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When the stocks and bonds in which you invested dropped 30% you incurred a loss. You might as well take it, for you don't help matters by hanging on to the old securities. Turn them into cash and buy the best offerings in the market. Our 5 1/2% Guaranteed Mortgages, that never depreciate, are among the securities that will attract you.

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FOR CHRISTMAS GIVE

LEE WILSON DODD'S Book of Susan

\$2.00. If not on sale in your book store carry the book from E. P. DUTTON & CO., 681 5th Ave., N. Y.

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by the author of "The Four Horsemen of the Apocalypse" (\$2.10). If not in your book store carry the book from E. P. DUTTON & CO., 681 5th Ave., N. Y.

GENUINE



DIAMONDS

From 1/8 Carat Up \$5 to \$5000

Every One Blue-White

THIS IS THE BANNER SALE OF THE ENTIRE YEAR FOR US. During the next ten days—the duration of the sale—we are placing a mammoth stock of diamonds on the market. We have gathered these diamonds from the ends of the earth—from Europe and Africa and Asia—wherever we could find a diamond cutter who needed cash and was willing to make a phenomenally low price in order to get it. NEVER HAS NEW YORK SEEN SUCH WONDERFUL VALUES. NEVER HAVE DIAMOND PRICES BEEN CUT SO FAR UNDER THE MARKET. In this sale, every diamond, no matter what its size, is guaranteed to be pure blue-white. Every degree is here, from absolutely perfect to the poorest grades, but they all have this in common—EACH AND EVERY DIAMOND IN THIS LOT IS BRILLIANT BLUE-WHITE, and each one is cut with the wide spread that makes it look much larger than the usual stone of its weight. Every diamond, no matter what its size, is mounted in a 14 Karat solid gold ring, ladies' or men's. Price blue-white, brilliant, perfect cut diamonds wherever you like; then come in and look at ours. YOU WILL BE TRULY ASTONISHED AT THE DIFFERENCE IN PRICE. Whichever one of these diamonds you buy, if you can find its mate anywhere else under the sun for a cent less than double our price we will refund your money. Our guarantees protect you fully. Any diamond purchased from us may be returned within a year for full refund less 10%; if it may be returned for exchange at ANY TIME. IN WHICH EVENT WE ALLOW THE FULL PRICE YOU PAID. You who find a great range of prices here. FOR \$15 YOU CAN BUY A BEAUTIFUL 1 1/2-CARAT WHITE DIAMOND. A GREAT GEM. A GREAT DIAMOND. ALSO BUY A GREAT BRILLIANT CUTTING DIAMOND. ABOUT 1/2 CARAT. PERFECT FOR \$5,000. In between these two figures you are certain to find just the diamond you want—just the present with which you can make somebody happy on Christmas morning. COME IN AND LOOK THEM OVER—YOU WON'T BE PRESSED TO BUY. You will be amazed and interested. But come in—don't put it off to the last minute. There is certain to be a tremendous rush as Christmas draws near, and we will be able to give you customer careful attention and service. Mail orders will be filled if you accompany them. SENT FOR BIG BARGAIN CATALOGUE. B. GUTTER & SONS, 170 NASSAU ST., N. Y. Opposite 2 DOORS FROM WORLD BLDG.

B. GUTTER & SONS

170 NASSAU ST., N. Y. Opposite 2 DOORS FROM WORLD BLDG.

Cuticura Shampoos Mean Healthy Hair

Especially if preceded by touches of Cuticura Ointment to spots of dandruff, itching and irritation. This treatment does much to keep the scalp clean and healthy and to promote hair growth.

Sample Each Free by Mail. Write for Cuticura Lab. Circular Dept., P. O. Box 49, Lowell, Mass. Cuticura Ointment 25c. Cuticura Soap 25c. Cuticura Shampoos 25c. Cuticura Soap 25c. Cuticura Shampoos 25c.

"Best 'Help Wanted' Medium in New York" Writes Advertiser in The New York Herald.

WEBSTER PROVES

SEER OF PILGRIM TER-CENTENARY

Governors Talk From Coast to Coast. Fulfilling His Prophecy.

SCENE IS DRAMATIC

Senator Lodge Quoting Forecast Made 100 Years Ago When Bell Rings.

COOLIDGE THRILLS CROWD

Chat Across Continent at Big Meeting Was Coincidence.

Special Despatch to THE NEW YORK HERALD, Plymouth, Mass., Dec. 21.—East and West linked today to honor the memory of the Pilgrim Fathers. The continent was spanned when California and Massachusetts voices joined in telephonic tribute to the forefathers of the Nation. A representative of Gov. Stephens of California called up Plymouth on the telephone and was put in touch with Gov. Coolidge of Massachusetts.

The dramatic moment came when Senator Lodge, orator of the day, was in the midst of his oration in the Old Colony Theatre at the Pilgrim tercentenary celebration. He was quoting from the peroration of Daniel Webster's oration in 1820, when with the unconscious presence of orator and seer, that genius was painting the picture of the observance a hundred years hence, saying:

"On the morning of that day, though it will not disturb us in our repose, the voice of acclamation and gratitude, commencing on the Rock of Plymouth, shall be transmitted through millions of the sons of the Pilgrims till it lose itself in the murmurs of the Pacific seas."

Hardly had Senator Lodge uttered the last words before the bell of the telephone on the stage began to ring, and it was announced that Gov. William D. Stephens of California was calling. Gov. Coolidge, speaking through the telephone, said: "This is Governor Coolidge—yes of Massachusetts. I am sitting in the chair of Governor Bradford. I wish to say to you, Governor Stephens, that Massachusetts and Plymouth Rock, great California and the Golden Gate, the Sons of Pilgrims, according to the prophecy, send the voice to you that reaches even to the roar of the Pacific."

Pure Coincidence, Says Speaker. The incident aroused prolonged applause, which was renewed when Senator Lodge smilingly remarked, before going on with the oration:

"I assure you that it was accidental that it occurred just at that moment."

The extraordinary character of the coincidence aroused comment which bids fair to be the talk of the town for many days.

Plymouth gave itself over to the celebration. The day was a holiday, with the town in holiday attire; the schools were closed and everybody that could possibly go there was at the station to welcome the distinguished guests.

After outlining the early struggles of the pilgrims Senator Lodge said: "This which you concern us most, as it seems to me, is first to know what has come from the work of the Pilgrims who thus influenced history and affected the fate of Western civilization as they fought for life and struggled forward and suffered and died on the spot they called New Plymouth. Next, and more important, we must consider just what they were, these Pilgrims, and what meaning they had for our predecessors and now have for us. Above all, let us find out if possible what lessons they teach which will help us in the present and aid us to meet the imperious future ever knocking at the door. Nations which neglect their past are not worthy of a future, and those which live exclusively upon their past have the marks of decadence stamped upon them."

"It is clearer than anything else to those who look into it with considerate eyes that these men, the leaders especially, had a profound consciousness that they were engaged in a vastly greater task than establishing a colony. They felt in the depths of their being that they were laying the foundation of an empire—a mighty nation."

Governor Coolidge's Tribute. Gov. Coolidge in his brief address paid tribute to the little company of the Mayflower and said it is to be cast so great an influence on human history.

"They came not merely from the shores of the Old World," he said. "It will be in vain to search among records, maps and history for their origin. They sailed up out of the infinite."

There was among them small trace of the varieties of life. They came not a decked with orders of nobility. They were not children of fortune but of tribulation, persecution in which they found a stern satisfaction. They carried little for titles, still less for the goods of this earth, but for an idea they would die. Measured by the standard of men of their time, they were the humble of the earth. Measured by later accomplishments, they were the mighty.

"Amid the solitude they set up hearthstone and altar; the home and the church. With arms their hands they wrung from the soil their bread; with arms they gathered in the congregation to worship Almighty God. But they were not content with peace. They sought Divine guidance in righteousness, not that they might prevail by force, but that they might do right though they were hated."

"What an increase, material and spiritual, three hundred years has brought. That little company is known to all the earth. No like body ever cast so great an influence on human history. Civilization has made of their landing place a shrine. Unto the Commonwealth of Massachusetts has been entrusted the keeping of that shrine. To her has come the precious heritage. It will be kept as it was created, or it will perish not with an earthly pride but with a Heavenly vision."

"Plymouth Rock does not mark a beginning or an end. It marks a revelation of that which is without beginning and without end, a purpose shining through eternity with a resplendent light, undimmed even by the imperfections of men and a response, an answering purpose, from those who oblivious, distrustful of all else, lifted their seeking only for an avenue for the immortal soul."

SIMS OPPOSES MOVING NAVY'S WAR COLLEGE

Daniels Does About Face, He Intimates.

Newport, R. I., Dec. 21.—Rear Admiral William S. Sims, in command of the Naval War College here, expressed to members of a Congressional sub-committee to-day his opposition to the recommendation of Secretary Daniels in his annual report that the college be removed to Washington. The committee, headed by Representative Peters of Maine, came here to inspect the Naval Training Station.

Admiral Sims met the committee at its conference with members of the Newport Chamber of Commerce, and, speaking informally, said he thought Secretary Daniels would agree to the college remaining here "when he looks into the files and finds what he recommended in 1916 and 1917." He explained that in those years the Secretary had expressed his approval of the opinion of Admiral Sims, Knight and Mahan and of the Navy General Board, that Newport was the proper place for the college.

CALL FOR TROOPS TO HALT FIREBUGS

Terrorized Residents of Fayette County, Pa., Consider Appeal to Governor.

Special Despatch to THE NEW YORK HERALD, Uncasville, Pa., Dec. 21.—With another home added to the list of places attacked by Fayette county's arson ring, talk of asking Gov. Sprout to summon the National Guard for patrol duty in the unprotected districts gained headway to-day.

At the same time the County Commissioners' offer of a \$5,000 reward for "information leading to the arrest and conviction" of the incendiaries was changed to read "for the incendiaries dead or alive." Major Lynn G. Adams, Commission of State police, detailed Corporal Belsed and three privates to the Fayette county district for permanent duty as the result of the clamor which arose following yesterday's fires.

The arson ring soon after last night piled their torch near this city, at New Salem, four miles north, where an oil soaked mop was thrust under the rear of the residence of L. J. Wertz. Members of the family discovered the fire, extinguishing it before it caused material damage, then summoned the town people and formed a vigilance squad, which, armed with shotguns, kept watch the greater part of the night. The attempt to destroy the Wertz residence was the tenth incendiary attempt within an area of fifteen miles in less than twenty-four hours.

Starting early yesterday, the incendiaries touched the torch to one place after another, beginning with the Brown barn, a mile and a half from Fayette city, where a \$50,000 loss was caused. Eight other buildings in the vicinity of Fayette city, including the Redoubt Methodist Episcopal Church, were fired, but the majority of the fires were extinguished before gaining headway.

Eight of the ten fires started were in homes, leading the authorities to their former belief that the arson ring is seeking to terrorize in an effort to force some end not yet discovered. First attacks were made upon school houses. The authorities are convinced that the work is being done by an organized gang of a dozen or more. The homes fired yesterday were those of George Stark, Fred Dreyer, Humphrey Nutt, G. Lutz, Mrs. Ada Smith, John Janz and John Hough.

In an effort to ferret out the real motive behind the firing of certain residences, the authorities are endeavoring to learn whether the victims ever have made any public utterance against radicals or in favor of compulsory education. Originally attempts were due to hatred of compulsory education, which forbade the young sons of foreigners from working in Fayette county mines, but subsequent events have indicated that a deeper motive is behind the affair. Radical literature was found near the scene of a majority of the places fired.

It is now accepted as fact that four men are wanted in connection with the thirty incendiary fires in Fayette, Washington and Westmoreland counties, which during the last few weeks have destroyed schools, farm houses, dwellings, barns and mines, whose estimated value is over \$4,000,000. The incendiaries yesterday took a toll of three farm dwellings, one barn and five mine stacks.

200,000 FACE WAGE CUT.

Philadelphia Textile Workers Already Are Reduced.

PHILADELPHIA, Dec. 21.—The wages of more than 200,000 workers in the textile industry of this city are to be reduced from 10 to 20 per cent. in the near future, officers of a number of manufacturers' associations included in the trade said to-day.

Notices of a 10 per cent. cut were posted in the Turkish towel mills, and the manufacturers of Wilton and Brussels rugs announced they would notify the union representatives to-day that a 25 per cent. reduction would be put into effect on January 17.

Hosiery workers are to be reduced from 15 to 25 per cent. and coarse yarn spinners, sweater knitters and other knit fabric employees from 10 to 20 per cent.

TEXTILE WAGES CUT.

CHICOPET, Mass., Dec. 21.—Wages of the approximately 2,000 employees of the Dwight Manufacturing Company here, makers of textiles, will be reduced 25 per cent. beginning January 10, according to an announcement to-day. The plant will be closed to-morrow night and will reopen January 10.

BENSON DEFENDS SHIPPING BOARD

Traces Growth of Merchant Marine to Place of Independence.

ADMITS FAULTS IN PART

Says He Is Using Every Effort to Send Wrongdoers to Prison.

Admiral William S. Benson, chairman of the United States Shipping Board, defended last night the work of the board in spite of charges of mismanagement and graft among its employees, the truth of which he admitted in part. Admiral Benson's defence was made in an address before the Municipal Club of Brooklyn, at the Lawyers' Club, 115 Broadway. Others who spoke were Robert E. Annin, of the firm of Siskel, Humphrey Company, steamship agents, who warned against the maritime grade policies of England and other nations, as being directed against the success of the American merchant marine. O. S. Davis, secretary of the Foreign Trade Council, Almet Reed Lutzon Jr., presided.

"Efforts to effect remedies of existing wrongs in our marine development," said Admiral Benson, "gave the opportunity to some honest intentioned persons to exploit those whose intentions are evident from their records. The sunshin of truth will cure whatever evils are exposed, and particularly so if the evidence gathered is sufficient to send the wrongdoers to jail."

"There has been so much loose talk relative to large sums of money spent that many well meaning persons have been led to believe that the United States Government for the building of ships was without an effort to control. But we have the largest fleet of merchant ships in the history of the world, the direct result of that expenditure. That fleet has been profitably employed in the development of our foreign trade."

"Continental and foreign trade, the public press are apt to be misunderstood. I do not want any one to misunderstand me. I am not shirking my responsibility. If I had my way, and I am using every effort in that direction, I would have a wrongdoer who did anything criminal or who took unfair advantage in a commercial way sent to prison at once and convicted."

Admiral Benson traced in detail the growth of the American merchant marine within recent years, and asserted that if our shipbuilding had been discontinued because of criticism \$100,000,000 earned by Shipping Board vessels in the last three years would have had to be spent for the use of foreign bottoms, plus the actual cost which always comes from foreign money.

"No criticism," he declared, "can take away the independence in shipping which the United States now possesses. A few years ago we could carry only 10 per cent. of our products; now our ships can carry 50 per cent. of the products we send abroad."

INSURANCE COMPANIES SUED FOR TWO BILLIONS

138 Are Suspending Business in Mississippi.

The National Board of Fire Underwriters, 76 William street, announced yesterday that 138 fire insurance companies are suspending business in Mississippi, where their aggregate covering policies amount to approximately \$1,500,000,000.

This action is the outgrowth of a suit filed against them by the State Revenue Agent of Mississippi charging a combination in restraint of trade in that they collected the same rates. The revenue agent contends that the alleged violation of the State anti-trust laws subjects each company to a penalty of \$5,000 a day since January 1, 1918, or an aggregate penalty of \$2,000,000,000. To enforce payment money collected for the companies by Mississippi agents amounting to \$700,000 has been garnished.

COURT PROTECTS NEW RATES ON N. Y. C.

Public Service Commission and State Enjoined From Interference.

Judge John C. Knox in the United States District Court, grand temporary order yesterday against the Public Service Commission, First and Second Districts, their counsel, and State Attorney-General Charles D. Newton, restraining them from interfering in any way with the New York Central Railroad Company in the collection of the passenger rates ordered into effect by the Interstate Commerce Commission. The order to show cause why the injunction should not be made permanent is returnable December 31.

The new passenger rates on Interstate travel in New York, which were ordered by the Interstate Commerce Commission November 13, had been suspended through the opposition of the State authorities up to last Saturday, when Justice Harbrouck of the Supreme Court at Kingston vacated the temporary injunction which had been brought against the railroad.

The bill of complaint filed yesterday by the railroad's attorneys recited that the company, which had inaugurated the new fares Monday, was carrying out the Interstate Commerce Commission, and that there had been interference and threats of interference on the part of the State Attorney-General and the Public Service Commission.

The Federal Court, according to the claim of the New York Central, has jurisdiction over the litigation because the railroad is a consolidated corporation organized and existing under the laws of New York, Pennsylvania, Ohio, Illinois and Indiana and is a citizen of each of those States. The complaint further states that the case involves a question under the Interstate Commerce and the Transportation acts of 1920, both of which were passed by Congress.

LANDIS DENOUNCES PARDON BY WILSON

Halts Sentencing of Little Crooks When He Hears Big Malefactor Is Free.

Special Despatch to THE NEW YORK HERALD, Chicago, Dec. 21.—President Wilson's release recently of James A. Dorsey, cattle man, of Elgin, Ill., convicted of dealing in tubercular cattle, was the subject of a bitter and ironic denunciation by Judge Landis to-day in the Federal Court here.

Judge Landis learned of the Elgin man's release just as he was about to sentence seven men charged with having violated Interstate commerce laws by breaking into freight cars.

"I am not going to sentence you men to-day," said the Judge when the men were lined up before him. "I am not going to sentence any one. I will tell you why. I have just learned that James A. Dorsey, a man I sentenced to the penitentiary for eight years has been released after serving six months of his time."

The Judge paused for a moment. "I would advise you men to get in touch with Dorsey and find out how he succeeded in getting out of the penitentiary. Then you won't need to worry about how heavy a sentence I give you. Dorsey is free and has opened up business again."

"You men stole only a few hundred dollars. This man I am talking about stole hundreds of thousands. You see why I don't feel I can administer justice until I get this Dorsey thing out of my head."

Then the Judge tore his hair a bit, slapped the papers around his desk and told the convicted sugar thieves to come back into court January 9 for sentencing. Dorsey was sentenced to the Federal penitentiary by Judge Landis in 1918 for having swindled thousands of persons to whom he sold tubercular cows as "high grade blue blooded Galatians." Use of the mails in his scheme laid him open to Federal prosecution. A new trial was denied by the Court of Appeals and he began his sentence June 4, 1919. His sentence was commuted by President Wilson from eight to four years. That was June 18, 1920. Last week came Presidential clemency and the Elgin man's release.

FULTON TRUST COMPANY OF NEW YORK

Member Federal Reserve System
149 Broadway

CAR SHOPS ARE CLOSED.

BOSTON, Dec. 21.—The Boston and Albany Railroad announced to-night that its car shops at West Springfield and in the Allston district of Boston, employing about 100 and 200 men respectively, would be shut down on December 27.

WAGES OF 3,000 ARE CUT.

SANFORD, Me., Dec. 21.—A reduction of 22 1/2 per cent. in wages and salaries in the two establishments of the Sanford Mills Corporation here will be put into effect on January 2. The mills employ 3,000.

Imported Havana Cigars

Highlights Among Gifts for Men
Give a box of them to your men-folks. It is an always welcome gift. It shows real understanding of a man's desires. It is a compliment to his taste for the finer things in life.

This year more so than ever. The 1920 Imported Havana Cigars are better than any since 1905, due to this year's exceptional crop of Havana Tobacco.

A Gift truly luxurious, though not extravagant.

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DINE for a DAY for a DOLLAR

CORNED BEEF and CORNED BEEF HASH

Reduced Again

"WHAT am I going to have for my next meal?" How often do you, the economical housewife, ask yourself this question? Planning meals is no easy task in these days of high costs and restricted purses.

Uncle Sam, however, has made another reduction in price of delicious, appetizing, canned Corned Beef and Corned Beef Hash—that will help solve your problems.

The convenient method of packing these meats enables you to keep a whole winter's supply on hand.

The excellent recipes, one of which is given here, are diversified enough to permit a variety of tasty, tempting dishes that will be relished by the entire family. Nothing handier for the children's school lunches; for the unexpected guest; for days when inclement weather prohibits shopping; and for other emergencies.

Millions of Dollars' worth more of these nourishing and palatable meats are passing through the wide flung doors of Uncle Sam's store houses to dealers all over the land.

Show your dealer this advertisement and stock up your larder without delay.

These meats are sold to the dealers at the wholesale prices opposite, which allow them a legitimate profit and result in a big saving to you.

TRY THIS RECIPE
Sufficient for a family of four.
CANNED CORNED BEEF WITH CREAMED CABBAGE
2 1/2 cups War Dept. canned corned beef
1 head of cabbage, about one pound
1 teaspoon salt
Pepper and paprika
1 cup cream sauce
Cut the cabbage into small pieces and cover with cold water for thirty minutes. Drain and cover with boiling water and boil thirty to thirty five minutes in uncovered vessel. Drain and cover with cream sauce; seasoned to taste. Mix well and boil three minutes.
While the cabbage is cooking the canned corned beef is heated in the can.
The canned corned beef is put in center of platter and the creamed cabbage around the edge. Sprinkle all with paprika and garnish with parsley.
Other recipes can be had from your dealer.

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