The Washington Times

(EVERY DAY IN THE YEAR)
OWNED AND ISSUED BY
The Washington Times Company
TIMES BUILDING,
SOUTHWEST CORNER PENNSYLVANIA AVENUE AND TENTH STREET.
Telephone—Editorial Rooms, 486.
Business Office, 237.

Price, Daily Edition.....One Cent.
Sunday Edition.....Three Cents.
By the month.....Thirty-five Cents.

WASHINGTON, D. C., SEPTEMBER 29, 1894.

WITNESSING FOR CHRIST.

[By the pastor of the Central Methodist Protestant Church.]

Christ does not so much want logicians and defenders as witnesses. During the interim between his resurrection and ascension He said to His disciples, "Thus it is written and thus it behooved Christ to suffer and to rise from the dead the third day, and that repentance and remission of sins should be preached in His name among all nations, beginning at Jerusalem. And ye are witnesses of these things." In the first and third chapters of the Acts, the Apostles are reminded that they are witnesses. How faithful were those men to the duty imposed upon them.

It is true that the testimony of the Apostles and our testimony are different. On their testimony, as eye-witnesses, was built the evidence for the superstructure of Christianity. Yet their testimony and ours is analogous, in so far as bearing witness to a work of grace is concerned. We are to testify to what the Lord has done for us. The world does not care so much what we think of Christ as what Christ has done for us. Men will form their own opinion of our Lord by what He does for us. Men do not want the philosophy, but the facts of religion.

Let it be remembered that the church has been successful and powerful in proportion as it has been a witnessing church. Revival and reformatory periods are those in which Christian men and women have had their tongue strings loosed, that they might "tell what the Lord has done for them."

The witness on the stand is charged to "tell the truth, the whole truth, and nothing but the truth." As witnesses for Jesus we are to tell what we know. As believers we are in possession of knowledge which we could not otherwise attain. When the man born blind was cured and was closely questioned by Jesus' enemies, he said: "One thing I know, that whereas I was blind, now I see." Paul said: "I know whom I have believed." No man, no institution can give us this knowledge. It is of Divine origin and comes from God into each individual soul.

The true believer knows—

First. That He was once far away from the Saviour. The parable of the Prodigal Son is not strained. The far country is where he was.

Second. He knows that the Holy Spirit moved upon the heart and conscience. It was not pleasant, but profitable, to be convinced of sin and righteousness and judgment to come.

The entire kingdom of the soul was shaken from center to circumference. Imagination never played so, conscience never lashed so severely, memory never was so alert, reason never was so well established on her throne. Hell and destruction passed by on their dread steeds. In "that dark, lonely hour" the soul cried out "what must I do to be saved?"

Third. The believer knows what it is to have the burden of sin rolled away. There may have come over your soul great billows of celestial gladness. Or, perchance, a sweet, indefinable peace stole through the corridors of your soul like a May breeze from a garden of flowers.

Fourth. You know that the Lord has been blessing and keeping you. He has been flinging to you some luscious grapes from the heavenly eschol. Breezes from the paradise of God have fanned your fevered spirits. Music from the skies has been discoursed to you. Some of you know that—

"You are nearing the heavenly ranks,
Of friends and kindred dear,
For you brush the dews on Jordan's banks;
The crossing must be near."

Christ, who is the author of all these experiences, expects you to testify. You are the connecting medium between Christ and the world. Through the saved He expects to save others. Men need to hear such testimonies. The world does not furnish them, and yet the world needs to hear them, and, we believe, likes to hear them. Ye are my witnesses.

But some say they cannot speak. Remember ye are witnesses, not orators. Who is the best witness on the stand? The one who never errs in grammar? The one whose rhetoric is perfect? The one who can quote poetry or weave a plausible argument? No. The one who can tell an honest, straightforward story. Not speeches, but testimony is demanded. Tell what the Lord has done for thy soul. S. J. SHIPLEY.

MR. DUNLOP'S REPORT.

Acting President George T. Dunlop, of the Washington and Georgetown Railway Company, has transmitted to the stockholders of the company his report on the Labor Day incident. Mr. Dunlop's effort proves him a master of written discourse, if that be the art of concealing thoughts with words.

But the real question—whether or not Mr. Dunlop was properly notified of the Commissioners' order—is studiously avoided except in the following elusive passage:

"Over the telephone I learned from the secretary of the Commissioners that a notification had been ordered to be made, but through inadvertence had not been sent."

No reference is made to Secretary Tyndall's statement that Mr. Dunlop refused to receive such an order. Neither is it deemed necessary to discuss the relative value of an order issued in writing to one issued verbally.

One short paragraph suffices for Mr. Dunlop's discussion of the real question at issue, but he enters at length into a highly instructive discussion of the ethics of parades.

He thinks that there are times when the business and social life of the city is subordinated to the "sentimental and spectacular," but he doubts that Labor Day has the necessary "bigness." Mr. Dunlop is constrained to believe that he should himself decide on the quantity of this "bigness" and appoint the time and season when his company should "surrender temporarily their privileges on the streets."

After elaborating on the quality of his zeal for the weal of the company Mr. Dunlop says:

"The rights of the public are involved, even to a greater extent than those of the railroad company. The company cannot be expected to take the risk of invalidating its charter on the judgment or caprice of an individual."

Very cleverly put. But we respectfully submit to the company that its acting president might have found an easier way out by submitting to the enforcement of the law and afterwards making a local fight on the proposition that the company's charter rights had been violated. Instead of such a course Mr. Dunlop feared that the desire of the general public to ride through the parade was so great that the company would be brought to book for not living up to the running requirements of the charter.

It apparently only remains, in Mr. Dunlop's estimation, for the company to compliment his excellent official discretion.

PREYING ON THE CREDULOUS.

THE TIMES publishes this morning an important exposure of the methods of certain "building and loan associations" which have lately begun operations in this city. The main facts are these:

Robbery of investors by forfeiture clauses.

Robbery of investors by an enormous "expense fund."

Asserting an incorporation under the laws of the District when no such incorporation exists.

Promising interest which can never be legitimately earned.

The use of purposely deceitful circulars.

The employment of lying and tricky agents.

It should be understood that no reflection is cast upon the old line companies of the District. Far from it. They are responsible for the greater part of the building growth of this city and their system of investment has helped many a man to lay aside handsome sums for old age and rainy days.

This explanation of skillfully disguised fraud and the consequent warning is nothing short of a public service, and it is entirely in such a spirit that THE TIMES undertakes the work.

WHAT BUSINESS MEN SAY.

J. W. BOYKLER & SON: "THE OUTLOOK FOR active trade this fall, we think, is very good. Under the new tariff law there is a great reduction in prices of imported china and glassware and buyers will be largely benefited thereby. Along with other things we are offering a very pretty line of dinner sets and lamps, as extensive and as beautiful a selection as is to be found anywhere."

N. STUDER, FLORIST, ANACOSTIA: "THERE will be several new varieties of roses introduced this fall, but, as has always been the case during recent years, the names will not be made known until the contemplated floral exhibition is held. Florists are very jealous of their achievements in this line, and they do not propose to let a rival, no matter how friendly may be the personal feelings, have an opportunity to appropriate the name of the new-comer. Some, and we hope all, the new roses will doubtless be very popular and are likely to have an enormous sale."

M. SCHWEER, JEWELER, No. 717 MARKET Space: "There are a number of new designs in gold and silver cuff buttons. The link buttons have of late been general favorites. The silver goods are cheaper than formerly, but not altogether owing to the low price of silver. Everything is low and business quiet."

OFFUTT & THIERY, GROCERS, SECOND AND C streets northeast: "Business is dull, owing apparently to timidity prevalent throughout the whole business community. There is plenty of money in the banks, and they seem willing to discount paper, but capitalists are slow to take hold."

N. M. METZGER, OF THE METZGER COMPANY, Grocers, No. 417 Seventh street northwest: "Business is better than for some time, and we are preparing for great activity by laying in a large stock of fine goods. I think trade will be better still as the season advances. Imported goods will not be so high. The new tariff law has lowered the price of many things in that line, especially foreign fruits, which we handle largely. The better grade of cigars will also be affected by the new law, but it has not reached them yet."

W. E. KNEISSI'S SONS, MANUFACTURERS and dealers in travelers' goods, No. 427 Seventh street northwest: "The public are becoming educated in leather. They want the real thing whenever they can afford it. Ladies' pocket books and purses for the fall trade are more splendidly and artistically gotten up than ever before. Lizard skin leads and will be the thing. Next comes seal, and alligator is on the wane. Silver trimmings are going to hold their own and are more elaborate than ever. The 'kink' in traveling bags is that very English looking affair with two handles—somewhat like the 'Gladstone.'"

ROSH HASHANA.

Religious Services in the Synagogue in Observance of One of the Great Jewish Festivals.

The Hebrews of Washington, in common with their brethren throughout the world, will celebrate Rosh Hashana, the new year—5655—with the usual religious services, to-morrow, the first day of the month of Tisri.

The day, which originally marked the beginning of the civil year, is coincident with the Feast of Trumpets, inaugurating ten days of religious observances, which ends with the day of atonement. The ceremonies of the day are all religious, and the occasion is rendered particularly striking by the blowing of trumpets at the morning services, which is in conformity with God's command to Moses: "Speak unto the children of Israel, saying: In the seventh month, in the first day of the month, shall ye have a Sabbath, a memorial of blowing of trumpets, an holy convocation." The "seventh month" is counted from Nisan, when the sacred year was inaugurated with the Feast of the Passover.

The season inaugurated with to-morrow's feast is especially one of penitence for sin, and the final mark of repentance is the long fast of the Day of Atonement, which this year will commence at 5 o'clock Tuesday afternoon of next week, and end at 7 p. m. Wednesday. In keeping with this phase of the feast, the music is particularly solemn, and much of it is peculiarly Jewish and traditional, and may be traced back to the days of Jewish grandeur and power, when the songs of Zion were sung in the Temple on the Sacred Mount. A peculiarity of these melodies is that they are almost universally known to the Jews throughout all the world.

At the Washington Hebrew Congregation on Eighth street, between H and I, the evening ritual will be sung and evening prayers read by Rabbi Louis Stern at 6:30 to-day. The service will differ from the ordinary evening service in its increased solemnity. A choir of fifteen voices will sing the ritual, led by a quartette consisting of Miss Whiteselt, soprano; Mrs. Martin, alto; Mr. MacFarland, tenor, and Mr. Nolan, basso. Dr. W. G. Walter will preside at the organ.

At the morning service at 9:30 to-morrow, the trumpet will be sounded. The trumpet used is a ram's horn, and probably identical with those of Biblical record. Rabbi Stern will preach a sermon from the text found in Proverbs, "To the intelligent the way of life leadeth upward." There will be no church decorations.

At the synagogue of Adas Israel, corner of Sixth and G streets northwest, the services will be simpler, but will continue longer, in conformity with orthodox ideas. Adas Israel has no rabbi, and the services will be read by Isadore W. Samuels, of No. 729 Fifth street northwest. Services will be held to-night at 6 o'clock, to-morrow at 7 a. m. and 4 and 6 p. m., and on Tuesday morning and afternoon at 7 and 4, respectively. There will be no music, for since the destruction of the temple and the holy city by Titus the Hebrews of orthodox faith have had no music in their synagogues.

The second day added to this feast, as to all others, except Atonement, by orthodox Jews, is the outgrowth of a curious custom. The feast is set for the new moon after the autumnal equinox, and in the early days, when there was no calendar and no fixed year, the people had no means of knowing just which day to celebrate except by signal fires lighted on the hilltops under the instructions of the Sanhedrim. Those living remote from Jerusalem did not have the benefit of even this primitive calendar, and so to be sure of celebrating the right day they added a day to the observance of each of the feasts.

The blowing of the trumpets is merely to announce and celebrate the coming of the New Year according to general belief, but by some is supposed to remind and awaken sinners to a sense of their guilt, and by still others to typify the ram which was caught by its horns in a thicket and offered in Isaac's stead.

FRAUD IN DISGUISE

Methods of Certain So-called Building Associations.

NOTHING SHORT OF ROBBERY

They Prey Upon Those Whose Business Experience Is Small.

CIRCULARS ARE WELL WORDED

And by the Use of Dishonest Agents, These Financial Carrions of the District Manage to Get Away with the Savings of Many Unwary Investors — How Big Expense Funds Are Made to Look Small, and Small Loan Funds Are Made to Look Large—Promises Made Which Are Absolutely Impossible to Fulfill—False Incorporations.

There are a number of so-called building, loan, and investment associations doing business in the District of Columbia whose methods are open to serious question in several important particulars of vital importance to investors.

Pretending to conduct the legitimate and honorable business of familiar old-line building and loan associations these so-called investment concerns practice methods which, though sanctioned by their constitutions, by-laws, rules, and contracts, fall little short of apparently legalized robbery. By means of misleading advertising circulars distributed through unscrupulous agents, whose false representations are collusively and deceptively repudiated in advance by the management, these investment companies gather in the small savings of credulous, ignorant, and illiterate people, who usually discover in the end that they have invested their saved up earnings to wolves in sheep's clothing.

Wage-earners are induced to believe that their investments will be available for use at any time, only to find that the rules of the investment concern forbid withdrawal until the lapse of a considerable period or under onerous and disadvantageous conditions, entailing serious financial loss. Others are told that in time of sickness they will be able to borrow money from the investment concern on individual security, but on doing so are compelled to pay exorbitant rates of interest, and in the end lose their entire holdings if misfortune should compel a suspension of payments and lapse of the contract. In some instances investors desirous of withdrawing their funds have been mulcted of outrageous sums in fines amounting to a large portion of their total holdings.

In short, the small investor who for any reason is forced to withdraw from these concerns is practically swindled out of his savings. If he objects to the swindling operation he is referred to some obscure clause in the constitution, or rules, or contract, by the terms of which he finds that he has virtually thrown his money away. He is told that the terms of the contract, under which he invested, forbid the return of his money, and provide in so many words for its forfeiture to the faithless custodian of his funds. If he is an ignorant person, this is probably the first he has heard of this Claude Duval method of seizing his property; if he is reasonably intelligent, he will be informed that he went into the scheme with his eyes open and has no reason to complain. But in either case if he raises a row he may be able to compromise on 20 cents to 50 cents on the dollar. This is the way the loan and investment business is conducted by half a dozen or more concerns in the District.

VERY EXPENSIVE EXPENSES.

A description of the methods of a typical investment association will show clearly the swindling character of their operations. Most of them are organized on what is called the national plan and do business in several States. This plan is an expensive one. It requires a large force of clerks, agents, and collectors, and necessitates a formidable expense account. It would surprise most investors to know how much of their weekly or monthly payments goes directly into the expense fund, where the money loses its profit-earning capacity; for in a building and loan association the profits to stockholders depend almost wholly upon the immediate conversion of the deposits into interest-bearing loans. In an investment concern, conducted on the national plan, however, from 25 to 50 per cent. of the total amount of deposits is regularly set aside for the expense fund.

For example, in one concern 20 per cent. of the monthly dues, together with the whole amount of the first month's dues, goes directly and constantly into the expense fund. An investor buys ten shares of stock, on which he pays $1 per month dues per share. His payments aggregate $10 per month. The first month's dues go into the expense fund, and $2 per month of the dues payable after that.

Let us see where he stands should he withdraw at the end of six months. He must first give thirty days' notice in writing "when he will receive the amount to his credit, together with 75 per cent. of such earnings as may be apportioned to his shares, less the amount of all arrearages thereon, and a withdrawal fee of $1 per share."

He finds that he has paid into the concern $60 in monthly dues. Of this amount $20 has been alloted to the expense fund, leaving but $40 "to his credit" in the loan fund, plus 75 per cent. of the earnings of his payments for six months. The earnings, of course, amount to an insignificant sum, and after relinquishing $1 per share as a withdrawal fee, the investor finds that a trifle more than $30 are due him, his loss being nearly one-half his investment. For the investment concern does not place to an investor's credit the whole of his monthly dues, but only the portion left after deducting the expense fund. This remainder constitutes the loan fund, or the earning capital of the institution.

In other words, of any given sum intrusted to such an institution for investment, 25 per cent. is used for expenses, and but 75 per cent. or less is actually invested.

SKILLFULLY WORDED TRICKERY.

In another concern, which operates largely among the poor and ignorant classes, the expenses are "limited" to 3¼ per cent. per annum of the par value of shares, together with the whole of the first month's dues. As the par value of shares in this concern is $200, 3¼ per cent. amounts to $6.50 per annum, or exactly one-half of the dues paid during one year, at the rate of 25 cents weekly. That is to say, of every dollar invested in this concern 50 cents goes to the expense fund, and 15 cents of that is paid in commissions to agents and collectors. An investor who had ten shares of stock would at the end of a year find but $55 to his credit in the loan fund, after having invested $130. At the end of two years he would have invested $260, of of which $140 would have been allotted to the expense fund, leaving but $120 to his credit plus such earnings as might have accrued; yet this concern promises at the end of two years to repay to a withdrawing stockholder the full amount of his investment, less the first month's dues, together with 4 per cent. interest thereon.

It is evident that $120 paid in monthly dues during two years cannot earn $140 in that time. How, then, can this promise be performed, if performance is intended at all? Whence comes the fund from which such repayments are to be made?

The reply is that the investment concern depends more largely for its profits upon fines, forfeitures, and lapses than upon the legitimate investment of its money. In other words it preys upon small investors who drop out of the company for the benefit of investors who may stay in.

Operating among the poor and ignorant the managers of such a concern reckon upon a large percentage of lapses and forfeitures, and the claim is bodly made that the extraordinary profits accruing from this source, which go to swell the loan fund, will enable them to repay more than $2 for $1 in two years. This is the system under which hundreds of victims here and elsewhere have been practically swindled out of their earnings. Agents of investment concerns make all sorts of representations to illiterate people, who sign contracts they know nothing about. These contracts are by no means clear in their text, but their effect is to bind the investor to pay 25 cents weekly into the concern on pain of fine and forfeiture for a period of not less than two years. If at any time within two years he falls in arrears six weeks his "arrearage works a forfeiture of all claims" against the concern.

EASY TO GET IN; HARD TO GET OUT.

It is a constant succession of these forfeitures that is depended upon for a large proportion of the profits, and their amount measures the size of the swindle perpetrated upon the investing public.

The investor is simply at the mercy of the trustee of his funds. If he is compelled for any reason to cease payments he loses all he has paid in, without recourse, except restoration of his status by the payment of a heavy fine and a liberal "revival fee," which in many cases amounts to confiscation. Ordinary demands on the concern for repayment of deposits are refused, but threats of suit or the actual initiation of legal proceedings will usually bring about a settlement at 20 to 50 cents on the dollar.

What an investor would realize who remained in one of these concerns for a number of years is problematical. The true nature of the contrast is speciously veiled. In the ordinary form the investor is assured that by the payment of 25 cents per week for 102 months on each share of stock, or a total of $110.50, he will be entitled to receive $200, that being the par or maturity value of the share. The certificate of stock contains this positive declaration: "This certificate is guaranteed to mature in 102 months, provided the above conditions are complied with." The "above conditions" refer to prompt and continuous payments of 25 cents a week on each share. The by-laws contradict this assurance, for they stipulate that "when the accumulated savings and the profits thereon reach a sum equal to the par value of the shares in any series, the mortgages of the borrowers are canceled and non-borrowers are paid $200 for each share held by them."

In other words the share reaches maturity when the concern has earned enough money to pay its par value. Of course members will not be required to make their payments beyond the period of 102 months, but the circulars state in several places that the matured value is the par value, that is, that the members will draw $200 cash for $110.50 paid in at the end of 102 months. There is a manifest intent to deceive all through the printed matter of these concerns, many of their statements bearing on their face evidence of their catch-penny nature.

FALSE CLAMS OF INCORPORATION.

One other investment concern operating in the District has a plan slightly differing in detail from those described above, though equally effective in deluding investors and even more unfavorable in its terms of settlement with members withdrawing. This concern pretends to be incorporated under the laws of the District of Columbia, having filed articles of incorporation with the recordor of deeds, but such incorporation is in fact unauthorized by the District laws, and the alleged articles are a mere blind. In its certificate of membership this concern agrees to pay to the members $100 ten years after date in consideration of an application fee of 20 cents and monthly dues of 50 cents for a period of ten years, or $60.20 in all. Failure on the part of the holder of the certificate to meet all payments promptly as the same may become due during the first year's existence of the certificate acts as a forfeiture of the certificate, of all rights and benefits arising thereunder, and of all sums paid thereon. At the expiration of one year's membership the member may withdraw from the association according to the certificate, and shall be entitled to receive 50 per cent. of the dues placed to the credit of his certificate in the loan fund; if he withdraws after two years he shall be entitled to receive 75 per cent. of the dues placed to his credit; if after three years, a sum equal to the whole amount of dues placed to his credit in the loan fund.

In the constitution of the concern, however, a different plan of settlement is provided for. The clause relating to withdrawals states that after one year's membership the investor "shall be entitled to a sum equal to all dues placed to the credit of his certificate in the loan fund, together with interest at the rate of 6 per cent per annum." Which of these two methods of settlement is actually practiced does not appear, but there is a considerable difference between the two, as investors have discovered for themselves. In this same concern the loan fund "consists of 85 per cent. of the amount collected from all sources, whether from dues, fines, or interest arising from investments, except the application fee and the first three months' payment of dues, which shall go to the association for its expenses." Thus 15 per cent. of the entire income of the concern, together with the first three months' dues on each new share and the application fees, goes to the expense fund. In other words, less than 85 per cent. certainly, and probably not more than 75 per cent. of the total income of the institution, is used for purposes of investment, constituting the earning capital.

BIG EXPENSE PERCENTAGE.

It will be interesting to see how the ordinary investor fares under this system. Suppose he invests in ten shares, paying an application fee of 20 cents a share and monthly dues of 50 cents a share, withdrawing at the end of twelve months. His account with the investment concern will stand thus. He will have paid in $60 in dues and $2 in application fees, or $62 in all. Of this sum the concern will have taken for expenses $2 in application fees, three months' dues amounting to $15, and 15 per cent of the remaining nine months' dues, amounting to $6.75, or $23.75 altogether. Deducting this sum from $62 paid in, the remainder is $38.25, which is 85 per cent. of nine months' dues, the only income the concern has received, and represents the amount to the credit of the investor in the loan fund.

According to one of the methods of settlement above referred to the withdrawing investor is entitled to $38.25, with 6 per cent. interest. According to the other he is entitled to 50 per cent. of $38.25, or $19.12.5, without any interest. In the first instance he has lost about $23 on an investment of $62; in the second he has lost $42.87.5 on the same investment. Even should the investor pay dues for three years and then withdraw the entire amount to his credit in the loan fund he would receive but $140.25 in exchange for $182 paid in, losing $41.75 by the transaction. Investors do not as a rule understand that the expenses of the concern absorb so great a proportion of the receipts that they cannot hope to withdraw the full amount paid in, and when they do withdraw find themselves heavy losers by an operation that smacks strongly of fraud.

The contrast between the methods of the so-called investment concerns and those of old-time building and loan associations is very marked. Expenses in the latter reach but 2½ per cent. or less of their total capital, which is practically all invested in interest-bearing loans. An investor may withdraw at any time, upon proper notice, the whole amount of his investment, with interest, if any has accrued. If in arrears at the time of withdrawal his investment is not confiscated in the form of fines, and he gets all that he put in orilgnally.

Wedding in Diplomatic Circles.

NEW YORK, Sept. 29.—The wedding of Josephine de Acosta, daughter of the late Gener a Jose de Acosta, of Venezuela, and Alberto Falcon, formerly secretary of the Peruvian legation at Washington, took place at St. Leo's Church at 8:30 o'clock this evening. Mgr. Ducey officiated. Among the guests were Senor Yrigoyen, Peruvian minister at Washington, and Mme. Yrigoyen; Senor Romero, Mexican minister; Mme. Romero, Senor Sani, Chilian minister, and Mme. Sani.

Look at This!

Best granulated sugar 5 cents. Our 35, 35, and 38 cent Java and Mocha coffees can't be beat. With 1 pound Thea-Nectar tea, 1 pound baking powder, or 1 pound pepper, you get a handsome special present. The Great Atlantic and Pacific Tea Co., 531 and 508 7th st.; 1620 14th st.; 3104 M st. nw.; 615 H st. ne. Branches in all the markets. N. H. BOWMAN, Manager.

COMING TO THE THEATERS.

Vaudeville of the first order will be presented to the patrons of Albaugh's Theater, beginning to-morrow, October 1. The entertainment will be furnished by the Boston Howard Athenaeum Star Specialty Company, an organization comprising some of the greatest lights of the specialty world. Foremost on the bill is Caicedo, king of the wire. His distinction has been deservedly won in the old world, and his recent engagement in New York was of long duration, and he could have remained longer had it not been that he wished to visit the leading cities of the United States with this admirable organization. Caicedo's performance consists of a wonderful exhibition on the high wire, and he must be seen to be appreciated. Miss Eunice Vance, a popular singer in London and New York, will make her first appearance in Washington during this engagement. Miss Vance will sing her own compositions that have made her fame in the vaudeville world.

Two other artists who will attract attention with their original performances are the Les Freres Crescebdos. Their act is a musical one—playing on chairs, tables, and lamps, and introducing at the same time electrical effects different from anything ever seen here. The following will also appear: Kalkasa, an equilibrist and juggler, who is said to be the equal of Schaeffer; Miss Maude Raymond, a serio-comic songstress; Pitrot, the mimic, in a new specialty; Smith and Campbell, comedians, in "As You Like It;" Stinson and Merton, a clever comedy duo, and others equally as prominent in high-class vaudeville.

The preparations for holding a funeral over the supposed dead man have been so modified that all offensiveness, if any existed, has been removed. The music, and there is enough of it for comic opera, is all new and nearly all original. The scenery is magnificent, notably that of the last act showing the grand ball of the armory. The production of the play at the National will be identically the same that is to be given in New York for a year, following the Washington engagement. The cast will include such well-known people as Miss Isabelle Coe, Miss Lottie Moore, Charles Stanley, Lloyd Wilson, R. A. Roberts, Sam Weston, Arthur Pacie, and Frank J. Keenan, especially engaged for the role of the general.

The return of the Kellars is always pleasant news to amusement seekers, and when they appear here all next week at the Academy they may be sure of an appreciative and intelligent audience. A summer spent in research on the continent of Europe enabled Mr. Keller to add to his programme at least three absolute novelties, which will not simply fire the fancy, but appeal as strongly to the intellect. Chief among them is what Prof. Heinrich Hensoldt called "The Mystic Light of Bala," when he confessed himself, not long ago, as absolutely at a loss for an explanation of what seemed, to the uninitiated, a miracle. Kellar has secured the exclusive right to exhibit it in this country, and will show in addition to it, for the first time this side the water, "The Talking Image," "The Diablerie of the Decimals," and "The Shrine of Koomra Sami." We have all heard of Inaudi and his exploits with figures, which seem to add and substract and multiply themselves at his bidding. The new feature of the Kellar performance, which is called "The Diablerie of the Decimals," absolutely dwarfs Inaudi's exploits. Numbers marshal themselves at his unspoken bidding in any conceivable form, and he becomes by intuition master of the result. In this feat, with Mrs. Kellar's aid, this prince of magicians proves himself indeed worthy of the respectful admiration and investigation of scientists everywhere. In "Karmos" Mrs. Kellar will be seen again, to advantage as usual, and in "Flyto," and the magician's own marvels of prestidigitation will continue to delight their friends.

Dan McCarthy will play at Butler's Bijou Theater next week, commencing Monday. Mr. McCarthy is the author of "Cruiskeen Lawn," "Dear Irish Boy," "True Irish Hearts," "McCarthy's Cat," "The Blarney Boy," and "The Rambler from Clare," and all of them have been favorites with the theatrical public. But his latest work, "The Pride of Mayo," is superior to all others and will be much more popular. Mr. McCarthy's new piece in no way resembles his others, nor is it like any other Irish play. It is original in plot; it is well written. The humor in the piece is bright and sparkling, pure and refined.

On Monday and Tuesday "The Pride of Mayo" will be given; Wednesday and Thursday, "The Rambler from Clare;" Friday and Saturday, "Cruiskeen Lawn."

The company with which Mr. McCarthy is surrounded is thoroughly competent. Of such a well-known comedian as Mr. McCarthy nothing need be said. Charles Saunders, whose inimitable walk alone causes merriment, has strong parts, which give him every opportunity to show his powers as a comedian. He is one of the funniest boisterous comedians on the stage.

It is the unanimous verdict of the press and public of the large cities where "A Milk White Flag" has been presented that the author, Charles H. Hoyt, never gave to the stage anything that equaled in fun, music, and elaborate surroundings this jolly, good-natured satire on the citizen-soldier. It is written in Mr. Hoyt's brightest vein, and, while the satirical shaft is well aimed, no harm is intended. During the three months' run of the play in Chcago Mr. Hoyt spent some time with the company and made extensive improvements in the performance. Those who remember "A Milk White Flag" as it was given in this city will be unable to recognize it when it is presented at the National Theater during the week beginning Monday, October 1. Only the general idea of the play has been retained, all else is new. The play illustrates in the happiest manner possible the peculiar doings of the Ransome Guards in their palatial armory. They are nearly all officers who sport gorgeous uniforms and have vivandieres, a female drum corps, messengers, and a brass band.

Fields' and Hanson's drawing cards will be the attraction at the Lyceum next week. This is an excellent company of superior vaudeville talent, every act on the big programme being a novelty, and the entire performance stands as the acme of versatility. The leading features are, of course, Fields and Hanson, who are so well known as amusement caterers that a description of them or of their act is unnecessary. The balance of the organization is composed of artists of the most excellent standing in the profession, and include such well-known people as Mariz and Abacco, as the tramp and the brakeman; Johnnie Carroll, with a new folio of popular songs; the Kaffa Brothers, a foreign novelty team; John and Harry Dillon, the comic song writers and singers; Charlie Case, the monologue artist; Heusted and Guyer, the lady character change artists; Edgar and Curran, as the Irish lords; Miss Maude Beverly, in her serio-comic specialty, and George Austin, on the bounding wire. The performance will conclude with the farce entitled "The Busy Hotel." There will be matinees Tuesday, Thursday, and Saturday.

IN THE MUSICAL WORLD.

The Choral Society has completed its programme for the season of 1894-95, and it is in every respect equal to any heretofore brought before the public and surpasses all in many respects.

The works which the Choral Society will produce during this season are among the noblest compositions of famous authors. The oratorio with which the society proposes to open the season is Mendelssohn's "St. Paul," which contains some of the most magnificent choral effects and which, it is promised, will be presented in a manner superior to any work of this character ever given here. Madam Lillian Blauvelt, who last season created so favorable an impression in Washington with her singing in "The Creation," will be entrusted with the soprano partin "St. Paul." There is but one contralto solo in this oratorio, and this will be executed by Miss Florence Stidham, a local singer of enviable repute. Anton Schott, the great German tenor, whose recitals last season aroused great enthusiasm, will be heard in the tenor parts, and Mr. Emil Fisher, one of the best bassos to be found anywhere, is also in the cast. Prof. Josef Kaspar will direct the chorus. Prof. John Porter Lawrence will be the pianist, and Mrs. J. S. Thomas, the assistant.

The succeeding concerts of the society for the season will embrace "The Messiah," which will be given during the Christmas holidays. A concert during Lent, when Rossini's "Stabat Mater" or Gounod's "Redemption" will probably be given, and as the concluding entertainment early in the spring, Saint Saen's "Sampson and Delilah." The Peabody Symphony Orchestra, of Baltimore, will be the regular supporter of the society during the season, and it is not improbable that Walter Damrosch and his orchestra will be engaged for the production of "Sampson and Delilah."

The Choral Society is desirous of enlarging its active membership, although this is already quite large, yet there is always room for good material. Applications for membership may be addressed to the secretary, Norman H. Camp, 911 Twenty-third street northwest. The society hopes to increase its membership to 500 before the present season is over.

One-half the programme for the popular-priced lecture and concert course of the National Lyceum Bureau has been announced. The entertainments are among the best on the Lyceum platform. George Riddle's readings of Shakespeare have been heard in all parts of the United States and are sure of a warm reception anywhere. Miss Mary Proctor has taken up her father's astronomical work, and in addition to contributions to newspaper and magazine literature has recently made a hit with a popular lecture on the solar system. She has never been heard in Washington. Ollie Torbett, a granddaughter of the late Gen. Jas. P. Drake, is a remarkably clever violin player who has been heard with Emma Thursby. She brings with her the Swedish sextette and a well-known pianist. Twenty students from Wesleyan College will be here at holiday time with banjos, mandolins and a new set of college songs. With the prospect of Walter Damrosch's lecture, Jennie O'Neill Potter and the New York Philharmonic Club there is promise of an interesting variety in entertainments of sterling merit.

UNITED STATES ACADEMY
—OF—
MEDICINE AND SURGERY
807-809-811 14th St. N. W.
(Between H and I Streets),
WASHINGTON, D. C.
A Permanent Institution for the Scientific Treatment and Cure of
Nervous AND Special Diseases.

Chronic Skin and Blood Diseases | All Diseases of a Special Nature Privately, Safely, and Permanently Cured.

Nervous Weakness.

Sufferers from this distressing complaint, the symptoms of which are a dull and unsettled mind, restlessness at night, lascivious thoughts, lewd dreams, paleness of the face and lips, with frequent flushing, flesh worms and pimples, inaptitude for business or study, memory impaired, difficulty in recalling names, dates, and calculation correctly, love of solitude, bashfulness, headache, or an uneasy feeling in the head, appetite irregular, digestion bad, bowels costive, complexion sallow, eyes sunken, evil forebodings, cowardice, short breathings, tiring easily of company, with a preference to be alone, feeling as tired in the morning as on retiring, nervousness, trembling, watery and weak eyes, pain and weakness in limbs, &c., should consult us immediately and be restored to health and usefulness.

By a Wise Course of Treatment,

Adapted to your age and physical condition, the tone of your system can be raised, the tendency to impure thoughts removed and the strength and vigor of health restored to the debilitated organs.

Those Who Place Themselves Under Our Care

May confide in our honor as gentlemen and confidently rely on our skill as physicians. We have had many years' experience in hospitals and private practice, and are graduates of the most eminent Medical Colleges of the United States.

CURES GUARANTEED IN ALL CASES UNDERTAKEN. NO EXPERIMENTS. Cases and correspondence strictly confidential. Free consultation. (Write or call.) Personal interview preferred.

Office Hours—9 to 3 and 7 to 8; Sundays, 10 to 2; Saturday evenings until 9 o'clock.

☞ Fourteenth street cable cars pass the door.

AT NOON TO-MORROW.

The Great Contest for the Watch Will Positively Close at That Hour.

Lieut. Kelly is still in the lead with 24,136 votes to his credit. Private Pearson is the next competitor, and 15,938 coupons bear his name. Lieut. Daley's friends came to the front with 1,589 votes yesterday, and his total now stands at 15,010. Other contestants show no important gains.

It is an established fact that thousands of coupons are still out, and the force of counting clerks has been increased so that the rush can be handled properly. Those interested have been collecting the little white slips for weeks, and in many sections of the city canvassers have been out daily soliciting at the houses of TIMES' subscribers.

Coupons cut from to-day's issue will count for three workday coupons. Remember that fact and buy intelligently.

Get your packages in early. Don't wait until the last moment.

At the closing of the polls the vote stood:

(Owing to the press of space, no totals under one hundred are recorded.)

Lieutenant Kelly	24,136
Private John A. Pearson	15,938
Sergeant Daley	15,010
Private C. G. Nauck (Eighth Precinct)	5,507
Private James Ciscle (Fifth Precinct)	1,459
Private C. C. Estes (Sixth Precinct)	1,203
Inspector Hollinberger	320
Capt. Austin	313
Private Daniel Sullivan (Sixth Precinct)	262
Private Gelabert (Eighth Precinct)	214
Private J. E. Sears (First Precinct)	137
Private Auldridge (Second)	130
Private S. Murphy (Second Precinct)	127
M. L. May	109
Private Kimmel (Sixth Precinct)	114

THE MOST POPULAR POLICEMAN IS:

Name.....

Precinct.....

September 30.

Laundry Work FREE

With every shirt—every collar or cuffs bought of us, we GIVE a laundry check.
(Our $1 White Shirt beats the world!)
The best laundry in Washington, (THE YALE), will do the work and take the check in payment.
WE PAY THE BILL.
HENRY FRANC & SON,
COR. 7TH AND D.
HATS AND MEN'S WEAR.

Card.

KING'S PALACE

Will be closed all day Monday, October 1, on account of holiday. Our patrons are requested to put off their shopping until Tuesday, for which day we have prepared a sumptuous feast of bargains in Millinery, Wraps, and Furnishings.
See MONDAY'S STAR for announcement of Tuesday's bargains.
King's Palace,
Leading Millinery and Cloak House,
812-814 7th Street, and 715 Market Space.

Bring Us Ten Dollars

And we will give you a suit of Fall and Winter-weight Clothes worth $15. They are stylish in cut and dressy in appearance. Those BLACK CHEVIOTS simply can't be beat. Every thread in them is wool—and every seam is well sewed. They look like tailor-made and WEAR.
Take a look at them.
☞ When you see our line of FALL OVERCOATS and then learn the price it will "paralyze" you—they are so low-priced.
Geo. Spransy,
"The Reliable Clothier,"
434 7th St. N. W.

LADIES.

KEEN,

SOLE AGENTS FOR

HIGHLAND CAPES.

1312 F St.

WHEN YOUR HOUSE IS ON FIRE

It is too late then to think how you might have prevented your loss. But it is a good time now.
FOUR HUNDRED THOUSAND DOLLARS LOST IN THE LAST THIRTY DAYS.
With a cash capital and surplus of $300,000 and long years of business experience we guarantee promptness and absolute security.
FIREMEN'S INSURANCE COMPANY,
Cor. 7th St. and La. Ave. N. W.

PANTINGS. A lot just in with the dew of old ocean still clinging to them. We have gotten $15 for Trouserings not a whit better, and yet we shall make them to order for $10.
G. Warfield Simpson,
TAILOR, 12th & F Sts.

EDMONS