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AMERICAN BANKERS NOW IN CONVENTION

President Lynch in Opening Address Refers to Wilson's Mexican Failure.

KANSAS CITY, Mo., Sept. 29.—The American Bankers' Association, whose membership has during the last year reached a total of 16,016 banks, opened its general convention here today with its president, James K. Lynch of San Francisco, delivering an address in which he discussed the federal reserve act and national defense.

"The primary purpose of a government," he said, "is to provide adequate defense for the country governed, and how shamefully this purpose has been neglected under one administration after another is a familiar tale.

"We are given to boasting of our size, but when we are no longer capable of feeling pin pricks in our feet, are we not too large? For years our citizens in Mexico have been subjected to murder and the most untellable outrage, and the national consciousness is barely aroused. Not in Mexico alone, but within our own borders as well as on the high seas, have our people on their lawful occasions been done to death while the nation has slumbered or murmured feebly in its sleep.

Rich and Fat.

"As a nation, we have grown rich, and have grown fat, and have grown soft, and we are today the most tempting prize under the blue canopy of heaven.

"But if we as a nation are sick, it is as individuals that we must supply the cure. Congress does not lead, but follows public opinion. First of all, we need co-operation, teamwork, the things that win any kind of human endeavor, and to secure this there is nothing quite so good as universal military training which arouses national feeling and national consciousness as nothing else can do.

"In the task of vitalizing the nation, the most important agency is the press, which informs, instructs, advises, admonishes the people. It becomes one ignorant of the difficulties encountered in collecting and distributing the news, to criticize the apparent failures or deficiencies, but is it too much to ask of our papers that they take the larger view of our national affairs and help in the difficult task which is before us, and to ask of our people that they discriminate between the varying grades of ability and integrity with which the word is done?"

"If our people can rise to the heights of citizenship that the times demand, the work that must be done can be accomplished peacefully and in order, but if they will not learn from the bitter experience of our kin across the sea, the reformation will be worked out amid the ruin of war."

System Not Fully Tried.

So far as the bankers are concerned, the most important subject of the day is the operation of the federal reserve act, said President Lynch. Criticism of the reserve banks had come from different sources: from the banks of the financial centers, which objected to the absorption by the reserve banks of the supply of bank acceptances; from the small banks in the more remote districts, with complaint that the requirements for the eligible paper are too strict and from the member banks generally protesting against an enforced investment which carried no immediate prospects of dividends and on reserve deposits on which no interest is paid. To all these objections he pointed out that conditions for two years past have been abnormal and furnished no evidence of what the reserve system could do, but that much had already been accomplished. Bank acceptances for the first time had been made possible as credit instruments in connection with the import and export of merchandise, the dollar credit is making its way in South America and in the Orient, and national banks are opening branches in foreign countries.

"The Federal Reserve Act," he said, "has made the financial organization of this country possible, and the preliminary steps to that end have already been taken. This, to my mind, is the great reason why the bankers should work with the act and not against it; should try to make it succeed instead of pointing out defects which might cause it to fail, for in doing so, they will have not only strengthened the banking system but

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will have also strengthened the nation."

With respect to the federal farm loan act, Mr. Lynch declared that while the end sought was sociological, an endeavor to stem the drift of population to the cities, lower rates of interest and greater facilities for getting into debt would not of themselves serve to accomplish this result. "The men who have the most intimate experience with farm conditions generally believe that borrowing is already too easy for the farmer," he said.

Gold to Leave Us.

Teachings on the European war, the great flotations of foreign loans here and the enormous inflow of gold, Mr. Lynch said.

"We may expect that as soon as the war is over and the normal imports of merchandise are resumed the excess of gold will leave us, and this will be by no means an evil. The surpluse of gold and the loaning power set free by the federal reserve act together are likely to cause a credit expansion which will need careful supervision by our bankers, to the end that the corresponding contraction does not find its unprepared. The control of both the exports and the import of gold should be guided by the federal reserve board, which was intended to perform this function and which has the power necessary to stabilize exchange through this means."

GREAT UNCLE

Of Mrs. M. J. Lynch is Dead at His Home at Blacksville, Pa.

John W. Brock, aged 70 years, a retired merchant and school teacher, is dead at his home at Blacksville, Pa., following a lingering illness of rheumatism of the heart. Funeral services will be held at 1 o'clock Friday afternoon at the Methodist Episcopal church at Blacksville and burial will be in the church cemetery.

Mr. Brock was a great uncle of Mrs. M. J. Lynch, of this city, and was a visitor at the Lynch home here several weeks ago. Mr. Brock was a graduate of the West Virginia University and for twenty-five years taught school at Blacksville. After teaching school he entered in the mercantile business and was successfully engaged in that business for a number of years, he had been retired for several years. The Brock farm is on the Pennsylvania-West Virginia state line and while Blacksville is in Pennsylvania the Brock home is in West Virginia. The Brock family was one of the first to settle at Blacksville and Mr. Brock is one of the last surviving members of the family, one brother survives.

WIFE'S LOYALTY

Is Not Questioned by Le Duo and He Says He Will Stick to Her to the Last.

PHILADELPHIA, Sept. 29.—Hurrying to the bedside of his wife, the one-survivor in a triple shooting in a hotel here Wednesday, Joseph C. LeDuc, of Chicago, Thursday said that he had every confidence in her loyalty to him and that he would stick to her through all her troubles. Mrs. LeDuc is in Jefferson hospital. She was improved Thursday and physicians said she will recover unless complications set in. She was shot by Mrs. Harry Belzer, of New York, who found her and J. C. Graver, also of New York, in a hotel room. Mrs. Belzer killed Graver, who had discarded her after a friendship of two years and also ended her own life.

RECLUSE AFRAID

Of Black Hand Society and He Places a Heavy Guard over His Farm.

CONNELLSVILLE, Pa., Sept. 29.—Alfred M. Fuller, millionaire recluse of Perryopolis, near here, has established a close guard on his farm as the result of receiving a black hand letter, demanding that \$300 be left in a hollow tree on the Fuller farm. A package of papers was placed in the tree and a guard established. The papers disappeared without the takers being apprehended. Mr. Fuller owns several thousand acres of virgin Connelleville coke and coal and is said to have more cash on deposit than any man in Fayette county. It is reported his bank balance totals \$2,000,000 cash. He lives alone and has no relatives.

CENSORSHIP ABOLISHED.

BERLIN, Sept. 29.—The Greek minister in Berlin Thursday informed the German government that the Greek censorship had been abolished and that his government therefore declined to be responsible for news despatches from Greece.

WOMEN URGED TO PAIR FOR PROHIBITION

CHICAGO, Sept. 29.—Women in the thirteen suffrage states are urged to "pair for prohibition" in an appeal issued Thursday by the Prohibition national committee. It is suggested that women who differ from their husbands of brothers or nephews for president induce the men to pair their votes with them and cast their ballots for the prohibition candidate for president and vice president.

BONWIT TELLER & CO. The Specialty Shop of Originations FIFTH AVENUE, NEW YORK. Announce A Fashion Exhibit Women's and Misses' Apparel to be held at the WALDO HOTEL Clarksburg, West Va. September 25th to October 4th Represented by Mrs. R. H. Waters

Social and Personal

Texas for this department are welcomed. They may be sent or telephoned to the Telegram's editorial department. Telephone: Bell 890. Home 127-Y.

Oriental Exhibit. Mrs. Daniel Shepardon, Jr., of Gasaway, W. Va., arranged to give a



Mrs. Daniel Shepardon, Jr.

series of oriental exhibits during the week beginning October 1 at the Fairview Baptist church at New Fair Grounds. The following program for the week has been arranged, each number including a costumed character sketch: Sunday morning—"Meditations in Tyre." Sunday evening—"The Jew of Jericho." Monday evening—"The Way in Old Japan." Tuesday evening—"China and the Chinese." Wednesday evening—"The Home of the Hindu." Thursday evening—"On Horseback Through Palestine." Friday evening, ladies exclusively—"Life in the Harem of Jerusalem."

For Miss Coplin. Mrs. M. O. Goff gave a delightful luncheon at 1 o'clock Friday after-

noon at her home on East Main street in honor of her cousin, Miss Martha Coplin, of Philadelphia, who is visiting here.

(Continued on page 5.)

POISON SWALLOWED

By One of the Federal Witnesses in the Alleged Election Fraud Cases.

HUNTINGTON, Sept. 29.—That Bob Simpkins, one of the defendants, told her he "preferred to vote dead men than live ones because they did not do so much kicking" and that if he could not get the names of enough "bank mules" he could use the names of his boarders, were bits of testimony given by Miss Gertrude Rader, a school teacher, in the trial of the Mingo county election cases here Thursday. Other witnesses testified that although they had not voted in the congressional election of 1914 ballots bearing their names had been reported by election officers.

Elias Steps, one of the government witnesses, Wednesday night swallowed poison by mistake, it was said, and his condition Thursday was serious.

The body of Joseph Slater, another government witness, was found on a railroad trestle near here last week.

FOR BRIDE'S SAKE

Warrant Will Not Be Executed in Blackmailing Case before the Wedding.

CHICAGO, Sept. 29.—To save a young bride from embarrassment, federal officials Thursday promised to withhold the name of the wealthy Iowa merchant recently fleeced out of \$10,000 by blackmailers and to delay arrest in the case until after October 20, which is to be the wedding day of the merchant's daughter. Warrants for the arrest of two young women and a Chicago attorney, charged with blackmailing the merchant and using the Mann act as a club, have been issued.

The merchant, a widower, in his plea to H. C. Clabaugh of the department of justice here said he feared exposure here would wreck his daughter's happiness and might even cause the wedding plans to be cancelled.



Brightens One Up

There is something about Grape-Nuts food that brightens one up, infant or adult, both physically and mentally.

What is it? Just its delightful flavor, and the nutriment of whole wheat and barley, including their wonderful body and nerve building mineral elements!

A crisp, ready-to-eat food with a mild sweetness all its own; distinctive, delicious, satisfying—

Grape-Nuts "There's a Reason"

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Cole, 8 cylinder, 7 passenger Touring Car, in first class condition. Electric lights and starter. New Tires. This car will be sold cheap to quick buyer, to make room for winter cars.

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13 Rooms \$3200 Close in, a frame dwelling house in good condition, with bath and cellar. \$275 Buys a \$500 lot on paved street, in Stealey Heights.

Glenn B. Waters Real Estate Broker 306 Prunty Bldg.

CRIMES AGAINST BANKS DO NOT SHOW INCREASE

During the Last Year According to Annual Report of Protective Department.

KANSAS CITY, Mo., Sept. 29.—Crimes committed against banks represented in the American Bankers association here today, and it was shown no marked increase, according to the annual report of the protective department at the convention of the association here today, and it was further shown that a large proportion of the burglaries and similar crimes proved unsuccessful.

For the period from August 1, 1915, to September 1, 1916, there was a total of 428 arrests and 307 convictions. The report notes that the losses sustained by members in connection with burglaries amounted only to \$7,754, while the loss sustained by non-members amounted to more than \$60,000. Through thirty-five holdups, however, there was a loss to members of \$65,821, and through nine sneak thefts a loss of \$26,500. The department now has 4,720 photographs of criminals, comprising burglars, holdup men, sneak thieves, forgers, and bogus check operators, with a complete record of each.

A large number of crimes attempted against banks are due to carelessness on the part of the banks in permitting customers to use funds represented in uncollected checks, according to the report, and it was discontinued. Trouble is also caused through the practice of leaving blank checks on the counters, and it was urged that this practice be modified by printing across the face of such checks the words "counter checks."

MOBILIZATION

Reports about the Military Forces in Greece Seem to Be Premature.

ATHENS, Sept. 29.—Reports that a general mobilization had been ordered are premature. After the session of the council of ministers at the palace Thursday morning Premier Kalogeropoulos hastily called a cabinet meeting. The premier declared the government was giving the fullest consideration to the situation, and said there might be addressed to Bulgaria a note of such character that mobilization might logically follow. Even the departure of former Premier Venizelos from Athens created nothing like the suppressed excitement everywhere Thursday afternoon.

To Regain a Healthy, Girlish Complexion

If you would have a clear, fresh, girlish complexion, one ounce of ordinary medicated wax will aid you in this direction more than shaves full of cosmetics. It produces a natural beauty. This wax, procurable at any drugstore, completely absorbs a bad complexion, revealing the healthy young skin underneath. Its work is done so gradually, day by day, that no inconvenience is caused. The wax is applied at night, like cold cream, and removed in the morning with soap and water. Another valuable rejuvenating treatment—this for wrinkles—is to bathe your face in a solution of powdered salicylic acid, dissolved in 1/2-pint witch hazel. This has a remarkable action in smoothing out the lines and "firming up" the loose tissue.

BALTIMORE MEN FORM NEW COAL COMPANY

Many Acres in Barbour County, This State, Are Taken Over.

BALTIMORE, Sept. 29.—Baltimoreans have just organized a new coal company under the laws of Maryland, with \$200,000 capital, to operate in the coal fields of West Virginia. The concern is to be known as the Big Run Coal Company and has taken over 240 acres of valuable coal lands in Barbour county, W. Va., near Gratton, which will be fully developed.

The capital stock of the company is divided into common and preferred shares, there being \$150,000 of the former and \$50,000 seven per cent preferred. The preferred is redeemable after 1920 at 105.

Richard W. Right is president of the company, G. I. Stafford vice president and general manager, James M. Shea secretary and treasurer, and Henry Zollers, Jr., counsel. These gentlemen are also on the board of directors.

The company has its engineers going over the property at the present time, and development work will be started at once.

The coal land is located on the Tygart's Valley branch of the Baltimore and Ohio railroad, and the railway company is planning to construct a branch into the property.

The people feel that their long period of expectancy is about to end and the prospect of war with the Bulgarians apparently is welcomed.

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Consult our officers.

Clarksburg Trust Company Cor. Pike and 3rd Sts. CAPITAL \$400,000.00 Clarksburg, W. Va.

HUFFMAN TO ASSIST.

S. F. Huffman, chief of the Clarksburg fire department, will assist the Northview fire department in completing its organization Friday night in that suburb, arrangements to that effect having been made Thursday by Mayor A. L. Matthew, of Northview. Chief Huffman will put the new firemen through some drills.

WILL MOVE HERE.

L. H. Thompson, of Phillippi, is visiting his aunt, Mrs. R. U. Myers, in Fairmont. Mrs. Myers will soon move to Clarksburg and will be accompanied by her daughter, Mrs. U. N. Orr, but who will later return to Idaho.

MARRIAGE LICENSES.

Marriage licenses have been issued to Angelo Casentino and Mary Menendez, Walter M. Arbogast and Virginia M. Eagle and Harry M. Vincent and Bertha E. Martin.

TRAINING URGED.

KANSAS CITY, Sept. 29.—University military training and greater participation in national, state and municipal politics were urged here Thursday by speakers before the American Bankers Association.

BAD FLOODS.

MELBOURNE, Australia, Sept. 29.—Floods have made breaches in the river levees in this region, inundating 160 square miles of country. The town of Moropus has been virtually submerged. Balan had ten inches of rain since Thursday last. Six inches of rain have fallen at Melbourne.

A morning visit to the stores just now is a treat worth planning for yourself. Avoiding the afternoon crowds, you may select and buy with the right choice. FILLERS