

BIG SINNERS ARE TOLERATED.

In Interest of Trusts and Huge Corporations Do the Deeds of Highwaymen

THEIR PRIVATE LIVES STAINLESS

Fresh Statements of Fourth Nat'l Bank of New York Points Out Some of the Evils of the Day.

AMERICAN, Md., Oct. 5.—The annual convention of the Maryland Bankers' Association began here today and was attended by a large number of bankers from the counties and from points outside the state.

J. Edward Simmons, president of the Fourth National Bank of New York, delivered an address on "Honesty Is the Best Policy." He pointed to the lessons taught by the fall of the ancient Roman republic, the reign of terror in France, and the disasters which befell Russia and in the recent conflict in the far east, all of which, he said, were due to polluted dishonesty.

He deplored the conditions which had led men to tolerate the terms "graft" and "grifters," and said he feared the very use of the words was an indication of men's tolerance of a

chief and his trade. He called upon the members of the association to give their assistance in remedying a condition which makes it possible "for men who rose as the salt of the earth and who condemn without reserve, those who steal \$50 or forge a check for \$100, or accept a bribe, who themselves make millions by lying, by representation by fraud and by bribery," without receiving punishment or even criticism, while the man who steals the patry sum is sent to jail.

He denounced the man of stainless private life, who, "in the interest of corporations, of the trusts, of the gas company, of the railroad company, of the insurance company, have recourse to every villainy dammed in the decalogues, and who, in the name of a high-woman, with the air of a saint."

Mr. Simmons said that the workings and dangers of great corporations and multi-millionaire enterprises have not been and are not as fully understood as their advantages. He believed that their dark side had not been investigated and set out as lucidly and forcibly as their bright side.

He referred to the growth of the So-called trusts as shown by the last presidential election, as due largely to the fact that the greatest size and fortunes accumulated by dishonest means and when so accumulated combined to smother individual enterprise.

He believed, however, that the situation was not without hope, as the very fact that the country has awakened to the conditions and that fearless and able men are organizing and leading a campaign against dishonesty, are grounds for hope that a far-reaching process has already begun.

Mr. Simmons discussed the tariff, scoring severely those who debauched the people to enact laws crushing their competition in business or to exact tribute from their fellow citizen under the name of duty.

"I recognize readily," said Mr. Simmons, "the vast blessings of union or consolidation for business purposes, if properly guarded and honestly conducted, may bring upon the nation. We must not forget, however, that all trusts are monopolistic in tendency and that almost every industrial consolidation that has been made has had for its

object the curtailment of competition, the nearer you approach monopoly; and when no competition exists, then monopoly prevails.

"Under such circumstances it may be unjustifiable to make a tariff protect an industry, but I hold that no tariff is justified that has as its sole aim the advancement of the interests of one country in its entirety. The man who imposes a duty or leads another with or without a bribe, to impose a duty in order to fill his pockets, is dishonest, and all the more hateful is his dishonesty because he exacts his plunder without danger to himself, from the poorer classes who cannot resist. He does the deed of a highwayman with the air of a saint and poses before the world as a good man, and surrounds his head with a self-created halo."

The feature of the banquet, tonight was an address by Secy. of the Navy Charles J. Bonaparte on "The necessity for Independent Political Action on the Part of the Men Governing the Finances of the Country." Secy. Bonaparte said in part:

"I am speaking tonight for that class of citizens who call themselves independents, but are called a number of other things by those who do not agree with them generally. Known as the most indispensable condition of a satisfactory business situation is an honest and reasonably conservative financial system. Under a corrupt system every business man has reason to fear that his interests will suffer from experiments in finance."

"The 'kickers' are the only men by which an American party is kept in order. Unless the men who control the policies of parties know that if they insult the intelligence and sense of honesty of the masses of the people too much they will lose in the end cast them out of power, they will treat resolutions and remonstrances merely as 'big words which break no bones.'

Nor is the kicken necessarily outside of a party. The best devotion to party is shown by the man who will refuse to follow it away from the beaten path of right. In the last campaign I was frequently asked if I were a Republican or an independent, and I had to honestly answer in answering that I was both."

ALARM FOR A. SCHIFFER.

New York, Oct. 6.—Through police headquarters a country wide alarm has been sent out for Abraham Schiffer, a

I. W. SCHIFFER ARRESTED ON CHARGE OF EMBEZZLEMENT

One of the Owners of the Alamosa Cole, Bank—Wide Alarm Sent Out for His Brother.

Alamosa, Colo., Oct. 5.—I. W. Schiffer, one of the owners of the Alamosa bank, was arrested tonight on the charge of embezzlement of a sum in excess of \$5,000 belonging to the San Louis Building and Loan Association, of which he is treasurer. A preliminary examination was held and bonds were placed at \$10,000.

Six other warrants were sworn out against Schiffer, charging him with receiving deposits when he knew the Alamosa bank was insolvent. Bonds in all cases totaled \$6,000. Failing to supply the entire bond of \$6,000 Schiffer was placed in jail.

A warrant has been sworn out for Abe Schiffer, another part owner of the suspended bank, but he has not yet been located. It is believed he is in New York.

A sensational development today in connection with the investigation of the Alamosa affair was the discovery that Herman Schiffer, a wealthy silk merchant of New York, was in no way connected with the Alamosa bank. It was his name and reputation, which is considered the best in Alamosa, that gave the bank its prestige.

A report of the depositors' committee made tonight showed the bank to have assets "for indefinite commercial value" amounting to \$63,444.25, including \$1,000 in gold, \$1,000 in silver, and \$6,000 due to other banks. The report says that considerable paper of the bank is held by other banks as collateral for loans made to the Alamosa

part owner of the Alamosa bank of Alamosa, Colo., which closed its doors a few days ago after \$25,000 of its funds were lost and missing.

Mr. Schiffer left New York last Thursday, ostensibly for Alamosa, and has not been heard from since. He did not reach his destination and telegraph messages to various parts of the country having failed to reach him, his brother Herman, fearing that he had met with violence, yesterday asked the police to aid in finding him.

Isaac Schiffer, another brother, was Abraham Schiffer in the western bank, according to a statement made at this office yesterday when they were interested to the extent of \$35,000 each. Their first knowledge of trouble in the bank's affairs came to them last week when it was reported that \$70,000 had been lost in some unknown manner. They at once prepared to go to Alamosa. Isaac starting first. He is there now. Abraham was unable to go until later.

About a year ago Mr. Schiffer was shot while in charge of the bank at Alamosa and his brother thinks he may have been again assaulted.

In speaking of the management of the Alamosa bank Herman Schiffer said yesterday he knew nothing of any speculation in mining stock or mines which is reported to have caused the collapse of the bank. He said that so far as he knew his brothers were not interested in the bank's affairs.

Mr. McFarland's son, Secy. of the First Steps in Improvement," he said, in part: "It may be set down as a maxim, I think that improvement must begin at

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Tennis Flannel Underskirts, a good quality, in the blue and white stripes and the pink and white stripes. 25c for only.

A good quality in the broad stripe, tennis flannel skirt, 12-inch bounce, finished on edge with 2-inch stripe for only. 59c

Tennis flannel gowns, in the pink and white stripe, and blue and white stripe, finished with the fancy braid to match, especially priced for. 59c

A Tennis Flannel skirt, in a good plain pink and the plain blue, with yoke effect, and collar, full sleeve, and full length, finished with fancy braid for only. \$1.00

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