful women in Mount Vernon.

THE DEFALCATOR'S FAMILY. Late this afternoon, Mrs. Alford, wife of the missing note-teller, was seen at her Mount Vernon home. She was weeping bitterly, and would not talk of the case. The family consisted of Mr. and Mrs. Alford, two girls, and a boy. They have four servants. Mrs. Alford is said to have told friends that, owing to his position in the bank, Mr. Alford was able to obtain tips which enabled him to make \$40,000 and \$50,000 a year over his salary, by operating in Wall street. She said to have boasted that her husband's tips were so straight that he never lost

a cent in the street, and always made a gain. BANK A STRONG ONE. The First National Bank is considered one of the strong financial institutions of the city. George F. Baker, its president, William B. Reed is the cashier. The directors are George F. Baker, Fisher A. Baker, William B. Reed, Harry L. Hine, stock, William F. Fehnestock, F. L. Hine, and James A. Garland. The bank has a capital of \$3,000,000.

EVERYBODY SURPRISED. Alford was capable and experienced, and the discovery of his defealcation was a complete surprise to everybody. The loss of the money is hardly disturbing the bank, because of its great financial strength.

NO ONE ELSE INTERESTED. The crime has been known long enough to the officials now to enable them to say with some assurance that Alford did his work alone. No one else is under suspicion.

A statement made by the bank on September 5th showed the following: Capital, \$5,000,000; surplus, \$5,000,000; undivided profits, \$1,114,250; deposits, \$29,997,855; demand loans and cash on hand, \$23,372,276; loans, \$5,654,610; stocks and bonds, \$30,110,400.

BEYOND THE FACTS CONTAINED in the official statement of the bank's vice-president, Frank L. Hine, absolutely refused to say a word. President George F. Baker, when asked regarding the matter, said that the statement given out by the vice-president was all that he had to say in regard to the defealcation. When asked if Alford had been apprehended, the vice-president said, "I don't think he has."

SEABOARD AIR-LINE CONVENTION. Several Hundred Delegates Already in Attendance—Programme. JACKSONVILLE, FLA., October 23.—Between 200 and 300 delegates arrived this afternoon and to-night to attend the Seaboard Air-Line Convention, which begins here to-morrow.

THE convention will be called to order at 10:30 A. M. in the Board of Trade building, and the programme was made public to-day. It includes an address of welcome on behalf of business-men, Captain C. E. Garner, president of the board, and a report of the industrial agent of the Seaboard Air-Line railway.

CHARGES AGAINST DR. WHARTON. Three Indictments Found by Non-Prosecutor (N. J.) Grand Jury. FREDERICK, N. J., October 23.—Three indictments against Dr. Henry M. Wharton, the evangelist, of Baltimore, who was charged with fraud and taking money illegally, were handed up to-day by the Non-Prosecutor grand jury.

LAND-GRABBERS' HARVEST. Valuable Property Secured for Trifling Taxes. The land-grabbers are reaping the harvest they have sown.

AMATEUR SHOOTING TOURNAMENT. ATLANTA, GA., October 23.—The live-bird shooting tournament began here to-day, with twenty-three entries from Georgia, South Carolina, Tennessee, North Carolina, and Virginia.

YOUTSEY PLACED IN JAIL. FRANKFORT, KY., October 23.—Henry E. Youtsey was placed in jail here to-day. He lay on his cot with his face covered as he was moved from the train to the jail.

A MARVELLOUS EXHIBITION at Burk's. About 5 o'clock yesterday afternoon a large crowd was gathered in front of Burk's Clothing store on east Main street. Upon investigation it was found that the commotion was caused by the appearance of a wonderful automatic wax figure, placed in a standing position in the center of one of the large windows, attired in a neat costume and carrying in one hand a walking stick. Many and amusing were the comments made by those on the outside, some claiming the figure was a woman, others a man.

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RALLY AT OLD MARKET. Hon. R. L. Gordon and Mr. G. C. Gorham the Speakers. A LARGE CROWD PRESENT. Meeting Under the Auspices of the New Democratic Club.

OTHER MEETINGS THIS WEEK. The Campaign Warming Up as the Day of Election Draws Near—The Big Rally in Clay Ward Saturday Night.

THE Democratic meeting at Old Market Hall last night was attended by a large crowd, and a great deal of enthusiasm was manifested.

CONFESSED CRIMINALITY. Mr. Gorman, who is a Connecticut man, mentioned the name of Buchanan in 1856, for Douglas in 1860, and after that he was a Republican, but the last Republican candidate he had voted for was Garfield.

MR. GORDON'S SPEECH. After alluding to the pleasure which it gave him to address the Democrats of the Democratic platform, he entered into a discussion of the issue of the tariff.

AS TO TRUSTS. Mr. Gordon defended the plank of the Democratic platform, which called for government by injunction, and passing to the discussion of trusts, quoted Mr. Towne, who said that since the inauguration of McKinley more trusts and combines had been formed in the United States than had been formed in England since the beginning of Anglo-Saxon civilization.

MR. GORHAM'S SPEECH. Mr. Gordon said that the war with Spain was just. It was a Democratic war as well as a Republican war, and he helped to start it, to maintain it, and many a Democratic voter had risked his life in carrying it on.

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THE Constitution was the supreme power in the Territories, and the Republicans now deny that the Constitution extends to the territory acquired in the West. The Indian Ocean. Mr. Gorham made an able legal argument to show that the title to the Philippines was not vested in the United States.

THE ARMOR-PLATE TRUST. Discussing trusts, Mr. Gorham called attention to the fact that the Armor-Plate Trust had been selling armor-plate to the Government for \$500 a ton, and at the same time was selling to the Russian Government for \$249 a ton.

A REPORSED REPUBLICAN. Mr. Gorham, who is a Connecticut man, mentioned the name of Buchanan in 1856, for Douglas in 1860, and after that he was a Republican, but the last Republican candidate he had voted for was Garfield.

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REVIVE OLD ISSUES. Committee on Streets Reopens Some Familiar Questions. PETITIONS OF THE RAILWAYS Referred to Sub-Committee for Examination and Report.

FOUR TRACKS ON BROAD STREET. Major Allen Scores the Methods of the R. P. & P. Co.—Underground System—Referred, But Not Proposed.

THE Council Committee on Streets met last night and made very elaborate preparations to reopen the old issues raised last night, and, first of all, the Traction Company, and, latterly, the Richmond Passenger and Power Company, petitioned the Council for franchises to operate electric-cars on the streets of the city of Richmond.

QUESTIONS that provoked the most lengthy and heated discussions in those bygone days were presented to the committee in a new guise, and were referred to sub-committees for consideration and report. This action will undoubtedly lead to weeks of discussion, discussion, diplomacy, and will entail many arduous duties on members of the committee.

THE great fight will be over the petition of the Richmond Passenger and Power Company for the right to operate electric-cars on Broad street, separate and distinct from the lines of the Traction Company. A new phase of this question was presented by Mr. Martin, of counsel for the petitioners, embodied in a suggestion that the new tracks should overlap the Traction Company's tracks, the side of the outer ten or twelve inches outside the outer edge of the inside rail just the same distance inside the inner rail of the Traction Company.

THE question of the interchange of tracks was laid upon the table, pending an early settlement of the matter between the companies. The right of the Traction Company to run over the Main-street line of the Richmond Passenger and Power Company was said to present legal complications, and this, together with the other tracks matter, went to a special sub-committee of five.

THE committee met at 8 o'clock, and took up first the petition of the Richmond Passenger and Power Company for permission to electrify tracks on Broad street. Mr. Lawler moved that counsel should be heard. Mr. Pollock opposed this, on the ground that the proposition was absurd, and the committee could not act on it. After some further discussion it was decided to allow counsel on each side to address the committee for five minutes.

MARTIN MAKES A SUGGESTION. Senator Martin, counsel for the Richmond Passenger and Power Company, asked the committee to refer the petition to the City Engineer to see whether he could not forecast a feasible plan for the proposed tracks, and the street represented could run their own tracks on Broad street. He suggested that the Passenger and Power Company might straddle the lines of the Traction Company.

MR. KING SAID he believed the proposition to allow both companies to run over independent lines on Broad street should be most carefully considered. To compel the companies to use the same tracks, he said, would tend to the consolidation of the lines, which would not be to the interests of the community. He moved to refer the matter to the City Engineer.

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SENSES OF THE MULES. Captain Plizal took issue with Mr. Allen as to the increased danger of four tracks on Broad street. Mr. Allen replied and said, even if the proposed electric line would be a very great danger were it not for the good sense of the mules.

MR. POLLOCK supported the motion of Mr. King. The question of putting the tracks close together was a new one. Mr. Peters moved as a substitute that the application of the Richmond Passenger and Power Company to electrify the mule track should be referred to the following vote:

AYES: Messrs. Bahen, Burton, Glenn, King, Lawler, Mills, Pollock, Whittet, and Woody. 2. NOES: Messrs. Allen and Peters. 2. Major Allen appointed Messrs. Mills, Peters, and Lawler on this committee.

THE petition of the Traction Company for permission to run over the Main-street tracks of the Richmond Passenger and Power Company was next considered. Mr. Pollock moved that it should be referred to a committee of five. There were local questions and questions of policy involved in the pending petition, and the whole matter should be considered at the same time.

MR. WHITTON moved as a substitute that the matter should be referred to the committee of three already appointed. This was voted down. Mr. Glenn moved that a new committee of three should be appointed to consider the petition of the Traction Company. Mr. Pollock opposed this, on the ground that the matters were so clearly allied that they could not be separated. Mr. Glenn's motion was defeated, and Mr. Pollock's motion was adopted.

TRANSFERS AND UNDERGROUND. The resolution requiring the Richmond Passenger and Power Company and the Richmond Traction Company to exchange franchises was tabled, pending the necessary agreement, which is on point of consummation. The resolution offered by Mr. Peters in the Council, requiring the Richmond Passenger and Power Company to give up its underground system on Main street, was referred to a special sub-committee, composed of Messrs. Whittet, Bahen, Gibson, and King.

CONSIDER THE CURFEW LAW. The committee on Ordinances will meet to-night to consider the "Curfew" ordinance, and, in connection with it, the opinion of the City Engineer as to its constitutionality.

INSTALMENT-PLAN FUNERALS. You Pay Your Money and Get a Decent Burial. SPRINGFIELD, ILL., August 29.—Mutual burying associations are springing up throughout Central Illinois with great rapidity. Most of them are incorporated in the State as not-for-profit societies. These societies are formed for the purpose of paying the burial expenses of members. No funeral is to cost over \$50 for an adult or \$30 for a child under 10 years. Cost of the grave is assessed at 12 cents on each member over 10 years of age is ordered. Ten cents of this is to be used for general expenses and 2 cents for other expenses, such as the lecture. When an assessment more than covers the expenses of a funeral, the excess is turned into the treasury. A score or more of these societies have been organized in the county. Central Illinois within the last month.

MR. O. L. GREGORY, representing the above association in Virginia, is in the city for a few days and may be addressed at Richmond, Va.

GANS-RADY CO. GETS THE CONTRACT. The contract for furnishing uniforms for the messengers of the Western Union Telegraph Company has been awarded to the Gans-Rady Company.

IN YOUR HOME-LAME. from an... The... part vigorously with Dixie Nerve and Bone Liniment. It cures Sprains, Strains, Sweeney, Stiff Joints, and Muscles. Large bottle, 25 cents, everywhere.

PAYING MATURED CONTRACTS. Mr. V. N. Radin, superintendent of local agents of the Mutual Fidelity Company, of Baltimore, will this week pay thirty-seven of the matured contracts with his company in Richmond, thus putting in circulation in this city \$1,480.

DRINK KENNY'S TEAS AND COFFEES. Highest Quality. Lowest Prices. Pure Sugars at cost. C. D. KENNY CO., N. W. cor. Broad and Sixth streets. S. E. cor. Main and Seventeenth streets.

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BRYAN IN MARYLAND. He Spends All of Yesterday in that State. CROWDS IN SPITE OF RAIN. Audiences Hear the Speaker Out, Too, Notwithstanding Downpour.

POPULAR OVATION AT BALTIMORE. Ten Thousand Persons at the Depot to Meet the Democratic Leader. Though His Train is an Hour Late—Two Great Night Meetings.

BALTIMORE, October 23.—W. J. Bryan devoted the entire day to speech-making in Maryland, speaking in succession at Rockville, Frederick, Bruceville, Union Bridge, New Windsor, and Westminster, and in this city this evening. The Rockville meeting was the only one of the day that was not marred by rain.

ON account of the downpour, most of the meetings were cut short, but the crowds in each case remained until Mr. Bryan had concluded his remarks. The greetings extended to Mr. Bryan on his arrival here this evening, and during the meetings held outside and inside of Music Hall, were limited in numbers only by the capacity of the places in which the meetings were held, and in enthusiasm only by the ability of the immense crowds to give expression to it.

IT was raining gently, but steadily, when the special train bearing the Democratic presidential candidate pulled into Union Station, an hour late, but this did not prevent the assemblage of a crowd of fully 10,000 persons about the depot. A parade was formed, and Mr. Bryan drove at its head to the Hotel Rennet, where he dined, with several Democratic leaders, including former United States Senator Arthur P. Gorman, Governor John Walter Smith, and Mayor Hayes, of this city.

INSPIRING SCENES. Mr. Bryan's first speech was made on the platform erected outside of Music Hall, and the plaza surrounding the stand was crowded as far back as Mr. Bryan's train could possibly be heard. He was introduced by Mayor Hayes. Inside the hall the scene was an inspiring one. Every inch of space was packed with sweltering, cheering, jostling humanity. A score or more of these societies have been organized in the county. Central Illinois within the last month.

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THE WEATHER. WASHINGTON, October 23. Forecast for Wednesday and Thursday: Virginia—Fair Wednesday, with cooler weather in western portion; Thursday fair; fresh southwesterly winds. North Carolina—Fair Wednesday and Thursday; light to fresh southwesterly winds. THE WEATHER IN RICHMOND YESTERDAY was warm and partly cloudy, with light showers at night. The maximum of the thermometer was as follows: 6 A. M. 64, 9 A. M. 74, 12 M. 83, 3 P. M. 83, 6 P. M. 83, 9 P. M. 83, 12 Night 83. Mean temperature 74.5.