

ESTABLISHED 1891.

CLEANED OUT BANK

Vice President of a Detroit Savings Institution Goes Wrong.

MADE WAY WITH A MILLION

Other Banks Victimized for \$600,000. Money Was Secured by Means of Overdrafts and Certified Checks—Panic Results.

Vice President Frank C. Andrews, of the City savings bank, at Detroit, Mich., which is in the hands of State Bank Commissioner Maltse, was arrested Monday afternoon and arraigned on the charge of "wilfully, fraudulently and knowingly" securing from the bank, without security and without the knowledge of the directors, a sum exceeding \$1,000,000. He was released on \$10,000 bail and his examination was set for February 21. Cashier Henry C. Andrews, through whom F. C. Andrews is said to have secured the money by means of overdrafts and certified checks, is seriously ill at his home with nervous prostration.

In addition to a total indebtedness to the City savings bank of \$1,155,000 to secure which Mr. Andrews has signed over to that institution all his real estate holdings and stocks, bonds and other securities, which, it is estimated will total about \$1,000,000, four local banks and a trust company hold his checks, certified to by Cashier Andrews to the amount of \$662,000. A considerable number of these checks are protected by securities deposited with them by Mr. Andrews.

Owes Bank Nearly \$2,000,000. As soon as Commissioner Maltse took charge of the institution he immediately began an examination of its books. It was found that Cashier Andrews had permitted F. C. Andrews to overdraw his account \$914,000. Other liabilities brought F. C. Andrews' total indebtedness to the bank up to \$1,155,000. In addition to this Cashier Andrews had certified checks for \$1,000,000 to other banks to the amount of \$662,000.

At the close of his examination Commissioner Maltse has issued the following statement of the bank's condition at the close of business February 8:

Resources, total loans and discounts, bonds, mortgages and securities, \$2,363,093; overdrafts, \$913,852; real estate, \$109,599; cash in bank, \$288,697; other assets, \$18,922.

Liabilities, stock, surplus and undivided profits, \$225,212; deposits, \$3,370,251.

The examination showed that the record of F. C. Andrews' transactions was not kept in the regular way, but in a memorandum book. The first record of a transaction between Cashier Andrews and F. C. Andrews is January 11, but the examiners estimate that the transactions have been going on for about six weeks.

The City savings bank was the depositor for the funds of the county auditors, their balance there being more than \$150,000, and F. C. Andrews was arrested Monday on a complaint sworn out by Auditor Christian after a long conference between the auditor and Prosecutor Hunt. The warrant was served on Andrews, who is commissioner of police, by two of his detectives in the office of the Detroit Trust Company, where he had been in consultation with the officers of the banks holding his certified checks. The City savings bank was also the depository for the board of education, which had a total of \$487,000 on deposit.

Caused by Copper Speculation. Unfortunate speculations, especially by heavy purchases of Amalgamated Copper stock, are believed to be responsible for Andrews' ruin. President F. C. Pingree, of the City Savings bank, says that Andrews told him that he lost \$400,000 in Amalgamated Copper.

Although no warrant was issued for Henry R. Andrews, an officer was stationed at his home as a guard. He is in a serious condition. In addition to the nervous prostration he has had a severe attack of heart trouble.

NEW COTTON SEED MILLS.

Cincinnati Capitalists to Operate Properties in Southern States.

The Buckeye Cotton Oil Company, of Cincinnati, Ohio, has decided to operate extensively in the manufacture of cotton seed products in the south, and has purchased the interests of F. G. Kinney & Co., at Birmingham, Ala., and at Greenwood, Miss. The company has closed contracts for the erection of five other mills, one to be located in Arkansas, two in Georgia and one each in Alabama and Mississippi, with headquarters in Birmingham for the seven cities.

CARNIVAL AT PENSACOLA.

Street Fair Week Ushered In By a Gorgeous Flower Parade.

Carnival week at Pensacola, Fla., began Wednesday with a gorgeous flower parade, the first ever held in the city, in which there was a large number of beautifully decorated carriages. The coronation of Miss Daisy Meyer as floral queen took place at the opera house Tuesday night. Numerous tented attractions will be in full swing during the fair.

PRESIDENT'S BOY ILL.

Little Theodore, Jr., Suffering From Pneumonia at Groton, Mass. Owing to the illness of Theodore Roosevelt, Jr., who is suffering from pneumonia at Groton, Mass., Mrs. Roosevelt left Washington for Groton Friday afternoon, where she probably will remain for some days. Young Roosevelt is very ill, but his condition was not considered alarming at last reports.

PRINCE MAY NOT COME.

Unless Illness of Young Roosevelt Takes Better Turn Visit Will Be Postponed.

A special from Groton, Mass., says: Theodore Roosevelt, Jr., the oldest son of President Roosevelt, has double pneumonia. Otherwise, his condition was unchanged Monday night. The boy is seriously sick, but it is too early to say what the chances are for his recovery.

This was the statement issued by George B. Cortelyou, secretary to the president, and was made after a careful examination by Dr. Alexander Lambert, the family physician of President Roosevelt, who arrived from New York at 6 o'clock Monday evening.

President and Mrs. Roosevelt spent a long, anxious day in the infirmary awaiting the crisis of the disease, which appeared to have taken such a strong hold of their son.

Change For Worse. The change for the worse in the boy's condition occurred during the night, and showed itself when the regular morning examination was made by Dr. Shuttuck and Dr. Warren, Secretary Cortelyou, who is the only means of communication with the sick room, made the announcement this morning of the patient's serious condition, although he said then it was not alarming.

"His temperature is higher," said Mr. Cortelyou, "and his respiration is weaker than yesterday, but his pulse is better."

He also said there was no immediate change, only the natural progress of the disease. He announced that the disease had spread and involved both lungs.

This sudden and unfavorable turn warned the president that the most skillful medical treatment was necessary and so he has called to the aid of Dr. Shuttuck and Warren, his family physician, Dr. Alexander Lambert, of New York, an eminent practitioner, and a man well acquainted with the boy's physique.

Prince May Postpone Visit. A Washington special says: Unless there shall be a decided change for the better in the condition of the president's son, before the end of the week it is probable that Prince Henry of Prussia, who is expected to visit the United States until later in the year.

TEN MILLIONS LOSS

Patterson, New Jersey, Visited By Fearful Conflagration.

A DESOLATE WASTE OF RUINS

Twenty-Five City Blocks Are Reduced to Smoking Embers and Ashes. Thousands of Families Are Rendered Homeless.

A great fire swept through Paterson, New Jersey, Sunday, and in its desolate wake are the embers and ashes of property valued in preliminary estimate at \$10,000,000.

It burned its way through the business section of the city and claimed as its own a majority of the finer structures devoted to commercial, civic, educational and religious use, as well as scores of houses. There was but small tribute of life and injury to the conflagration, but hundreds were left homeless and thousands without employment. A relief movement for the care of those unsheltered and unprovided for has already been organized, and Mayor John Hench Cliffe says that Paterson will be burning the fire for her own without appealing to the charity of other communities and states. The great manufacturing plants of the place are safe and the community, temporarily dazed by the calamity, has already commenced the work of reorganization and restoration.

The fire came Saturday at midnight and was only checked after a desperate fight that lasted until Sunday afternoon. Every city and town within reach of Paterson sent firemen and apparatus to the relief of the threatened city and it took the united efforts of them all to win the battle.

A northerly gale gave the conflagration an impetus and carried its burning brands to kindle the flames afresh at other points. The firemen stand at the front before the wall of fire, but were repeatedly driven back, and when victory finally came to them they were grimed and exhausted.

Thousands Without Shelter. An estimate made from a general inspection of the smoldering ruins placed the number of dwellings and apartment houses destroyed at five hundred and the number of families left without shelter at one thousand. The area of destruction foots up, roughly, twenty-five city blocks.

The fire began its work of far-reaching destruction in the power house of the Jersey City, Hoboken and Paterson Traction Company, which fronted on Broadway, extended a block to the rear on Van Houten street. It commenced in the car sheds and was burning furiously when one of the employees detected it.

WIFE PROTECTS STEP-SON.

Atlanta Policeman Gets Bullet in Brain While Attacking His Boy.

James Munroe Duncan, an Atlanta police officer, was shot down by his wife Saturday night at 7:30 o'clock in a boarding house at No. 51 North Forsyth street. The wounded man was removed at once to the Grady hospital, unconscious and dying, while she and her step-son, Clyde, are held at the police barracks to wait an investigation by the police and probably by the coroner.

The shooting of Officer Duncan was a tragic scene, with a most dramatic story behind it.

Duncan had been on a protracted spree and was said to have been drunk at the time of the shooting. He threatened to kill his wife because she remonstrated with him about drinking. His son by his first wife begged him to treat his wife with courtesy. Enraged by the words from the son, Duncan flew at him in a rage and struck him a blow. The youth fell backwards and his father began to choke him, at the same time making an effort to draw his pistol. Mrs. Duncan snatched a pistol from the young man's pocket and in another moment the officer was lying on the floor in a pool of blood and unconscious.

ILLINOIS MEN IN CHARLOTTE.

Cook County Democratic Club Receives Sunday Welcome.

The Cook County, Ill., Democratic Club arrived in Charlotte, N. C., Sunday night and was met at the depot by a committee of citizens, who escorted the visitors to the Elks' Club.

There was no official welcome or speech making, but the visitors were quietly entertained at the rooms of the Elks' Club and the Southern Manufacturers' Club. They left at 4 o'clock Monday morning for Charleston.

ILLINOIS DAY AT CHARLOTTE.

At a joint meeting in Chicago Wednesday of committees representing the state and various Chicago clubs, "Illinois Day" at the exposition at Charleston was set for March 11.

SCHOONER PREY OF FLAMES.

Three-Masted Vessel Caught in Ice Floes and Burned.

A dispatch from Cape May, N. J., says: A three-masted schooner, the name of which has not been learned, was burned at sea Monday night. The fire, which was plainly visible from Cape May, started about 5 o'clock Monday afternoon and burned until after 9 o'clock. The schooner came to a point about six miles off shore during Saturday night, and was caught in the ice field flowing out of Delaware bay.

A CONVERT OF INGERSOLL.

Leaves \$1,000 in Will For Purpose of "Civilizing" Christians.

"To the Boston Investment Company, of Boston, Mass., for the purpose of distributing Robert G. Ingersoll's lectures among Christians, in order to civilize them. I give and bequeath the sum of \$1,000."

The foregoing is section 12 of the will of Morris Reiman, which was filed in Chicago Friday.

STOVES WILL COST MORE.

Manufacturers Meet in Chattanooga and Advance Prices.

The price of stoves was advanced at a meeting of the Southern Stove Manufacturers' Association held in Chattanooga Wednesday.

While it was decided unanimously to raise the present scale of prices, no definite decision as to the extent of the raise was reached and this feature was referred to a committee.

ROBBED AND DROWNED.

Horrible Fate of Old Man at Hands of Two Highwaymen.

A woman named Rhoda Taylor has made a written confession to the police of Argentine, Kans., across the river from Kansas City, that Noah Long, the aged stone mason who disappeared mysteriously from his home there a week ago, had been robbed and his body thrown in the Kaw river by two men, Henry Donohue and James Goff.

THIRTEEN SEAMEN MISSING.

Crews of Three Eagers Supposed Victims of Coast Storms.

A New York dispatch says: There is every reason to believe that three barges, coal laden from Newport News for Boston, have been lost at sea as a result of the storm of Sunday night, and that the crews have perished. The barges were the Antelope, Belle of Oregon and Mystic Belle.

CHILDREN DIE IN FLAMES.

Robertson Home Destroyed By Fire and Four Little Ones Cremated While They Slept.

At 3 o'clock Friday morning the farm house of William P. Robertson, about 29 miles east of Cumberland, on the Maryland side of the Potomac river, was entirely destroyed by fire and four of the Robertson children, Pearl, Owen Effie and Joseph, the oldest aged 10 and the youngest 4 years, were cremated.

The fire, which is thought to have started from sparks from an open hearth, spread so rapidly that Mr. and Mrs. Robertson found all means of escape gone for the children, who were asleep in another room, and were compelled to jump from a second-story window dressed only in their night clothes in order to save their own lives. The parents made several futile attempts to save the children, but were driven back by the flames, and after the fire had subsided somewhat they were almost frozen before aid came from neighbors. Mr. Robertson claims the hearth fire was well covered and that the fire, which started from a lower floor, must have been of incendiary origin.

The tragedy recalls the murder of an old man named Kessler and the burning of his house; also the burning of the house of an old woman, in which she and her grandchildren lost their lives, both of which occurred several years ago in the vicinity of the Robertson home.

PAINTERS DASHED TO DEATH.

Scaffolding Gives Way and Workmen Fall Fifty Feet.

A dispatch from Atlanta, Ga., says: Two men are dead and another lies at the Grady hospital with small hopes of recovery as the result of a horrible accident in the Egesman building, now in course of erection on the viaduct, Friday morning.

The three men were on a scaffold painting the skylight in the center of the roof when, without a moment's warning, the scaffold gave way and they were dashed through the open court to the floor three stories below, a distance of nearly fifty feet. The dead men are:

Charles M. Cole, of 22 Windsor street; Henry Reynolds, of 201 Carter street.

G. W. White, of Senola, the third man, is probably fatally hurt.

Lee Bailey, another painter, had a very narrow escape. He was just stepping on the scaffold when it broke. By jumping he managed to catch hold of a nearby column and cling to it.

A DIABOLICAL DEED.

Negro Woman Throws White Baby Out of a Car Window.

Sheriff Flanders has placed in jail at Swainsboro, Ga., a negro woman, Anna Rabb, for one of the darkest deeds ever committed in Emanuel county.

Last Wednesday the woman got on the train at Garfield, Ga., with a white baby three weeks or a month old. She was asked what she was doing with the child and she said it had been left in her care and she was going to take it to Stillmore. At Monte, on the Milton and Southwestern railway, she was left in the car alone. She then raised a window and threw the baby out. The fall did not kill the baby, but it froze to death before daylight. The little one left its sign where it scratched and kicked in the sand.

ACCEPTS UNDER PROTEST.

Central Railroad Agrees to State Depot Proposition With Provisions.

The Central of Georgia Railway Company, through Major J. F. Hanson, chairman of the board of directors, has agreed to accept the proposal of the state of Georgia to build a new passenger depot on the present site, in Atlanta, provided satisfactory arrangements can be made, but does so practically under protest.

Governor Candler, it is understood, has received a letter to this effect from Major Hanson, though as in the case of the letter from President Samuel Spencer, of the Southern, he declines to give it out at present.

TOO BAD, IF TRUE.

Washington Paper Says President Will Decide Against Schley.

The Washington Post of Thursday's issue contained the following:

"It was stated last night that the president's response to the appeal of Admiral Schley would be made public next Saturday. It is understood that the response will be adverse to Schley. A visitor at the white house yesterday, with whom the president talked upon the subject, quoted the president as saying that he thought the verdict of the majority of the court ought to be sustained."

QUORUM WAS LACKING.

Second Republican Caucus on Southern Suffrage Held In Vain.

A Washington dispatch says: The second caucus of the house republicans to consider the question of action looking to reducing the congressional representation of the southern states which abridge the suffrage Monday night in the hall of representatives was held, but a quorum was not present and after two and a half hours of discussion the caucus adjourned until next Monday without action.

DAUGHTER FOLLOWS MOTHER.

Two Women Die Suddenly In Same House at Chattanooga.

Elizabeth Eastwick, aged 55, was found dead in bed at her home in Chattanooga Tuesday morning. Heart disease was the cause.

In the afternoon at 5 o'clock her daughter, Mary Hilton, aged 23, dropped dead of heart disease in the same house. Both were widows and both lived in the same house.

CHARLESTON SORRY

President's Visit to Exposition Abandoned at Last Moment.

SON'S ILLNESS THE CAUSE

Roosevelt Goes to Groton, Mass., to Be With His Boy Who Is Suffering From an Acute Attack of Pneumonia.

President Roosevelt, accompanied by Secretary Cortelyou, left Washington Saturday night at 12:10 for Groton, Mass., in a special car attached to the regular train over the Pennsylvania railroad. Late in the evening the president determined to disregard the request of his physician and visit his boy's bedside. It is stated the president felt his presence would be a comfort to Mrs. Roosevelt, and that as the critical period of his boy's illness was on, he should be near his son. It is also stated that the trip to Massachusetts is taken on the president's own initiative and is not due to any alarming news which has reached him concerning his son's condition.

The following statement was issued at the white house Saturday:

"The condition of the president's son is favorable. The doctors say that the president should not go to Charleston, as at any time within six days the disease may take a sudden turn for the worse."

Owing to the request of the physicians the president has abandoned his trip to Charleston.

Mrs. Roosevelt With Son. Mrs. Roosevelt and maid reached Groton early Saturday morning. At the school Mrs. Roosevelt was received by President Peabody, and a few minutes later was at her boy's bedside. Subsequently an attempt was made to obtain from Mrs. Roosevelt a statement for publication regarding the illness of young Theodore, but through President Peabody she declined to depart from the course approved by President Roosevelt. According to this plan all necessary information concerning the boy's condition will be transmitted to President Roosevelt, who will determine what news shall be made public.

CHARLESTON IS DISAPPOINTED.

The greatest disappointment is felt in all circles in Charleston at the abandonment of the president's proposed trip to the city. Arrangements had been made for a splendid reception and everybody was looking to the occasion as the great day of the exposition. Everything will have to be called off, as the president was the central figure of the program.

The president arrived at Groton at 2:30 o'clock Sunday afternoon, after an uneventful trip of fourteen hours from Washington. There were no crowds at any of the stations, except at Ayer, where there was a gathering of about five hundred. The president came out of his seclusion and bowed to the crowd from the back platform, his appearance being greeted with cheers.

Upon his arrival at Groton he did not find his son, Theodore, Jr., alarmingly ill with pneumonia, but the boy's condition was not sufficiently reassuring to warrant the president's immediate return to the national capital.

POWDER AIDED FLAMES.

North Carolina Town Suffers \$70,000 Damage—One Life Lost.

One man killed, a loss of \$50,000 in buildings and \$20,000 on goods, is the result of a disastrous fire at Washington, N. C., Saturday afternoon.

The fire began in the ceiling of the Atlantic Coast Line depot and the firemen could not cope with it. The freight depot and seven cars were destroyed. Kegs of powder were blown up, but no one was injured.

A falling wall of one of the stores killed Ed Peed, a colored fireman, who was terribly crushed. Five stores, two offices and two saloons were destroyed.

AN UNUSUAL APPOINTMENT.

South Carolina Governor Makes Georgia Member of His Staff.

Colonel J. H. Estill, of Savannah, Ga., has received a letter from Governor McSweney, of South Carolina, notifying him of his appointment as an honorary aide of the governor's staff, with rank of lieutenant colonel.

The appointment was a surprise to Colonel Estill, it being unusual for a governor to make such an appointment outside his own state. Colonel Estill is already a colonel by virtue of having formerly filled such a position on the staff of the governor of Georgia.

Schley Back in Washington.

Rear Admiral and Mrs. Schley Arrived in Washington Saturday Morning from their western and southern trip and went at once to their apartments in the Richmond.

Pier Destroyed at New York.

Fire destroyed pier G of the Lehigh Valley Railroad Company at New York Sunday morning, and the loss, including damage to shipping, is \$250,000.

NEW KIND OF GIN.

Delinting Company With Large Capital Is Incorporated.

The National Cotton Seed Delinting Company, of Baltimore, capital \$1,000,000, to manufacture machines for delinting cotton seed and to manufacture cotton seed oil, has filed a certificate of incorporation at Dover, Del. The incorporators are Charles Egan, William A. Ragdale, Baltimore, and J. G. Gray, Wilmington, Del.

ELBERTON SUFFERS HEAVILY.

Two Business Blocks in Thriving Georgia Town are in Ashes.

Fire broke out in the heart of the business section of Elberton, Ga., at an early hour Sunday morning, and before the flames were checked over \$100,000 had gone up in smoke.

Two of the main business blocks of the city are in ruins and the loss is estimated at \$104,500. Of this less than half was covered by insurance, the total amount of insurance on the burned buildings and stocks amounting to only \$41,750.

The fire is by all odds the most disastrous in the history of the Granite City. The buildings burned were on McIntosh street, the principal business street of Elberton.

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ELVEN DIE IN FLAMES.

Hotel in St. Louis Burns Causing Heavy Loss of Life and Great Property Damage.

A fire at St. Louis, Mo., early Sunday morning, which destroyed the Empire hotel, a large three-story lodging house occupied by men exclusively, caused the death of eleven persons, ten men and one woman, and dangerously injured eight others. Ten or more who had narrow escapes from death in the fire were more or less injured by being frost-bitten. It is estimated that there were between thirty-five and forty persons in the building Saturday night, and it is believed all have been accounted for. Twenty thousand dollars it is thought will cover damage to buildings and contents, which were totally destroyed.

The fire started at 3:30 a. m. when few persons were abroad and gained considerable headway before the alarm was given. When the engines reached the scene the whole front of the building was in flames and the building was a seething furnace. By that time all who escaped death had got out of the building by jumping from the windows or climbing down ropes made of bedclothes.

CONSOLIDATION EFFECTED.

One Big Corporation Will Now Control Atlanta Street Railways, Etc.

The Atlanta Railway and Power Company, the Atlanta Rapid Transit Company, the Georgia Electric Light Company and the Atlanta Steam Company have at last been merged into one giant corporation controlling the entire street railways, electric lights and steam heating plants of the city.

This state of affairs is the culmination, on last Saturday, of a series of long drawn out negotiations between H. M. Atkinson and the city of Atlanta looking to the merging of the several properties named.

The city receives \$50,000 in cash as soon as the consolidation agreement goes into effect. For the first year the city will receive 1 per cent of \$1,100,000, or \$11,000. During the second year, allowing for an increase of \$100,000, the city will receive 1 per cent of \$1,200,000, or \$12,000, a total for the first two years of \$23,000, including the \$50,000 in cash.

During the next twenty years the city will receive 2 per cent of the yearly gross receipts. Basing the increase on the proportionate increase of population, the average for the next ten years will be \$1,500,000, the city's share of which will be \$30,000 per year, or \$300,000 for ten years. The total for ten years will be \$3,000,000.

During the ten years following a reasonable estimate of the increase will cause the average to reach \$2,000,000, of which the city will get 2 per cent, or \$40,000 per year, making a total of \$400,000 for the ten years. At this ratio of increase the city will receive a total of \$770,000 for the first twenty-two years.

For the period of ten years from 1924 to 1934, it is estimated, on the basis already outlined, that the average gross receipts per year will be \$3,000,000, of which the city will receive 3 per cent per year, or \$90,000 per year for ten years. At this rate the city will get a total of \$1,870,000 during the first thirty-two years of the agreement, including the \$50,000 in cash.

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