

that the secretary's visit would result in further deposits here of \$15,000. The Knickerbocker Trust Company, the storm centre to-day, paid out cash to depositors at the rate of \$44,444 a minute for three hours, and then closed its doors. The directors had, as they thought, fully prepared for a run and had caused \$3,000,000 in cash to be on hand to meet all eventualities. At 9:20 o'clock a few depositors withdrew their accounts, and an hour later hundreds were in line to take out their deposits at the main office at Thirty-fourth Street and Fifth Avenue, and at the Harlem and the Bronx, the downtown branches. Paid Out Eight Millions. The \$8,000,000 lasted until 12:30, when Vice-President Joseph T. Brown announced that the bank had no more available funds and payments were suspended. Mr. Brown said that the bank would open to-morrow, and payments would be resumed at 10:30 o'clock. The Knickerbocker, it was announced, had ample securities to meet all demands, and was perfectly solvent, and would issue a national bank note for the cash, when all depositors who wished to withdraw could do so. To-night desperate efforts were being made by the officials of the Knickerbocker to replenish their cash vaults. Acting State Superintendent of Banks George L. Skinner, who throughout the day had expressed confidence that the bank would meet all obligations, qualified his position to-night when he issued the following statement: Official Statement Given Out. "This afternoon about 4 o'clock, having received no positive assurance of help for the Knickerbocker Trust Company, I conferred with the Attorney-General, telling him that the bank was in a critical condition that I thought it should be prepared to act at any time. At about half-past 5 o'clock I again communicated with him, giving as complete a statement of affairs as was possible over the telephone. I have also had a written statement made to him from the main office of the State banking department in Albany. The Knickerbocker Trust Company is not without hope that it may still receive adequate aid from the State. If it does not, it will not open its doors in the morning, and I, of course, shall act under the advice of the Attorney-General, who is made by law the legal adviser of the State Banking Department. Later Mr. Skinner received word that Attorney-General Jackson had left Albany for New York and would meet Mr. Skinner and representatives of the Knickerbocker and other banks in a conference at 10 o'clock to-night. Bankers not directly associated with the Knickerbocker were quite as anxious that its integrity be maintained, and many conferences were held to-night with a view to putting the Knickerbocker on its feet. If this could be accomplished without weakening other institutions. Prominent Financiers Talk. George W. Young, of the Windsor Trust Company, expressed the sentiment of bankers generally when he said to-night that he would like to see the other companies not to desire to save the Knickerbocker. J. P. Morgan and his partners were in conference at their Wall Street offices until after 6 o'clock. Mr. Morgan, when asked as to the situation, said: "We are doing our best, but nothing has yet crystallized." He refused to discuss the Knickerbocker Trust Company, and would give no intimation as to the plans under way to alleviate the situation. George W. Perkins, Mr. Morgan's partner, met a number of bankers and trust company officials at the Union League Club to-night, when the financial situation was canvassed in an informal way. There was a meeting of the Trust Companies' Association after banking hours to-day, at which a committee consisting of George W. Young, of the Windsor Trust Company; Otto T. Bannard, of the New York Trust Company; and Clarence H. Keely, of the Title Guarantee and Trust Company, was appointed to confer with the officials of the Knickerbocker with a view to extending such assistance to that company as an investment in the company would warrant. A Foster Higgins, who last night was chosen to the presidency of the Knickerbocker Trust Company, when Charles T. Barney resigned, was present at this meeting and laid before the directors a statement of the Knickerbocker's affairs. He asked aid for the institution and then withdrew, hurrying away to a meeting of the directors of the Knickerbocker. Later he said that the Trust Companies' Association wished to inspect the Knickerbocker's securities, and that after the committee had done so, the association would reconvene at a later date in town. President Higgins was not optimistic. Auerbach Issues Statement. When the meeting of the directors of the Knickerbocker broke up, Joseph S. Auerbach, director, and counsel for the company, gave out the following statement: "Everything possible has been done by the officers and directors to meet the demands on the resources of this company, but it can be well understood that no trust company has sufficient liquid assets at all times to meet the demands of its depositors. The directors are confident from the statement of the acting superintendent of the banking department made to-day that the resources of the trust company are sufficient to meet all obligations in full." Asked what he thought the prospects were of the bank opening to-morrow, Mr. Auerbach said: "It would be impossible to do it unless we receive sufficient resources, and I do not think these will be on hand by morning." An Important Conference. Shortly before 11 o'clock to-night J. P. Morgan, George W. Perkins, George F. Baker, president of the First National Bank, and Frank A. Vanderlip, vice-president of the National City Bank, and A. B. Hepburn, president of the Chase National Bank, were found in the Manhattan Hotel, and were immediately taken to the apartments of Secretary Cortelyou. Shortly before midnight Mr. Vanderlip, Mr. Baker and Mr. Hepburn left Secretary Cortelyou's apartments, and went home. All declined to make a statement. One of the conferees, who is a member of the clearing-house committee, says: "Personally, I feel very good

about the situation. The clearing-house will give aid to those banks in the association that may need it. Such troubles as exist in various places is directly traceable to bad management by bad men. We have been trying to eliminate such. Some we have gotten rid of, and all eventually will go. The National Bank of New Amsterdam will be carried over." "Will the clearing-house issue certificates?" was asked. "No, that will never be done again," Secretary Cortelyou and Mr. George Perkins were still in conference at midnight.

Architect Heard; Plans Discussed. Hobson Raised Objection and Mr. Ferrandini Was Asked to Retire. Seven architects explained the character and cost of an armory for the Richmond Light Infantry Blues at a meeting of the Committee on Grounds and Buildings last night, and the expected sensation came up rather unexpectedly. When the committee was prepared to hear the architects all of them were requested to retire, so that no blunder would be put at an unfair advantage. About the close, however, Mr. Graham B. Hobson announced that one architect, the latter got up and stated that he was not an architect, but only made the model for Mr. Howell. There was a rather spirited discussion, at the end of which Mr. Ferrandini was requested to leave. He said, however, that he was not a citizen, and was only there as a citizen. No objection was taken, the committee decided to refer the bids to a special committee to be examined by the Building Inspector, the City Engineer, Major Bowles and an expert. The architects figured that the armory would cost anywhere from \$52,000 to \$152,000.

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ALL HUMORS. Are impure matters which the skin, liver, kidneys and other organs cannot take care of without help. Pimples, boils, eczema and other eruptions, loss of appetite, that tired feeling, bilious turns, fits of indigestion, bad headaches and many other troubles are due to them. They are removed by Hood's Sarsaparilla. In usual liquid form or in chocolate tablets known as Sarsatablets. 100 doses \$1.

Advertisement for Hood's Sarsaparilla, including text about humors and a small illustration of a person.

VIRGINIA MUST AID IN LEADING THE WAY

President Johnson Makes Appeal for Her Sons to Solve Nation's Problems. CORPORATIONS NOT ALL BAD

His People Appreciative. "That the many discouraging conditions which inevitably arise in a great undertaking of this sort have been successfully overcome is cause enough for congratulation. The exposition presents a scene of harmonious completeness. The splendid conception of those who planned this great work and, even at the beginning, saw what the results would be, is fully realized. Perhaps we shall understand and bow more to the ideal of the pioneers in this great enterprise has been attained if we remember that the exposition seeks to commemorate upon these historic shores the three hundredth anniversary of the first permanent settlement of the English-speaking people in this land of ours. Surely this is an event of such grave moment to the world as to deserve ever to be remembered, because it marked the advent in this new world of that civilization which we term American. Most worthy have been the men who created this exposition, borne the self-imposed and patriotic task of the fitting commemoration of the event."

Must Solve Our Problems. "What stand to-day," Mr. Johnson continued, "at the threshold of a new century, facing new and serious responsibilities arising in the onward march of civilization. What of our hope by this generation with the same fortitude as the earlier generations bore theirs in the onward march of civilization. What of our hope that we shall accomplish our own tasks courageously and successfully, and shall solve the problems set before us with patience as those who have gone before did, is yet to be determined, but whatever these tasks may be, we of Virginia should see to it that we bear our share. Whether or not we have talent must not be found to have lain unproductive in a napkin. "Everything desirable in life is the result of labor. Labor is the way of self-gratification to the people of Southwest Virginia. But you have already had the opportunity of viewing the magnificent exhibition of the State Building, and more particularly in the magnificent building assigned to the care of the various products of the State. The progress of this section of our State during the past few years has been phenomenal. As is briefly illustrated by stating to you that during the year 1906 there was raised in the counties composing Southwest Virginia that portion of the State known as the Blue Ridge Mountains, 137,578 head of cattle with assessed value of \$2,094,122; 129,138 sheep with assessed value of \$456,000; 99,914 hogs with assessed value of \$124,204. I refer only to this particular class of industry and do not mention the vast tonnage and money value of the minerals and timbers that are being constantly moved to the markets from the Southwest section of our State. Every industry has felt the impulse of new life, and new activities are being developed. Education facilities are improving and expanding, and I know of no people in any portion of this broad land of ours who have more reason to be congratulated than you, who are surrounded by and unless our people as a nation fail properly to meet the responsibilities which confront them, it seems to me that the future of this section of our State is well assured, and that a career of prosperity is ahead which will bring happiness, contentment and prosperity to our children and children's children, to even the extent that which is enjoyed by this generation. "I have spoken to you to-day as Virginians and of some of the problems each one of us may feel the responsibility resting upon us as individuals; and may, as the citizens of great State, see and solve the problems presented to us with the same courage, common sense and wisdom which have heretofore been the characteristics of the Virginia people."

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Dr. Lyon's PERFECT Tooth Powder

Cleanses, preserves and beautifies the teeth, and Purifies the breath. A superior dentifrice for people of refinement. Established in 1866 by J. W. Lyon, D.D.S.

Insurance, mineral, transportation or any other property rights or interests, must not only insure the class whose savings are so important but will ultimately injure greatly our laboring people, whose daily wage is dependent upon the industrial prosperity of the nation. "My plea is for the largest freedom of individual effort and the proper protection and enjoyment by the individual of his property in the industry and thrift, for without this protection the individual initiative and incentive, which has been the crowning glory of the government of the American character, will receive such a blow that the final effects of it cannot now be realized or even estimated. The same law, however, which gives this protection ought at the same time to be invoked to punish the wrongdoer who never self-interest brings about illegal oppression or evil-doing forbidden by the law. Above all, we should cease the ignorant and treacherous agitation against every citizen of the individual or corporation has or shall continue wilfully to violate the law. Punishment be meted out to the guilty, but let us remember that the individual or corporation is rich. Neither poverty nor wealth is a crime. Mr. Johnson paid a good deal of attention to the serious problem growing out of the questions presented in dealing with our present conditions. In the government and its public service corporations, and said: "The present conditions, if continued, simply mean that our money can be procured for investment in this class of enterprise, and further progress on the part of existing companies must come at the expense of new ones. If the present conditions, if continued, will be inadequate and inefficient service, as the fruits of scant revenues. The consequent dissatisfaction with our present conditions, and the fact that all public service corporations are easily to be taken a step further with grave dangers and appalling burdens of direct and indirect taxation, and the fact that every citizen of the American Union, hence, I earnestly urge that the people of Virginia do not permit themselves to be carried away by the usual cry of a great corporation, but really directed against property—the effort of designing or misguided persons to create the impression that such companies are all of them, and that they are all of them. This is not true, and it is wicked to exploit such falsehoods among the masses of the people who have neither time nor opportunity to investigate the facts, and the excitement of denunciation, are easily led to believe that the large business interests of this country are conducted by dishonest methods and a corrupt system. The Great Southland. "The speaker concluded: "Now, one word more to my friends and neighbors of Southwest Virginia, and my small part in the program of the day will have been finished. There is much that I could say and do in way of self-gratification to the people of Southwest Virginia. But you have already had the opportunity of viewing the magnificent exhibition of the State Building, and more particularly in the magnificent building assigned to the care of the various products of the State. The progress of this section of our State during the past few years has been phenomenal. As is briefly illustrated by stating to you that during the year 1906 there was raised in the counties composing Southwest Virginia that portion of the State known as the Blue Ridge Mountains, 137,578 head of cattle with assessed value of \$2,094,122; 129,138 sheep with assessed value of \$456,000; 99,914 hogs with assessed value of \$124,204. I refer only to this particular class of industry and do not mention the vast tonnage and money value of the minerals and timbers that are being constantly moved to the markets from the Southwest section of our State. Every industry has felt the impulse of new life, and new activities are being developed. Education facilities are improving and expanding, and I know of no people in any portion of this broad land of ours who have more reason to be congratulated than you, who are surrounded by and unless our people as a nation fail properly to meet the responsibilities which confront them, it seems to me that the future of this section of our State is well assured, and that a career of prosperity is ahead which will bring happiness, contentment and prosperity to our children and children's children, to even the extent that which is enjoyed by this generation. "I have spoken to you to-day as Virginians and of some of the problems each one of us may feel the responsibility resting upon us as individuals; and may, as the citizens of great State, see and solve the problems presented to us with the same courage, common sense and wisdom which have heretofore been the characteristics of the Virginia people."

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SAYS C. & O. REPORT IS TOO MISLEADING

the same degree of care as they had managed the former properties. It was the first time in fifty-nine years, he said, that he had ever criticized a report, but it was unfair to reduce the dividends of the Chesapeake and Ohio Railway, which was misleading. He added that he held more Chesapeake and Ohio stock now than ever before, and that none of it was for sale. He thought that the stockholders should receive larger dividends, but that they were not to be given. He thought that the stockholders should receive larger dividends, but that they were not to be given. He thought that the stockholders should receive larger dividends, but that they were not to be given.

Expect Larger Dividends. President Stevens was rather optimistic in his predictions for the future, believing, he said, that within the next year the net earnings would be in the neighborhood of \$10,000,000. With the possibility of this, he added, the dividend would be increased. Of the total capital stock of \$28,021,000, 4,000 shares were represented mostly by the Chesapeake and Ohio Railway, which were not more than twenty persons at the meeting. The following board of directors was elected: Decatur Axtell, Richmond, Va.; Martin Erdmann, New York City; Thomas G. Green, Philadelphia, Pa.; Walter G. Oakman, New York City; Samuel McK. Philadelphia, Pa.; George W. Stevens, Richmond, Va.; Hamilton McK. Twombly, New York City; Henry T. Wickham, Richmond, Va.

MR. BLANCH TALKS. Tells Why the Annual Report Is Misleading to Stockholders. Mr. P. Branch, who made the following statement last night, said that the Chesapeake and Ohio Railway had a net profit of \$1,337,686; extraordinary expense for improvements of \$1,337,686; discount on equipment, \$1,337,686; and Potts Creek Branch bonds less premium on general mortgage bonds, \$1,337,686. He said that the dividend paid last November of about \$250,000, making a grand total of about \$3,000,000, while they only made net profit of \$1,337,686. He said that the dividend of about \$500,000, which they deducted from profit and loss for the year ending the 30th of June, 1906, leaving a net profit of \$1,337,686. He said that the dividend of about \$500,000, which they deducted from profit and loss for the year ending the 30th of June, 1906, leaving a net profit of \$1,337,686.

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Stooping BENDING over, yet with foot flat on the ground—a quick pull at their backs sure to weaken poor shoes.

Advertisement for Crossett Shoe, featuring an illustration of a man in a top hat and text: "CROSSETT SHOE 'Makes Life's Walk Easy' BENCH MADE \$5.00"

LAY CORNERSTONE OF CHURCH MEMORIAL TO MR. DUKE. DURHAM, N. C., October 22.—An era in the history of the Methodist congregation in this city was the laying of the corner-stone of Memorial Church, the beautiful edifice in course of construction, erected to the memory of the late Washington Duke. This occasion was celebrated with impressive ceremonies this afternoon at 2:30 o'clock and proved an interesting event. Rev. J. B. Hurley, presiding elder of this district, was the principal speaker. The pastor, Rev. T. A. Smoot, directed the exercises. The corner-stone was laid according to the ritual of the church, and the attendance on this memorable occasion consisted of the Methodist congregations of the city, the city pastors and many others who desired to attend. The people of Durham are watching the erection of this church with keen interest. It will cost almost \$200,000 when completed, and will be an imposing structure that will excel all other churches in Durham and in North Carolina in cost and beauty.

ALMOST A PANIC IN CHATTANOOGA. CHATTANOOGA, TENN., October 22.—Probably 20,000 persons were in danger of injuries this evening at the Central Station when President Roosevelt's special train rolled into the train shed at 6:10 o'clock. It was a surging mass of humanity that could not be controlled. The demonstration was so great that it was impossible for the President to speak. He made several attempts, but finally desisted. He pleaded with the crowd to have a care for the women and children. He knew there was danger of a panic, and he did all he could to avert a catastrophe. The cheering was almost incessant, and in the wild rush towards the President's car women were carried off their feet, and men had to fight to keep themselves from being trampled. The President tried vainly to speak. The few sentences he had uttered had consumed nineteen minutes, and at 6:30 the train was signaled ahead. As it

Table with columns: Place, Ther. H.T., Weather. Lists weather conditions for various cities like Asheville, Augusta, Atlanta, Buffalo, Chicago, Cincinnati, Davenport, Detroit, Jacksonville, Kansas City, Memphis, New Orleans, Oklahoma City, Pittsburgh, Raleigh, Savannah, Norfolk, Tampa, Washington, Wilmington, Yellowstone.

YOU NEED TONE

Weak Women need nerve force and vitality—what doctors call "tone"—to enable them to throw off disease and build up their flagging forces. No matter what form of female trouble you suffer from, if you lack tone, you will find it impossible to recover. Tonics give tone. Hence their name. Women should take a female tonic—Wine of Cardui—which acts principally on the womanly organs and constitution. Purely vegetable, non-intoxicating, harmless, yet powerful in curative properties, Cardui fills all the requirements of an ideal tonic for weak and ailing women.

Mrs. Blanche E. Stephanou, a well-known lady residing at 1228 S. 42nd Ave., Chicago, Ill., writes as follows: "Five years ago I suffered with a constant backache, and had such a miserable bearing-down feeling every month. I also had a pain in my side and am almost unable to describe how miserable I felt. Of course, living in a large city like Chicago, I received treatment from some of the finest doctors in the city, which did me no good. At last I began to take Wine of Cardui, and from the very first bottle I can truthfully say I began to improve. I have now taken eight bottles and look and feel like a different person. My pains are gone, and I am getting stouter."

Advertisement for Wine of Cardui, featuring a small illustration of a woman and text: "WINE OF CARDUI FREE BOOK FOR LADIES"