

# MAKES PLEA FOR THE FOWLER BILL

Irving T. Bush of the New York Merchants' Association Sets Forth its Effect.

HE STRONGLY COMMENDS IT

Even Many Leading Bankers Have Not Had Its Benefits Brought To Their Attention.

New York, April 9.—Irving T. Bush, vice chairman of the committee on commercial law, of the Merchants' association, today made a statement on the practical effect of the Fowler currency bill on the balance sheets of the banks. Mr. Bush set forth in figures the status of the national banks of the city of New York, of the bill were in actual operation. He said:

"There seems to be many, even among leading bankers, who have not had brought fully to their attention the benefits which they would derive from certain provisions of the Fowler bill. Comment has been made on the large amount which the banks would be required to transfer to the treasury to make up the 5 per cent guaranty fund which is to be deposited against deposits and notes. This requirement is really much less radical than has been represented. The last report of the comptroller of the currency, showing the condition of the national banks of New York city on Feb. 14 last, showed deposits subject to reserve requirements to the amount of \$68,889,105, making a total amount subject to the guaranty fund requirements of the Fowler bill of \$97,077,900. The amount required for the guaranty fund would be 5 per cent of this amount or \$4,853,895. This looks at first blush like a formidable amount to withdraw from the cash resources of the banks, but it is considered that it is counted as part of their required reserves, the question is reduced simply to one of the locality where the money is kept. Reserve requirements would be raised from \$25,547,188 under the existing law, to \$24,764,475, of which \$48,538,955 would be in Washington and \$194,259 would be in cash in the custody of the banks. The New York banks would more cash on Feb. 14 than would be required by the Fowler bill, and their position in this respect would not be changed to their disadvantage.

"One of the greatest advantages to the banks under the proposed new system would be the free control of their own resources. Instead of keeping in the treasury, as was the case on Feb. 14, United States bonds to secure circulation to the amount of \$70,782,100, United States bonds to secure public deposits to the amount of \$4,853,895, and other bonds to secure public deposits to the amount of \$67,248,912, all these would be returned to them and they would be able to convert them at will into cash.

"The United States 2 per cent bonds would be purchased by the custodians of the funds, and with the purchase of withdrawing from the market and maintaining their value. The Fowler bill provides that they should be purchased at the price of 100, United States bonds to secure public deposits to the amount of \$4,853,895, and other bonds to secure public deposits to the amount of \$67,248,912, all these would be returned to them and they would be able to convert them at will into cash.

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"A little computation will show that the ability to lend the proceeds of the bonds at the current rate of interest would be an advantage to the banks. They would be required to pay 2 per cent upon their circulation, which is 10 per cent higher than they pay and they would lose the interest on the 2 per cent bonds, but with the money at 5 per cent they would make a profit above what they now make by tying up their capital in 2 per cent bonds. Moreover, they would have the privilege of issuing notes in addition to those now out, up to the full amount of their capital in case of need, without tying up one dollar of their resources in any investment in bonds. This new power of issue of the New York City banks by the last report of the comptroller was \$43,834,885. A further power of issue is given in emergency to a second sum equal to the capital or \$119,000,000.

"The entire scope of the bill is designed to encourage commercial transactions by giving the banks control of their own resources for loans to customers. I am satisfied that the bankers would take the time to analyze its provisions, they would be convinced that instead of being radical or disturbing, it is really a moderate and conservative measure which would benefit them as well as their customers and the public."

ITCHING SKIN? DOCTOR THE SKIN. People Drinking Medicine for the Blood to Cure Eczema Waste Their Time and Money. When your face is dirty and grimy, you don't drink water to cleanse it. You wash your face with water and you wash your face clean by washing it with water. Eczema, psoriasis, salt rheum, barber's itch and like skin afflictions are similar to dirt and grime in that they are caused by parasitic germs upon the skin. These diseases cannot be cured by drinking medicine, any more than you can cleanse your face by drinking water. Cleanse the skin of these germs by applying the remedy right where the disease exists and the skin becomes white and smooth again.

Druehl and Franklin's simple oil of wintergreen, properly compounded with other soothing vegetable remedies in Dr. D. D. Prescription, as a positive specific for killing the bacilli and germs in the skin. This Dr. D. D. remedy is not a sticky concoction or a smeary ointment. It is a liquid external wash. It is applied right where the itch and sore is. Used with Dr. D. D. Soap, it is bound to cure. The first application brings instant relief—you will know and the skin once cured, stays cured in nearly all cases. Get rid of that itch right now—today.

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DEATH WAS ON HIS HEELS. Jesse P. Morris, of Skippers, Va., had a close call in the spring of 1906. He says: An attack of pneumonia left me so weak and with such a fearful cough that my friends declared consumption had me, and death was on my heels. Then I was persuaded to try Dr. King's New Discovery. It helped me immediately, and after taking two and a half bottles I was a well man again. I found out that New Discovery is the best remedy for coughs and lung disease in all the world. Sold under guarantee at Z. C. M. I. Drug Dept. 112-114 South Main Street. 50c and \$1.00 Trial bottle free.

COMMUNITED SUICIDE. Jacob Darringer, An Old Man of 70, And Resident of Nevada. Reno, Nev., April 8.—Jacob Darringer, aged 70 years, and a resident of Nevada for over 40 years, committed suicide tonight by shooting himself through the body with a 44 caliber revolver. His body was later found on the bed fully dressed and it was several hours before the police discovered that he had shot himself, it being believed that death came from natural causes. Darringer was lately in a despondent disposition and when the opportunity came during the absence of friends he killed himself. He leaves no known relative.

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For Backache, Rheumatism and the Kidney and Bladder Sold by Z. C. M. I. Drug Dept. 112-114 Main



After suffering for seven years, this woman was restored to health by Lydia E. Pinkham's Vegetable Compound. Read her letter.

Mrs. Sallie French, of Painesville, Ind. Ter., writes to Mrs. Pinkham: "I had female troubles for seven years—was all run-down, and so nervous I could not do anything. The doctors treated me for different troubles, but did me no good. While in this condition I wrote to Mrs. Pinkham for advice and took Lydia E. Pinkham's Vegetable Compound, and I am now strong and well."

## FACTS FOR SICK WOMEN.

For thirty years Lydia E. Pinkham's Vegetable Compound, made from roots and herbs, has been the standard remedy for female ills, and has positively cured thousands of women who have been troubled with displacements, inflammation, ulceration, fibroid tumors, irregularities, periodic pains, backache, that bearing-down feeling, flatulency, indigestion, dizziness, or nervous prostration. Why don't you try it?

Don't hesitate to write to Mrs. Pinkham if there is anything about your sickness you do not understand. She will treat your letter in confidence and advise you free. No woman ever regretted writing her, and because of her vast experience she has helped thousands. Address, Lynn, Mass.

## HOME BASES FOR FLEETS

Navy Department Has Under Consideration Project for Establishing Them on Atlantic and Pacific.

New York, April 9.—The navy department is under consideration a project for the establishment of home bases for the fleet on the Atlantic and Pacific coasts of what will be known as home bases for the fleet. The enlisted men will be afforded an opportunity to purchase their own homes and where the ships of the fleet will call at regular intervals. The establishment of such a community on Staten Island is likely, in the opinion of the navy officials, and this is believed to have had much to do with the visit to New York the other day of Asst. Secy. of the Navy Truman H. Berry, who said along the Staten Island coast, presumably at the place that would be suitable for the establishment of one of these proposed navy villages.

For many years navy officers have advocated creating home ports to enhance the attractiveness of the service and bring about much needed enlistments, particularly re-enlistments.

Before the Pacific, the enlisted strength of the navy was far below the requirements of the service. For years the recruiting officers had been working hard to bring the number of men to the maximum allowed by law. Then came the announcement of the cruise to Pacific, with its many ports of call and numerous entertainments prepared by foreign countries. This, of course, increased the enlistments, the result being that when the fleet sailed, the enlisted strength of the service was nearer the authorized maximum than it had been in years.

But it will soon be necessary for the department to do something to keep the thousands of well trained men in the service. This, the officials think, the establishment of home bases will accomplish.

Rear Admiral Burwell, commandant of the navy-yard in Puget sound, is said to have interested a number of prominent foreign consuls in the project of establishing such a community there.

With this object in view, it is said that a large plot of ground will soon be purchased near the Puget sound where the enlisted men will be given an opportunity of buying lots and erecting on them homes for their families.

Whether such a community will be established on Staten Island has not yet been decided.

## NEW MOVE IN FAMOUS LAND FRAUD CASE

San Francisco, April 9.—A new move in the Hyde-Benson-Schneider-Dimond land fraud case now on trial before the supreme court of the District of Columbia was made in this state yesterday when Surveyor-General W. S. Kinsbury was stopped at Truckee while on his way to Washington with the records of the state land office by an order issued by Superior Court Judge Sewell of this city, directing him to show cause why he should not be restrained from taking the records from the state.

Virginia L. Roberts of Sacramento, a searcher of records at the capital, is the ostensible plaintiff in the action. She brought suit against Kinsbury to compel him to show her documents she said she desired to see in the pursuit of her occupation.

When Kinsbury was served at Truckee he could do nothing but wait for the next train back. The documents that caused all the trouble are those relating to sections 16 and 36, and all the lands in lieu thereof, and the state indemnity lands.

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# NAVAL SERVICE ESTIMATES CUT

House Committee Recommends \$22,518,831 Less Than Department Program.

STILL MORE THAN LAST YEAR.

Representative Hobson of Alabama Sees Enlarging Drift Toward Wars.

Washington, April 8.—The naval appropriation bill, authorizing the construction of two instead of four battleships and eight instead of four submarine torpedo boats, and carrying a total appropriation of \$103,967,518 for the naval service for the fiscal year ending June 30, 1909, was reported to the house today by Chairman Foss of the committee on naval affairs.

The total appropriation recommended is \$22,518,831 less than the aggregate estimates submitted by the department, and \$3,663,415 more than the amount appropriated for the fiscal year ending June 30, 1908.

The bill carries an item of \$1,000,000 toward the construction of submarine torpedo boats and an item of \$445,000 toward the construction of submarine torpedo boats. Provision is made for the enlistment of 6,000 men to man the following ships, which are to be put in commission within the next few months:

THE NEW SHIPS. The California, Mississippi, Idaho, New Hampshire, South Dakota, North Carolina, Chester, Birmingham and Salem and for 1,500 men required to man torpedo boats not now in commission.

Representative Hobson of Alabama submitted a minority report, recommending that provision be made in the bill for four first class battleships instead of two.

Among the items in the bill are the following: Naval training station, Great Lakes, \$1,095,000; construction and machinery, \$3,832,962; armor and armament, \$7,000,000; equipment, \$490,000; submarine and submarine boats, \$1,445,000.

An increase of \$500,000 over last year's appropriation was allowed for the appropriation for ordnance and ordnance stores, mainly for target practice, and because there will be in full or partial commission during the fiscal year 24 battleships, 13 first class cruisers, 66 second rate and third rate vessels, 60 torpedo vessels and 15 auxiliaries, making a total of 177 vessels.

There is an increase of \$150,000 for smokeless powder.

## WOULD BUY GUNS.

The bill further provides an appropriation of \$415,000 for replacing the three-pound and six-pound guns by three-inch 50-caliber or larger guns because of the increase in the effective range of the latest type of torpedo. These new guns are destined to give the ships protection against long-range torpedo discharge. Provision is made for other changes intended to keep the batteries of the ships in the highest state of efficiency. Nine hundred and fifty thousand dollars is appropriated for torpedos and the converting of torpedoboats. The appropriation for armament and equipping the naval militia is increased to \$100,000.

The appropriation for coal and transportation is increased \$500,000. For provisions for the navy an appropriation is made of \$6,547,502. The report accompanying the bill states that the increased increase of \$100,000 in the appropriation for provisions for the marine corps "is due to the increased cost of 16 per cent in the price of rations."

WAR VESSELS BUILDING. The report shows that there are in course of building seven battleships, four armored cruisers, three scout cruisers, five torpedoboat destroyers, four submarine torpedoboats, two destroyers, and two sea-going tugs. The amount necessary to be appropriated to pay for the work now progressing and contracted for during the next fiscal year is \$17,232,962. Under the heading "naval program" the committee recommends that the president be authorized to have constructed two first-class battleships, to cost, exclusive of armor and armament, not exceeding \$6,000,000 each; 10 torpedoboat destroyers, to have the highest practicable speed and to cost, exclusive of armament, not

to exceed \$800,000 each; that the secretary of the navy be authorized to have constructed eight submarine torpedoboats, to cost in the aggregate not more than \$3,500,000, of which amount \$1,000,000 is appropriated; one submarine torpedoboat, at a cost not to exceed \$400,000, and two small vessels of like type not to exceed in cost \$22,500 each—a total authorization of \$23,945,000, which will be increased \$7,000,000 by the cost of armament and equipping the two battleships.

PROGRAM OF THE POWERS. The report shows that the naval construction program of the several foreign powers contemplates the expenditure of the following amounts for vessels, as indicated during the coming fiscal year:

England, three battleships of the Dreadnought type, one fast unarmored cruiser, five ocean-going destroyers, 12 first-class torpedoboats, 12 submarines, \$39,418,650.

France, five destroyers, 10 submarines, \$18,696,240.

Germany, two battleships, one armored cruiser, two scout cruisers, 12 destroyers and several submarines, \$30,575,860.

Japan, \$17,965,793 for construction and repair, including the restoration of Russian warships taken as prizes.

Brazil—Three battleships, two scout cruisers, 18 torpedoboats and destroyers.

The relative positions of the several powers in naval strength is shown to be as follows:

Ships built—Great Britain, United States, France, Germany, Japan, Russia, Italy, Austria.

HOBBSON AN ALARMIST. Prefatory of the schedule of reasons given Mr. Hobson for the necessity of putting into effect a determined policy of naval enlargement, he says:

"It may be remarked that at this critical juncture, when the world is drifting toward wars, the failure of the part of America to build up the naval power adequate to keep peace in the Pacific ocean will be liable to entail not only a war between America and Japan, but ultimately a war between the white race and the yellow race, and would prevent the carrying of the gospel of peace throughout Asia. The true policy for a Christian to advocate is to have his country, the great peace country, keep the peace secure and create the opportunity for the spread of the gospel of Asia and carry the gospel until every knee shall bow."

4 OF POUND A WEEK. At least, it what a young baby ought to gain in weight. Does yours? If not there's something wrong with its digestion. Give it McGee's Baby Elixir and it will begin gaining at once. Cures colic, stops fretfulness, good for teething babies. Price 25c and 50c. Sold by Z. C. M. I. Drug Dept. 112-114 Main Street, B.

SANTA FE RAILROAD GUILTY OF REFUNDING

Los Angeles, Cal., April 8.—That the Santa Fe Railroad company gave refunds amounting to almost \$38,000 to the Associated Oil company last summer for freight paid for shipments of oil in 1906, was admitted today by Edward Chambers, assistant freight traffic manager of the road, in the hearing before the state railroad commission.

This is the refund referred to in a message of President Roosevelt to Congress last January, in which the president quoted a portion of Mr. Chambers' letter authorizing the refund.

On June 10, 1907, a refund of \$30,750.50 was made to the Associated Oil company in addition to \$7,238 that had been previously paid back to the company. This was on all shipments from the Bakersfield district to San Francisco bay points between Jan. 1 and Nov. 15, 1906.

During that time the Associated Oil company had a rate of 25 cents a barrel on fuel oil from Bakersfield to San Francisco, when the published rate was 37.5 cents. General Manager Porter of the Associated Oil company admitted the rate kept secret, but this President Ripley refused to allow, according to Mr. Chambers, and it was finally abolished.

QUICK SHINE SHOE POLISH oils as well as polishes and is water proof. It gives a satin finish and will not rub off on the clothing. Accept no other. Price 10c.

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# GRAZING INVESTIGATION

Will Be Conducted Jointly by Officers Of the Reclamation Service and The Forestry Service.

Washington, April 8.—In order to reach a satisfactory agreement in regard to the proposed prohibition of grazing on the banks of streams supplying the various irrigation systems in the west, a joint investigation will be conducted by the departments of the interior and agriculture. The irrigators and officials of the reclamation service desire to restrict grazing, on the watersheds which affect the irrigation of farm lands, while the stockmen have vigorously opposed such restriction.

In discussing the matter Secy. Wilson said: "The protection of the watersheds and streams supplying irrigation reservoirs depends primarily upon the possibility of giving full protection to all areas where grazing is allowed. The forest officials there are to attend to the grazing business on the national forests, the more land will have to be closed to grazing. Past experience has proven that stock can be allowed to graze under proper regulation, on areas from which it would be necessary to exclude it if the range could not be properly patrolled."

The investigation will be conducted jointly by officers of the reclamation service and the forestry service, who will meet the stockmen and irrigators on the ground this summer and determine what restrictions, if any, will serve the best interests of the majority. Complaints are directed mainly against sheep grazing, but as the alcoholic liquors were demonstrated yesterday in one of the hearings before the police trial board. The members of the civil service commission often have sought to account for the prevalence of double pledges in the police department, but never had a satisfactory explanation been offered.

Patrick Barry, a patrol wagon driver, was on trial on charges of intoxication and making a false official report. In the trial the total absence from the use of liquor Barry submitted documentary evidence in the shape of a pledge he had signed some time ago. Inspector McCann also produced a pledge Barry had given him personally.

"Why were two pledges required?" asked Commissioner McKinley.

"I caught Barry drinking some time ago," explained the inspector. "I found he had signed the pledge. Barry excused his condition by explaining that he had signed two pledges and thought it would do no harm to break one of them."

Thereby keeping the other one intact," observed Mr. McKinley.

The commissioner discharged Barry from the service.