

REAL ESTATE TRUST COMPANY FAILURE

The Institution Was Virtually the Bank of the Presbyterian Church.

ALL CONFIDENCE IN HIPPLE.

"It Almost Destroys a Person's Faith in Human Nature," Says Dr. Henry's Secretary.

No Other Banking House in Philadelphia Said to be Involved—Directors Severely Criticized.

Philadelphia, Aug. 28.—No great was the confidence reposed in Frank K. Hipple, late president of the Real Estate Trust company, which was yesterday forced to the wall because of the secret business transactions of Mr. Hipple, that the institution was virtually the bank of the Presbyterian church. Not only the general assembly, which was a large depositor, but even the smallest Sunday school organizations and hundreds of individuals with abiding faith in the integrity of the late president, had entrusted their funds and savings to the institution.

DESTROYING ONE'S FAITH.

"It almost destroys a person's faith in human nature," said H. P. Ford, private secretary to Dr. Alexander Henry, secretary of the board of publication and Sabbath school work of the Presbyterian church.

"As treasurer of the trustees of the general assembly, Mr. Hipple had control of over \$1,000,000, and as treasurer of the permanent home missions and education in the mission of Pennsylvania, and the Presbyterian hospital of this city, other large amounts were at his command."

Since the failure of the trust company it has been learned that only a few months ago the institution was under consideration as a possible depository for the foreign missionary funds of the Presbyterian church. The influence of Mr. Hipple, it is said, might have eventually prevailed. The annual contributions to foreign missions amount to over \$1,200,000, and its surplus on hand almost equals half that amount.

TO INVESTIGATE HIPPLE'S DEATH.

"It is likely that an investigation of the manner in which President Hipple came to his sudden death will now be made. Coroner's Physician Reid, of Norristown, admits that Mr. Hipple never had any illness, and a few friends who attended the funeral of the late president of the Real Estate Trust company, had some knowledge of his difficulties, but none of them knew of his greatly involved affairs. He was not known to have been a stock speculator, although financiers say he was one of the many who lost heavily in Consolidated Lake Superior company stock, several years ago. Real estate investments seem to have engaged his attention and money almost exclusively. This is borne out through his connections with Adolph Segal and the latter's enterprises."

NO OTHER HOUSE INVOLVED.

It is the expressed opinion of bankers that the Real Estate Trust company failure does not involve any other banking house in the city. The three depositories for the funds of the trust company were the Franklin National bank, the Market Street National bank, and the First National bank. Aside from having deposits for the trust company, it is declared by officials of these institutions that they are in no way involved in the failure.

DIRECTORS SEVERELY CRITICIZED.

According to John K. Michener, president of the Clearing House association, that body stood ready to advance all the funds of the trust company provided the proper security was offered. The directors of the trust company are severely criticized by members of the Clearing House association for their failure to acquaint themselves with the condition of the company and the transactions of President Hipple.

"They knew nothing more than we had heard," declared Mr. Michener, and they were not even familiar with the securities in which the trust company was also engaged in a bonding business, and its fidelity department had much money tied up in outstanding insurance policies which could not be realized on until the present time. No statement of the condition of this branch of the business was made to the clearing house, though it might have been possible to devise some means by which the fact could be ascertained. This money could have been realized and used in aiding the institution out of its troubles."

ALL TALK OF SEGAL.

Today the name of Adolph Segal is in the lips of everybody in Philadelphia. His rise from a toiler over a soap cauldron in a 19 by 12 cellar in West Philadelphia less than 20 years ago to a handsomer of millions of dollars has certainly been spectacular. Of him who had figured for years as a squalid sugar refiner, railroad deponent, and sugar refiner, handsome residences, modest houses for working men, title was known of his personality and the newspapers were read today.

THE SUGAR REFINERY.

After building a large independent sugar refinery at Camden, N. J., at the Delaware river from Philadelphia and selling it to the American Sugar Refining company at an alleged profit of \$700,000, he built another in the sugar district of this city along the river front. A man in the crowd saw him and shouted: "There goes the son of the roque, who said he had no faith in me."

Immediately a mob took up the cry and made for young Hipple, but the police succeeded in beating the mob back and rescuing the frightened man.

wharves on the river front, by these automatic cranes, and save for the stirring of the bag at the head of the filler and the occasional turning of a directing rod, the agency of the human hand is not required elsewhere in the course of the evolution of sugar. One who has been through it says that a man might work in any part of it in evening clothes. Tiled bathrooms and copper finishings abound throughout. It cost as much as the majestic hotel and has been idle since its erection—two or three years ago. Segal has been the promoter of several enterprises in the state outside of Philadelphia. It is said that the Real Estate Trust company has been involved in all of them to some extent.

BUILDING ENTERPRISES.

One of these big enterprises was a building operation at Altoona, Pa. Segal secured a large plot of ground and planned the town of South Altoona, Pa. It was planned to build 600 houses, built in rows of five. People did not take kindly to this method of living. Few of the completed dwellings were sold and few rented. Most of them are idle today. Segal is 46 years old, about five feet ten inches in height. Directness and frankness of manner, a habit of going directly to the point of a proposition he had to present to a man are said to have been the means of his success. He has made many friends and has spent money lavishly.

RECEIVER EARLE.

George P. Earle, Jr., who has been appointed temporary receiver of the Real Estate Trust company, is one of the best known figures in the financial world, and has had experience in straightening out the tangled affairs of a number of financial wrecks. He is president of the Pennsylvania Warehouse and Safe Deposit company, the Finance company of Pennsylvania, Market Street National bank and Trademans National bank.

BANKS PREPARED.

Every banking house in Philadelphia was closed today to meet any demand made upon it. Although no institution other than the suspended company required assistance, offers of aid were recovered from bank to bank by the large concerns, outside the city, and large sums of money arrived here today.

CROWD OF DEPOSITORS.

A crowd of depositors gathered early at the corner of Broad and Chestnut streets, surrounding the handsome skyscraper in which the distressed concern was located. A squad of policemen surrounded the crowd and kept the people back. There was no attempt at a demonstration.

YOUNG HIPPLE.

A distressing feature of the disclosures regarding President Hipple was the crushing blow that fell upon F. Young Hipple, son of the dead man. Young Hipple was employed as a clerk by the Real Estate Trust company, and all day yesterday, while rumors were flying, all reflecting upon his father's name, he stood manfully by his desk.

CONFERENCE OF DIRECTORS.

At the conclusion of a protracted conference with the directors of the Real Estate Trust company, Receiver Earle said that in his estimation the receivership will be only temporary and that the bank will be able to resume business at an early date. He said it would take several days before he would be able to make a definite statement.

Regarding the condition of trusts in the custody of the company, Mr. Earle said: "While I have not had an opportunity to examine the books, I have every reason to believe that all trust funds are intact."

His hopeful view of Mr. Earle is shared by financial interests generally. It was reported that an effort was being made to help out the bank with the view to reopening it within 48 hours, but it was denied by the heads of the bank. Some directors, however, have not abandoned hope of accomplishing this object and have been using their personal influence with the object of raising the required \$500,000 to meet a similar amount subscribed by the Clearing House association yesterday, and thus make up the deficiency of \$7,000,000 in the bank's funds. One prominent bank subscribed \$500,000 and others are willing to advance large sums.

The son qualified, one of the heads of the Presbyterian church, and a director of the failed company, is confident the church funds and investments are intact. Mr. Hipple was treasurer and controller of these funds.

The bank's failure continues to be the sensation of the hour. A large but orderly crowd surrounds the building, and except for an occasional outburst from some excited individual, is easily kept back by the police.

Receiver Earle this afternoon appeared in court and qualified as receiver. He filed a bond of \$1,000,000 and immediately went to the company's office and called the directors into conference.

PRESBYTERIAN FUNDS.

Inquiry today among prominent authorities of the Presbyterian church as to the amount of the church money involved in the failure, show that the sum will not exceed \$400,000. Trustees money amounting to \$923,869 is invested in mortgages, bonds and other securities, and an examination of these since the failure has revealed no loss of the money.

John H. Converse, chairman of the trustees of the general assembly, and a stockholder in the trust company, said: "This \$400,000 must be understood, is not a total loss. I firmly believe that the depositors will receive most of their money back."

At the offices of the board of ministerial relief it was announced that the beneficiaries of the board would not lose a cent of their money. The board has been delayed a day. There are ample funds on hand to meet all demands.

The woman's foreign missionary society has an account of several thousand dollars with the trust company.

HIPPLE'S WILL FILED.

The will of the late President Frank K. Hipple was filed today. The document was executed July 1, 1906, and is brief.

"I, Frank K. Hipple, do hereby give, bequeath, devise half my estate, real, personal, and mixed, unto my son, Frank Wharton Hipple, his heirs and assigns, knowing that he will give one-half thereof unto his aunt Sallie, if she be living, and I hereby appoint my son to be the executor of this will."

The estate is valued as follows: Personal property, \$100,000 and upwards; real estate, \$300,000.

The son had a rough experience today when he emerged from the bank building. A man in the crowd saw him and shouted: "There goes the son of the roque, who said he had no faith in me."

Immediately a mob took up the cry and made for young Hipple, but the police succeeded in beating the mob back and rescuing the frightened man.

M. E. CHURCH, SOUTH.

Carrollton, Mo., Aug. 28.—The annual conference of the M. E. church, South, began here today. Bishop J. S. Key, of Sherman, Texas, who is 78 years old, presided. Among the topics of general interest that may be discussed is the report of the committee on federation.

STRIKE BREAKERS WILL BE ARMED

Farley Laying in Stock of Arms and Ammunition for San Francisco.

SAYS SITUATION IS SERIOUS.

Three Special Trains Are Now on the Road and Another One May Follow.

New York, Aug. 28.—The Times today says:

Another special train loaded with strike breakers was started for San Francisco last night by James Farley, who has been employed to put an end to the big street railroad strike in the Golden Gate city.

Three Farley trains are now trying to cross the continent in four days, saving a day on the average passenger schedule.

Another train will leave Jersey City tonight and still another may leave tomorrow night.

Farley's headquarters resembled the headquarters of a general in the field yesterday. His expedition is being equipped with ammunition, medical supplies, and surgical attendance. Several hundred rounds of cartridges have been ordered for the men, 100 revolvers of heavy caliber have been furnished, and only the pick of men seeking adventure or high wages has been selected.

Farley will send a New York surgeon, who will act as San Francisco's chief of assistants. He has already commissioned an agent to provide food for the men from New York and cities here and there, while other commissaries will look out for the men west of Chicago.

The strike came a day or two before it was expected, and Farley had barely reached New York from San Francisco, he began calling his force to the places of assembly. He sent a telegram to the men here and Chicago, while other commissaries will look out for the men west of Chicago.

The condition in San Francisco is a very serious one," Farley said last night. "I fear that it will be necessary to ask for the federal troops. It is not only serious in the point of men, but the peace of the city, but also in its menace to the future of the city. Unless the street car travel is resumed at once, hundreds of thousands of merchants will starve."

A fast automobile was kept at the disposal of the chief of the strike breakers yesterday, because every second counted. Telegraph messengers followed him and out of his office, and his clerical force was doubled. Badges, policemen's clubs, cartridges, and cases of pistols were sent to the various points of the city, to supply the men being recruited here, while the men in charge of stock and the trains with food were busy among the wholesale grocers, ordering what was needed.

The movement of his army of strike breakers is not being accomplished without opposition from the union, for a few unionists are striking against the pass as would-be strike-breakers, but were ejected from the trains already, and his recruiting agents and lieutenants have blacklists which are being used to prevent agents of the union from coaxing the strike-breakers to abandon their jobs. As soon as he has 2,500 men on the way Farley will leave New York on a fast train for the coast.

FOURTH DAY OF STRIKE.

San Francisco, Aug. 28.—The fourth day of the street car strike found the disputing parties further apart than ever. The refusal of the men to report for duty, and the announcement of the corporation that it is bringing out Farley's strike breakers contributed to lessen the hitherto friendly feeling existing between employer and employee. The unionists declare they are not disturbed by the coming of Farley's men. They say that western conditions are utterly dissimilar from those of eastern states, and that the non-unionists will encounter entirely different obstacles. The railway officials have thus far declined to say when they will attempt to begin operating their lines. Farley is expected Saturday or Sunday and if the company contemplates putting any of its plans in motion before that time the move is being carefully guarded.

At the various carbars the company has its guards and union men are on picket duty, but the best of order prevails. Reports are being circulated that disinterested men of the company are endeavoring to bring the disputants to an amicable conference. Mayor Schmitz tried to induce President Cornelius of the company and President Cornelius of the union to meet on a friendly footing today. Whether he will succeed will be developed by the day's happenings.

RACE WITH DEATH WITH AUTOMOBILE.

Tacoma, Wash., Aug. 28.—While speeding toward a military camp in an automobile with her sister, Mrs. Edna Scott swallowed carbolic acid. The sister, Edna Cox, 15 years old, caused the machine to be turned about and a race to town began. Just as the store was reached Mrs. Scott had been enduring excruciating agony for 20 minutes. Mrs. Scott was the wife of Ronald Scott, a bicycle rider of some prominence.

THIEVES SHOOT POLICEMAN.

San Francisco, Aug. 28.—Shortly after 12 o'clock last night Policeman James Cook was shot four times through the abdomen by two thieves whom he had arrested at the corner of Seventh and Townsend streets. Both thieves got away, though Cook shot five times at them after he had fallen to the ground. The officer was taken to the emergency hospital, where it was said he could not recover.

The only clue to the identity of either of the thieves was the hat which Cook had shot from the head of one of them.

TO AVENGE MIN'S DEATH.

St. Petersburg, Aug. 28.—The Semenovskiy regiment has received a copy of a resolution adopted by the League of the Russian People, expressing the hope that the regiment will fall to avenge the murder of Gen. Min.

A DOLLAR CONTRIBUTION.

New York, Aug. 28.—An interesting dollar contribution came to the Republican congressional campaign committee yesterday. It was a silver dollar with a postage stamp stuck on its face. It was addressed plainly with ink to Congressman James S. Sherman. The dollar was mailed in St. Mary's, W. Va.

NATIONAL UNION OF POSTAL CLERKS OF POSTAL CLERKS

Its Formation Causes Surprise in Government Circles in Washington.

TALK OF STRIKES IS PUERILE.

Postmaster Russe of Chicago Going to National Capital to Consult Authorities.

Chicago, Aug. 28.—Postmaster Fred A. Russe of Chicago will leave for Washington today to consult with the authorities on the formation of a National Union of Postal Clerks in affiliation with the American Federation of Labor.

The announcement made Monday that such an organization had been formed caused surprise in government circles. Mr. Russe declared he had no idea such a step was contemplated by the clerks.

"If the National union conducts its business along the same lines as the Chicago local has done in the past, it is my personal opinion that there will be no objection to it," said Mr. Russe. "The union has been in existence in Chicago for a number of years. Its officers have from time to time been called upon to make a maintenance of the union, and they have a right to do, and which we have tried to remedy to the best of our ability. Of course, if the new union follows the lines of some labor organizations and attempts to set wages and working conditions, there might possibly be a hitch, as the laws governing the department are indelible."

E. B. Golder, president of the National Federation of Postoffice Clerks, said that the new union would not in any way antagonize heads of departments, nor act contrary to the established policy of the department.

"There is nothing in our oath of allegiance to the government," he said. "That forbids us joining a labor union for our mutual benefit. We understand that any improvement in our conditions must come through legislation, and we expect to have the support of organized labor in trying to secure such legislation. If we cannot directly appeal to Congress on our own behalf, we must do so indirectly, and this we expect to do through the legislative committee of the American Federation of Labor and of the various central labor bodies throughout the country. Talk of defying President Roosevelt or striking against the government is puerile, and has never been contemplated by us."

THE GREAT BODY OF ORGANIZED LABOR IN THE COUNTRY SEEMS TO BE STRONGLY IN FAVOR OF PURELY SECULAR SYSTEM OF EDUCATION, AND THE EDUCATION HERE INTRODUCED BY THE PRESIDENTIAL GOVERNMENT DOES NOT GO FAR ENOUGH TO SUIT THE LABOR INTERESTS. IT IS BELIEVED THE RESOLUTION DECLARING FOR THE SECULARIZATION OF THE SCHOOLS WILL BE CARRIED BY A MAJORITY.

There will be resolutions against militarism and welcoming international arbitration; recognizing May 1 as Labor day; favoring universal old age pensions applying to both sexes at the age of 60 years, and to be at the rate of at least five shillings per week; for the nationalizing of all railways, canals, mines and minerals in the United Kingdom; for the founding of a labor newspaper; for the certification of all men in charge of engines and boilers, and for the examination of apprentices from time to time to see if they are being efficiently instructed in their handicrafts.

The tin and iron plate, sheet metal workers and bracers will offer a resolution favoring the establishment of a "national citizen force" believing this to be the best means of putting an end to the wars of aggression abroad and securing freedom from the capitalist oppression for the workers at home.

There will also be action on the amendment of the Illinois constitution to the effect of abolishing the office of lords and the august body will probably be roundly scolded. When the measure was recently before the upper house an amendment providing against the importation of workmen to take the place of the strikers which had been inserted at the request of the labor members of the house of commons was stricken out.

The congress will also be asked to vote on a resolution involving an important reform in the procedure of parliament. At present all private members' bills pending at the close of the session die regardless of their nature or the progress they are making through either the house of commons or the house of lords.

The resolution in question will pronounce in favor of the abolition of this system and the substitution of one under which private members' bills may be carried over to the subsequent sessions and eventually run to a vote.

It is also expected that the Russian situation will be considered and that the congress will put itself on record in favor of responsible government in the disturbed empire.

A "MONSTER MASS MEETING."

Chicago, Aug. 28.—Arrangements were practically completed last night for the opening of the Republican fall campaign in the west with a "monster mass meeting," as it is called on the posters at the Auditorium on the night of Sept. 25.

Senator Albert J. Beveridge of Indiana will be the chief speaker of that occasion. It is expected that Speaker Joseph G. Cannon and J. Adam Bedde, Congressman from Minnesota, will also address the meeting.

"Dollar dinner" idea has been abandoned.

San Francisco, Aug. 28.—Charles Green, of the Potrero district, was arrested today on suspicion of being the man who shot Policeman J. J. Cook early this morning. Cook saw three men stealing copper and placed them under arrest. On the way to the station one of the men fired three shots into Cook's body. The wounded man has a fighting chance for his life, the hospital surgeons say.

PERSONNEL IMPROVEMENT.

Washington, Aug. 28.—The staff bureau of the navy, complying with the order of Acting Secy. Newberry, have designated boards to present to the naval personnel board views concerning changes that should be made to improve the personnel of their service. They are as follows: Construction Bureau—Chief Constructor, Washington, L. Campbell, Chief Constructor, William M. Baxter and Richard K. Robinson.

Yards and Dock—Chief Mordant Edick and Engineers Andrew Cunningham and Archibald L. Parsons. Supplies and Accounts—Paymaster General Henry T. B. Harris, Pay Inspectors Frank T. Arms and Samuel McGowan.

Marine Corps—Brig. Gen. George P. Elliott, Col. Charles L. Hachmeyer and Lieut.-Col. James E. Mahoney.

BRITISH TRADES UNION CONGRESS.

Demands to Be Made Very Socialistic and Highly Revolutionary.

UNIVERSAL OLD AGE PENSIONS

Want Schools Secularized and Railways, Canals, Mines and Minerals Nationalized.

Liverpool, Eng., Aug. 28.—Representatives of the organized labor of Great Britain will assemble here Sept. 3 for the thirty-ninth annual trades union congress, and will continue in session for five days. The wonderful success of the candidates of organized labor at the national election, and the number of problems for which solution must be sought along political lines, that are to come before the congress, give special importance to the session.

The advance program contains 27 sections and the subjects run from the deeply serious to the highly novel. A proposal interesting to Americans is a homestead law, which exists in the United States, exempting a reasonable amount of household goods from seizure. The dockers will protest against the passage of theological acts in the place of educational measures, and the gas workers will seek the passage of resolutions covering the following seven proposals:

1. The state maintenance of school children.

2. Scientific physical education, with medical inspection and records of the physical development of all children attending the state schools, and skilled medical attendance for any child requiring the same.

3. The complete dissociation of reforms from poor law administration.

4. A national system of education under full popular control, free and secular, for the primary school to the university.

5. That secondary and technical education be an essential part of every child's education, and secured by such an extension of the scholarship system as will make it possible for every child and thus make it possible for all children to be full-time-day pupils up to the age of 16.

6. That the best intellectual and technical training be provided for teachers of the children of the people.

7. That the cost of education shall be met by drafts from the imperial exchequer and by the restoration of misappropriated educational endowments.

The great body of organized labor in the country seems to be strongly in favor of purely secular system of education, and the education here introduced by the president's government does not go far enough to suit the labor interests. It is believed the resolution declaring for the secularization of the schools will be carried by a majority.

There will be resolutions against militarism and welcoming international arbitration; recognizing May 1 as Labor day; favoring universal old age pensions applying to both sexes at the age of 60 years, and to be at the rate of at least five shillings per week; for the nationalizing of all railways, canals, mines and minerals in the United Kingdom; for the founding of a labor newspaper; for the certification of all men in charge of engines and boilers, and for the examination of apprentices from time to time to see if they are being efficiently instructed in their handicrafts.

The tin and iron plate, sheet metal workers and bracers will offer a resolution favoring the establishment of a "national citizen force" believing this to be the best means of putting an end to the wars of aggression abroad and securing freedom from the capitalist oppression for the workers at home.

There will also be action on the amendment of the Illinois constitution to the effect of abolishing the office of lords and the august body will probably be roundly scolded. When the measure was recently before the upper house an amendment providing against the importation of workmen to take the place of the strikers which had been inserted at the request of the labor members of the house of commons was stricken out.

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seem to like the idea of their language being regulated by the president of the United States.

DR. NAPIER APPROVES.

London, Aug. 28.—Dr. Napier, professor of English and Anglo-Saxon in the university of Oxford, gives his unqualified approval to President Roosevelt's action with regard to spelling reform. He thinks that with few exceptions the proposed changes are moderate and a step in the right direction.

Thomas Hardy, the novelist, opposes the suggested changes and writes: "I am struck with the advantage of having reform of English spelling taken into consideration by the American of Dutch extraction."

SCHOONER CELIA WRECKED.

All Found But El-Hi Persons in Boat Still Missing.

Pacific Grove, Cal., Aug. 28.—The steam schooner Celia, with a cargo of 160,000 feet of lumber was wrecked on the coast near here at 11 o'clock last night. All on board were saved with the exception of eight people who were in a boat which is still missing.

The Celia is owned by Swarno and White of San Francisco, and was bound from Alhila, Mendocino county, to southern California ports.

WILL BUILD COTTAGES IN SAN FRANCISCO PARKS.

San Francisco, Aug. 28.—The relief corporation let a contract yesterday for the building of 2,000 two and three-room cottages in the parks of the city. They are to be completed in four, eight and 12 weeks, dating from Sept. 1. The executive committee was authorized to enter into a similar contract for 2,000 additional houses, which will give the corporation 4,000 houses at the end of 12 weeks.

The houses are to be paid for in lots of 100 each, and are completed and turned over to the corporation.

CLOTHING DEFEATS WRIGHT.

Newport, R. I., Aug. 28.—William J. Clothier of Rhode Island, defeated national tennis champion, defeating Beals C. Wright of Boston, the present holder, in straight sets, 6-2, 6-0, 6-4.

Fine weather favored the players and brought out one of the largest crowds in years to the Casino. Clothier had the service and ran out the first game without Wright getting a point. He took the next set, and Wright then stepped up and took three games in a row, securing the match. Clothier won the next three and took the set, 6-2.

Clothier won the second set without giving Wright a game.

Clothier played a "get there" game in the second set, but he won with the match and championship, 6-4.

WYOMING REPUBLICANS.

Casper, Wyo., Aug. 28.—A canvass of the delegates to the Republican state convention, who have arrived here practically assures the renomination by acclamation of Gov. B. B. Brooks and Congressman Frank W. Mondell. The convention meets at 3 o'clock today.

PERSIA PROTESTS

To Porte Against Turkish Troops at Margovar.

Constantinople, Aug. 28.—The Persian ambassador here has been informed from Tehran that Turkish troops have occupied the Persian district of Margovar, comprising some 25 villages. The Turkish government denies that the alleged encroachment has taken place, but nevertheless the ambassador has entered a protest against the porte and has demanded the recall of troops.

SOUTHERN PACIFIC COLLISION.

Oakland, Cal., Aug. 28.—Two freight trains came into collision on the new freight pier of the Southern Pacific early this morning, and three cars were knocked off the trestle and buried in the mud flats.

J. A. Lewis