

BANKERS' UNION DECLARES MAKING ALL INSTITUTIONS RESPONSIBLE FOR OBLIGATIONS EACH WILL BE PROTECTION SHOWS WEAKNESS IN SYSTEM OF POSTAL SAVINGS AS ADVOCATED BY REPUBLICANS

TOPEKA, Kas., Aug. 27.—Before an audience which filled the Auditorium to overflowing William J. Bryan, democratic candidate for president, tonight declared that the guaranty of deposits made by the guaranty bank deposited three other addresses, two from the veranda of the hotel and the third at Garfield park, where he attended a public by the Knights of Pythias, his latter theme being "Fraternity."

The democratic candidate and his party arrived here at 1 o'clock and were at once taken in hand by a reception committee composed of leading democrats of the city and state and conducted to the hotel in automobiles. A great crowd greeted Bryan at the station and at the hotel.

WOULD SECURE DEPOSITORS
As announced by him before his departure from Kansas City Bryan, in view of the action of the Kansas republican state convention, which incorporated the guaranty bank proposition, made some remarks supplementary to his prepared speech on that subject. He took up the advantages of the guaranty system and then answered the objections made to it by Taft and others. He began by asking why the depositor should be left unprotected when the national government demanded security of any bank with which it deposited money.

BANKERS FAVOR GUARANTY LAW
Upon the conclusion of the prepared speech Bryan said:
I asked Mr. Briedenthal, a banker of Kansas City, to make inquiry among the bankers of Kansas as to what proportion they favored the guaranty law. I learned that of the bankers that had expressed themselves on this subject, 90 per cent of them favored a guaranty law and one-quarter opposed it. This is an excellent showing, and it is evident that there is no opposition at all, and it is evident that the Kansas bankers recognize, first, that something must be done, and second, that the guaranty bank is better than the postal savings bank. I also inquired of Governor Haskell if he had any objection to the guaranty law, and he said that he had no objection, and that 16 other national banks have surrendered their charters and become state banks in order to take advantage of the guaranty system. I have a telegram from him, saying that four national banks have already made the same arrangement, and that 16 other state bank laws, and that 16 other national banks have applied for state charters in order to take advantage of the guaranty system.

Since the preparation of my speech on this subject the republicans of Kansas have held a convention and adopted a state platform. The plank on the guaranty of banks is a recognition of the necessity for security, but the plank is so worded as to be practically useless so far as the protection of the people is concerned. The republicans propose to enable the state banks to "mutually and voluntarily" guarantee deposits. But this is not enough. Suppose that the banks do agree to do it. Must the depositors be left unprotected?

The chief cause of bank failures is the reckless issue of loans by directors or officials of the bank. This is the fruitful cause of disaster, and it has been impossible to prevent the depositing banks from their own officials and directors. Why? Because there has been no mutual responsibility. Why all banks become liable for the deposits of each, the stockholders will insist upon the enactment of a law making it a criminal offense for a bank official to loan more than the prescribed amount to one individual. We have a law prohibiting the loaning of more than one-tenth of the capital and surplus to one person, but the law is not enforced, because the enforcement of such a law would throw the punishment upon innocent stockholders. The community, since the suspension of a bank inflicts a great loss upon stockholders and disturbs the business of the city or town in which the bank is located.

OKLAHOMA PLAN IS PROTECTION
The Oklahoma plan is better. A bank recently failed in Oklahoma; within 48 minutes after the notice of suspension, the official guaranty authority to pay all depositors, and then the banking board proceeded to prosecute the officials criminally. When the business was closed up, the stockholders' resolution of suspension of the state board for its prompt action, the action of the board being a protection to the stockholders, as well as to the depositors and to the public generally.

Compare this failure under the guaranty system with a failure where there is no guaranty. In Oklahoma the bank commissioner telephoned the farmers to come in and get their money, and the answer was, "I am busy today, my crop; I will be in in a day or two." In Cleveland, O., a bank failed about the same time, and the bankers announced "Twelve hundred infuriated Italians stormed the closed doors of the bank, and the police were called. The police drove the crowd back."

DEMOCRATS CONFER
Chairman Mack Meets With the Leader of Tammany Hall
NEW YORK, Aug. 27.—As a first step to restore harmony in the ranks of the

DEATH COMES TO EX-L. Wm. F. VILAS Former United States Senator Premier Pleads for Speedy Adoption of Measure in Speech to Senate Declares All Powers Welcome Scheme and French Treaties Will Be Renewed

MADISON, Wis., Aug. 27.—Colonel William F. Vilas died at 10:45 o'clock this morning, following five weeks' illness. When Dr. Philip Fox called upon the colonel this morning he found him unusually cheerful and bright and believed he showed signs of remarkable improvement.

Dr. Fox said that the immediate cause of death was a set stroke of paralysis. Colonel Vilas suffered a cerebral hemorrhage early on the morning of July 20 at his home in Madison. His condition was so serious that E. P. Vilas, his brother, of Milwaukee, was summoned, and for two days the physicians were unable to offer any hope of recovery. On the third day Colonel Vilas' condition was slightly improved. Since then his condition has remained practically unchanged, although he had moments of seeming rallies, and on occasions he would answer questions by "yes" and "no."

Former United States Senator William F. Vilas was the only surviving member of Grover Cleveland's first cabinet. Throughout his political career he was a staunch democrat. In 1890 he served his last term in governmental service, when he succeeded Senator John C. Spooner in the United States senate. When the republicans gained control Spooner succeeded Vilas, and the latter retired into private life, taking an active part in organizing a movement to erect a \$100,000 monument on the field of Vicksburg to commemorate the deeds of Wisconsin soldiers.

From the office of postmaster general in Cleveland's cabinet in 1885 Vilas was transferred to Wisconsin, where he served in the legislature of the interior in January, 1888. This was his last office in an advisory capacity to Cleveland.

William Freeman Vilas was born in Chelsea, Vt., July 9, 1846. In 1861 the Vilas family removed to Wisconsin and the young son entered the university in 1868. He was graduated with honors when 18 years of age. He prepared for the bar at Albany and returned to Wisconsin to practice.

At a banquet in honor of the rebellion Vilas organized the Twenty-third Wisconsin regiment and mustered in as a senior captain. He served with distinction under General Grant in the army of the empyre and at the close of the campaign he returned to the lieutenant colonelcy and returned to law practice in Madison.

His political career began in 1876, when he took part in the democratic national convention. In 1880 he was elected to the senate, and in 1885 was sent to the assembly. He took a prominent part in elevating the educational standard of the state university.

In 1896 Senator Vilas was married to Anna M. Fox, daughter of a prominent physician. He attended the funeral of Grover Cleveland and was greatly depressed by the loss of his former colleague.

**HIGH DIVER LOSES LIFE
BEFORE GREAT THROG**
SPECIAL DISPATCH TO THE CALL
ASTORIA, Ore., Aug. 27.—The fourteenth annual regatta opened here today and will continue until Saturday night. In the presence of the hundreds seated the grandstand this morning and the thousands assembled on the adjacent wharves there was a most dramatic drowning almost immediately after the coronation of the queen.

REPUBLICAN MANAGERS DISCUSS PROSPECTS IN SEVERAL STATES NEW YORK, Aug. 27.—Some of the plans republican politicians in the south are making to increase the republican representation in congress from their states were made known to Chairman Frank H. Hitchcock today by visitors from Virginia, Alabama and Louisiana. The plan for the "invasion of the south" was outlined by Taft, the republican candidate for president, in recent speeches and interviews in Hot Springs, Va. He expressed the opinion that the republican national campaign managers ought to try to carry the southern states, and Hitchcock concurred in that view.

Alvah H. Martin, member of the national committee from Virginia, and Representative Slemm, the state chairman, conferred with Hitchcock and carried three districts at least in Virginia. Major P. D. Barker, the national committeeman from Alabama, declared that he would carry the state, and carrying some of the northern or mountain districts of his state, and F. B. Willard, the republican candidate for governor of Louisiana, declared that he would carry the state.

The secretary of the department of commerce and labor had a long talk with Hitchcock today. J. M. McKim and National Committeeman Kennedy of North Dakota predicted that North Dakota and adjoining states would cast as strong a vote for Roosevelt as they received by Roosevelt four years ago.

H. G. Alexander, president of the Alaska Commercial Association, called at the republican headquarters today and expressed the opinion that there would be a landslide on the Pacific coast for Roosevelt. He declared that the democratic plank in relation to Asiatic labor was not proving a sufficient argument to change the minds of the workers, and that practically all the voters who have been republicans.

E. E. Stotesbury of Philadelphia has been appointed to organize a republican finance committee in Pennsylvania, and Joseph W. Congdon of Paterson, N. J., to perform a similar service in New Jersey.

**GOMPERS MEETS SPEAKERS
Official Labor Organ Contains
Many Expressions of Loyalty**
WASHINGTON, Aug. 27.—President Gompers of the American federation of labor had a conference today with labor leaders who are to participate in the political campaign as speakers. Today's issue of the Federationist, the official organ, contains expressions of opinion on the political situation, pledging loyalty to the federation's attitude by John Mitchell, former president of the United Mine Workers of America, and who still is second vice president of the federation; Vice President James J. Duncan and Daniel J. McCarroll, the amalgamated union secretary of the metal trades federation of North America; President F. J. McArdle of the Amalgamated Clothing and Textile Workers; Secretary Treasurer Jere L. Sullivan of the hotel and restaurant employees' union; Secretary J. C. Skemp of the brotherhood of painters, decorators and paper hangers; Secretary Owen Miller of the American Federation of Musicians; and Secretary President Kline of the blacksmiths' organization. President John Golden of the United Brotherhood of Carpenters and Joiners of America, International Secretary Treasurer William J. Gilthorp of the boiler makers, Secretary Treasurer Homer D. Call of the Amalgamated Meat Cutters, Editors Walter MacArthur of the Coast Seamen's Journal and John P. Frey of the International Brotherhood of Journalists and additional officers of the federation. Chairman Thomas F. Tracy of the executive committee, Organizers M. Grant Hamilton, Cal. Yatt, Philip Byrne, Emmet T. Flood, Chris Evans, George C. Campbell and Jerome Jones and Treasurer John E. Lennon.

In an official statement President Gompers said that since last October 2,000,000 wealthy producers and consumers of the streets in idleness. "There will not and there must not be created in the United States, he added, every other man of unemployed workers."

democratic party in New York state, Chairman Norman E. Mack of the democratic national committee tonight conferred with Charles F. Murphy, leader of Tammany hall, Senator Patrick H. Brophy, whose seat in the legislature in that borough is threatened by his break with the Tammany leaders, and Robert F. Kelly, who has been elected but did not visit national headquarters. Mack, however, intimated that he expected to see McCarran within a few days.

The conference between Mack and Murphy took place at dinner. Speaking of the situation in this state, Mack said he should not attempt to dictate to any of the state leaders concerning their attitude toward each other, nor would he try to influence the selection of the democratic candidate for the governorship. The opinion was expressed by Mack that he believed it to be his function, however, to do everything he could to promote the interests of the national ticket in New York and in every other state.

Concerning the situation in the country generally from a democratic point of view, Mack said that he had seen everything "rosy" so far. Mack said that he was ready to concede that the situation in this state, Mack said he should not attempt to dictate to any of the state leaders concerning their attitude toward each other, nor would he try to influence the selection of the democratic candidate for the governorship. The opinion was expressed by Mack that he believed it to be his function, however, to do everything he could to promote the interests of the national ticket in New York and in every other state.

CLASS NAMES YELL LEADER ROOSEVELT'S SON STOPS RUNAWAY WOMAN AND HER TWO LITTLE SONS RISKS HIS OWN NECK IN DISPLAY OF RARE COURAGE AND SKILL

BERKELEY, Aug. 27.—Robert N. Fitch, a member of the senior class of the university and well known in glee club circles, has been elected yell leader of the students in place of Max Stone, elected to the position but who will not return to college. F. A. Lewis was chosen as Fitch's assistant.

The position of yell leader at the university is one of the plums of the undergraduates, and competition for the place is keen every year. Fitch is a Sigma Nu fraternity member and has been manager of the glee club for the last two years. He is leader of senior singing.

Lewis is the varsity third baseman of the nine and is prominent in student activities.

**JAMES PITT SHOTS
HIMSELF THROUGH MOUTH**
Cattleman and Miner Commits
Suicide in a Fit of
Despondency
GOLDFIELD, Nev., Aug. 27.—James Pitt, formerly a wealthy cattleman of Utah, who for a year past has been working as a miner in the camps of southern Nevada, committed suicide this morning in the Merchants hotel in Columbia by shooting himself in the mouth with an automatic revolver. The fatal shot was fired while the unfortunate man was in a fit of despondency brought on by overindulgence in strong drink.

Pitt was a brother of Thomas Pitt, the present chief of police of Salt Lake City. The latter, as well as the suicide's wife, who also resides in Salt Lake City, has been notified and the body will probably be shipped east for burial. For some weeks past Pitt had been employed at the Consolidated mill site, but recently gave up his place and, on receiving his pay, proceeded to dissipate.

**DR. LEROY CHADWICK
IS NOW A BANKRUPT**
Husband of Notorious Woman
Unable to Pay Obligations
NEW YORK, Aug. 27.—Dr. Leroy S. Chadwick, husband of Cassie Chadwick, who died in the Ohio penitentiary, to which she was sentenced for colossal frauds, filed a petition in bankruptcy today. His personal debts he places at \$1,750, while the debts contracted while indorsing notes and checks for his wife he places at about \$650,000. Among the notes indorsed is one on J. W. Friend for \$500,000. Another is one to Judge J. W. Albright, Canton, O., for \$80,000.

Dr. Chadwick said that he has but \$150 to pay these debts with.

STOCKS TRACTION COMPANY
STOCKTON, Aug. 27.—Because of alleged injuries which his wife received in a street car collision in this city September 7, 1907, J. C. Gillham today began a damage suit against the Central California traction company for \$3,375. In addition to this, there is a second complaint, in which J. C. Gillham and wife are plaintiffs, and the traction company the defendant, whereby \$50,000 damages are asked.

BLACK HAND SUSPECT CAUGHT
VANCOUVER, B. C., Aug. 27.—A. C. Main, a grocer, received through the mail a black hand letter, threatening that, unless he deposited \$200 in a certain spot near his store Tuesday night, his establishment would be blown up. He told the police, and last night a one-eyed man who came to the scene and was investigating the supposed repository was arrested. He gave the name of John Miller.

SENIORS HONOR FRATERNITY MAN ROBERT N. FITCH ELECTED TO GOVERNOR POSITION BY UNIVERSITY UPPER CLASS MEN

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SPECIAL DISPATCH TO THE CALL
OYSTER BAY, Aug. 27.—Kermit Roosevelt, who is to accompany his father, President Roosevelt, on his hunting trip to the African jungles next year, displayed his courage and skill as a horseman this afternoon. On his back he pursued for more than a mile a pair of runaway blooded horses, dragging behind them a carriage in which was a helpless woman and her two little sons. By stopping the runaway at the risk of serious injury to himself he undoubtedly saved the three lives.

Frank Hilton, a New York businessman, arrived here on a late afternoon train and was met by his wife and her two sons in the wagon. They started along the shore road for the Hotel Arlington in Bayville, about four miles from here. On attempting to pass a disabled automobile the wheel of Hilton's carriage struck a post. The shock threw the carriage with patrician and his frightened horses ran away.

Kermit Roosevelt, out for a ride, was a few hundred feet behind. He saw Hilton thrown and heard Mrs. Hilton scream in alarm. In a second his spurs were deep in his mount's side and the life saving chase had begun. After a hot spurt of more than a quarter of a mile Kermit was abreast the runaways. He reached out to seize the reins, but the skittish animals swerved and then dashed along with redoubled speed.

Not for a minute did Kermit stop. Half a mile farther on the runaways began to tire. Kermit ranged up alongside, shouted a word of encouragement to Mrs. Hilton and then leaping far to one side he caught the reins. He gave a powerful tug at the risk of being unseated himself and brought the team to a standstill.

Mrs. Hilton was a profuse in her thanks to her savior, who was unknown to her, but after he had assisted her and her children from the carriage he lifted his cap and rode away.

SWISS CLUB TO GIVE BALL
PETALUMA, Aug. 27.—The Sonoma Marin Swiss club has decided to celebrate the Swiss independence day on a most elaborate scale this year. The holiday falling on Sunday, September 20, the day will be observed on September 24, a parade with patriotic dresses and a grand ball in the evening are being provided for. The large Swiss population of Marin and Sonoma counties will meet in a joint celebration.

ARTILLERYMAN NOT POISONED
That Norman Gregory, private in the Coast artillery who was found in an unconscious condition at Washington and Sansome streets, and who died on being removed to the city hospital, came to his death from natural causes was the verdict of the examining jury. An autopsy disclosed that the man's system was free from poison. Death, the doctors believe, was probably hastened by excessive drinking.

DR. A. O. HOOKER IS DEAD
SAN JOSE, Aug. 27.—Dr. A. O. Hooker, one of the best known San Jose county dentists, a former president of the county dental association and a member of the clinical staff of the College of Physicians and Surgeons of San Francisco, died here tonight after a two days' illness, aged 84 years.

NATIVE SONS BAR DIRECTOR GOWN Kermit Saves the Lives of a Woman and Her Two Little Sons Risks His Own Neck in Display of Rare Courage and Skill

Now listen to reason, girls. You simply can't—do it! That's final. You may decapitate the men of your acquaintance with the sawlike brims of your merry widows if you like; you may drag the lobes of your ears down with heavy black pearls if you like; injure the bones of your feet by balancing them on heels six inches high, and seriously affect your eyesight by peering through a dotted veil and a tissue veil and a crossbarred veil all at once; but when it comes to the director's gown there's no argument whatever. It's tabooed.

At least it was tabooed (so far as a much discussed dozen of exquisite frocks is concerned) yesterday when a few prominent members of the Stanford parlor of Native Sons held a preliminary meeting in the afternoon, so that when the topic of the director's gown was brought up for discussion in the example set by Stanford parlor and the stand on the matter should be defined. Although a little vague as to the exact terms used in describing anything so distinctly feminine, they plunged bravely into the subject in hand and struggled about in a sort of bog of unfamiliar words—slashes and straps, messaline and chiffon silk, director's a la Paris and director's a la New York.

Tom Dillon, face to face with the situation, was one of the members who took his stand decidedly with the noes, and Joseph Greenberg, another prominent member of the parlor, also stood with the opposition. The negative vote was carried almost yesterday when a stand on the matter should be defined. Although a little vague as to the exact terms used in describing anything so distinctly feminine, they plunged bravely into the subject in hand and struggled about in a sort of bog of unfamiliar words—slashes and straps, messaline and chiffon silk, director's a la Paris and director's a la New York.

Perfectly ridiculous, too, say the owners of those best and beautiful and sturdy gowns fresh from the modiste's fingers. Why, think of the dignified matrons of old Rome and the way they dressed, and the Chinese women and their clothes, and even the bathing suits of the present day! It just makes them so furious that they almost have a good mind to tell Harry and Fred and Will that they may not go to the old dance at all!

JANITOR DIES UNATTENDED
SAN JOSE, Aug. 27.—Frank Keatney, a member of the janitors' union of San Francisco, died in a hallway at the Occidental lodging house in North Market street, yesterday afternoon, without medical attention, and an inquest will be held tomorrow to determine the cause of death.

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RENT LAW AGAIN!

There's no one calls with more persistent regularity than the RENT MAN.

Have you ever stopped to count up how much money you have given your landlord? Well, don't—there's no use crying over spilt milk—but stop now!

Parkside helps you out of the difficulty by offering you a home on a rent paying basis. Pay a small amount cash and the balance in eighty-four monthly payments—the same as you pay for rent—and the home is yours.

These cottages are already built—each has five cozy rooms and bath—porch and yard in the back and a lawn in front—street work done—gas, electricity, sewers.

Forty homes have been sold within the last few weeks and are now occupied—only a few left—don't delay,

To see them is to buy. Come today!

Parkside has an invigorating climate and beautiful marine view.

A five cent fare takes you from your home at Parkside to the center of the business district.

See the model cottage furnished by the Sterling Furniture Company.

LOTS AT A PRICE

Now is the time to buy a home site at Parkside—the prices are going to advance 50 per cent in a few months.

Five years to pay, no interest, no taxes—in five years your money will have doubled—that's 20 per cent a year—big interest and no risk. We've a selling proposition for you now—ask us about it.

COME TODAY—COME SUNDAY

PARKSIDE REALTY COMPANY

MESSRS. PARKSIDE REALTY CO.
OF SAN FRANCISCO
409 CROCKER BUILDING
Also for Sale by G. H. UMBSEN & CO., 20 Montgomery Street, San Francisco.

Address: Ca. 082803

TO THE SALESMEN OF CALIFORNIA

We want a number of Class A Salesmen, who, after having the facts and truths regarding an attractive real estate proposition, can sell lots without misrepresentation.

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26 Montgomery Street
Telephone Kearny 4197

POPULAR BELLE MARRIES

SPECIAL DISPATCH TO THE CALL
NAPA, Aug. 27.—Miss Ida Heflin was united in marriage here today to J. R. Downing. The bride is a daughter of Mr. and Mrs. W. H. Heflin, who is a graduate of the Napa high school of the class of 1902. The groom is a popular young man of Bakersfield and has been employed there as a mechanical engineer for the last five years. The marriage was made at their home in Bakersfield after a wedding trip to southern California.

FOREST FIRE CONTROLLED

LOS ANGELES, Aug. 27.—That the most destructive forest fire that has devastated any portion of the Angeles reserve in years has been brought under control, after a hard fight, is the word received at Los Angeles today.

Free Saturday Excursions

To beautiful East San Mateo for home and investment. Starting 1:30 p. m. Get tickets, East San Mateo Land Co., 217 Kearny street.

AS A BREAK

For Infants and Children.
The Kind You Have Always Bought
Bears the Signature of *Dr. J. C. Williams*