

SHOWS NEEDS OF COUNTRY BANKERS

George Woodruff of Joliet, Ill., Represents Committee Before Senate Committee.

URGES CHANGES IN BILL.

Objects to Expense of Collecting Checks at Par; Congressmen Answer Criticisms.

(BY A STAFF CORRESPONDENT.) Washington, D. C., Oct. 14.—[Special.]—George Woodruff, president of the First National bank of Joliet, appeared before the senate banking and currency committee today to speak for the committee of country bankers appointed at the American Bankers' association convention last week. Mr. Woodruff urged the committee to amend the administration bill so that reserve banks will not be forced to collect individual checks at par and to permit country banks to charge for exchange and collections. He presented figures from his own institution to prove that at present it costs his bank on the average 94 cents for each \$1,000 in exchange through its transit department, allowing three days for collection. Over 200 Illinois country banks exchange through the bank of which he is president.

Cites Cost of Handling Checks. Mr. Woodruff pointed out that the expense of collecting these checks at par would be so great that the reserve bank could hardly bear up under it. His bank handled 799,420 checks from Jan. 1 to Aug. 31, aggregating \$29,500,000. The overhead expenses on these totaled \$12,900—not including salaries paid officers of the bank or rent. This made an average of 42 cents a thousand.

The average loss in interest on the handling of checks, according to Mr. Woodruff, is over 14 cents a day per each \$1,000. If the reserve banks collect individual checks at par Mr. Woodruff believes the country banks will be thrown in much confusion because they will never know the exact state of their balances.

He also said he would like to see a provision in the bill limiting individual checks to local areas and providing for bank exchange on all long distance transactions.

Congressmen Reply to Bankers. New York, Oct. 14.—Three members of congress, all of them prominently identified with the administration's efforts to enact the pending currency reform bill, vigorously replied today to criticisms leveled at the bill, particularly by the American Bankers' association.

Senator Robert L. Owen of Oklahoma, chairman of the senate committee on currency and banking, and Representative Robert J. Bulkley of Ohio of the house committee on banking and currency, came over from Washington to present their views at the national conference on currency reform, held under the auspices of the New York Academy of Political Science.

Representative Carter Glass, chairman of the house committee on banking and cur-

rency was unable on account of illness to be present. His speech was incorporated in the record.

Representative Bulkley was plain spoken in his criticism of the attitude taken by the American Bankers' association at its recent national convention.

Bulkley Says Must Submit. Mr. Bulkley gave it as his opinion that, whether the bankers like it or not, the time had come when they must submit to government control.

The report of the American Bankers' association, currency commission, said Mr. Bulkley, "seems to have been written in bad temper."

The railroads, Mr. Bulkley said, had been brought under government control, although their business was less of a private one than the banking business.

"There is going to be government control of banks," he continued. "The time has come when the bankers must see and accept this situation."

Senator Owen predicted unqualifiedly the success of the bill, defending the provision making it compulsory for national banks to join the reserve association.

Bankers Reply to Congressmen.

A. Barton Hepburn of the Chase National bank of New York attacked the Wilson administration measure, declaring it was "born in a caucus and cradled in politics" since its inception. He questioned the wisdom of compelling national banks to join in the proposed system under penalty of losing their charters, and the assertion that designation of the members of the federal reserve board by the president would open the way to political domination of the banking business.

Tomorrow's sessions, which will bring the conference to a close, will be held at Columbia university.

Country's Merchants for Legislation. Detroit, Mich., Oct. 14.—It was announced today that the referendum vote taken among subsidiary organizations of the chamber of commerce of the United States was overwhelmingly in favor of currency legislation, which is now pending in congress.

PLAN FOR NEW INDICTMENT MAY DELAY SULZER DECISION.

Counsel for Managing Committee Asks Impeachment Court to Widen Scope of Case.

Albany, N. Y., Oct. 14.—The possibility of an indefinitely long delay in reporting a verdict as to the guilt or innocence of Gov. William Sulzer loomed up at his trial today.

This was suggested when counsel for the impeachment managers asked that the court recommend to the assembly the bringing of a new article of impeachment in the event that the testimony of Duncan W. Peck, superintendent of public works, and Henry L. Morgenthau, ambassador to Turkey, should be found not to be relevant to any charge contained in the present articles.

Whether this testimony was relevant to article 4, which charges the governor with suppressing evidence before the Finley investigating committee, was the subject of debate today in executive session and was undecided when adjournment was taken until tomorrow.

Belling Tar Burns Worker. Patrick West of 609 West Forty-sixth street was severely burned yesterday when he tripped and overturned a bucket of boiling tar on his head while repairing the roof of the Brennan Packing company, West Forty-first and Emerald avenue.

POLITICS FACTOR IN LABOR FIGHT

Danville Candidate for Federation Head Opposed by Clique?

WELCOMED AT DECATUR.

Convention Today Begins Real Work; "Wet" and "Dry" Problem an Issue.

Decatur, Ill., Oct. 14.—[Special.]—With the opening of the state federation of labor convention here this morning it was apparent that the biggest fight ever waged for the presidency would be fought out between Edwin R. Wright of Chicago, candidate for reelection, and John H. Walker of Danville, who has been a candidate for the office several times. In Danville last year Walker was defeated by only a few votes.

According to supporters of Walker, they are fighting a clique of politicians composed of Cannon, Deussen, and Lortimer men. The Wright men assert the Chicago man made the organization what it is and should be re-elected. The miners, composing nearly one-half the delegates, were whipped into line by the present leader, and for that reason are said to oppose him. Caucuses are being held each night, and votes lined up.

Nominations will come Thursday, and on Friday, the last day of the convention, the election of officers will take place.

Mayor Welcomes Delegates.

At the opening session this morning Mayor Dan Dineen welcomed the delegates to Decatur, telling them fifteen years ago, when the federation met here, only 70 delegates were present, compared to the 600 or more at the present convention. The Rev. Father Murphy and the Rev. C. E. Jenny, the secretary of the chamber of commerce, and former Senator James Thomson made addresses.

In the afternoon President Wright read his annual address. He summed up the legislative work of the year, touching on the failure of passing school laws providing against the overcrowding of schoolrooms. He urged higher salaries for teachers. In comparison, he said, a day laborer caring for a cow and a horse receives higher wages than 3,700 teachers in Illinois, whose salaries are \$300 a year or less.

The real work of the convention will be begun tomorrow morning with the consideration of several resolutions and the report of committees.

Miners Seize Deputy Sheriffs. Trinidad, Colo., Oct. 14.—Eighteen deputy sheriffs were seized this afternoon by strikers as they were about to board a special train for Ludlow and held captive at union headquarters. They were released later.

The two miners' wives kidnapped yesterday and held in the coal mine strikers' camp at Ludlow are at liberty today, having been brought to Trinidad in an automobile by John McLennan, president of district 13, United Mine Workers.

RUSSUM AFFINITY CASE ENDS

Chicago Woman and Denver Man Acquitted by Court's Order.

NOT OFFENDERS UNDER LAW.

Colorado Jurist Says Relations Were Not Flaunted; Quashes Charge.

Colorado Springs, Colo., Oct. 14.—[Special.]—Mrs. Jacquemina Russum of Chicago and Francis W. Keeler, Denver broker, who were charged with committing a statutory offense at the Antlers hotel in this city, where they are alleged to have registered as man and wife under a false name, will not be prosecuted in El Paso county.

A motion by Attorney Henry Cassidy that the case be quashed was granted by District Judge Shear for today.

In sustaining the motion, Judge Shear declared that the Colorado statutes provide a penalty only for openly flaunting their relations.

Court Orders Acquittal Verdict.

There was no evidence, the court said, to show that an offense constituting this crime had been committed. He stated in his closing instructions to the jury:

"There is no doubt in my mind that these people lived together here and in Denver, but they were supposed to be married and conducted themselves quietly. The offense was not known until the time of their arrest. They are not within the reach of the law, and the verdict of the jury will therefore be to find them not guilty."

Defendants Ignore Each Other.

Keeler sat on the opposite side of the room from Mrs. Russum and they did not exchange any conversation or greetings. He was confident from the outset, he said, that the prosecution would fail, and he was therefore not surprised at the verdict.

BEAUTY DOCTOR TELLS SECRET

Detroit Beauty Doctor Gives Simple Recipe to Darken Gray Hair and Promote Its Growth.

Miss Alice Whitney, a well known beauty doctor of Detroit, Mich., recently gave out the following statement: "Anyone can prepare a simple mixture 'at home, at very little cost, that will darken gray hair, promote its growth and make it soft and glossy. To half a pint of water add 1 oz. of bay rum, a 5¢ oil box of Barbo Compound, and 1/2 oz. of glycerine. These ingredients can be bought at any drug store at very little cost. Apply to the hair twice a week until the desired shade is obtained. This will make a gray haired person look twenty years younger. It is also fine to promote the growth of the hair, relieve itching and scalp diseases, and is excellent for dandruff and falling hair."—Advertisement.



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Chew it after every meal

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Be sure it's WRIGLEY'S

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Employers—Why You Are Paying Too Much for Liability Insurance Your Fellow Employer Is Saving One-Half! Why Not You?

Too Much Overhead Under the methods of the Insurance "SYSTEM" every time you pay an insurance premium many things happen. The broker clips off a generous portion just for soliciting you. The agent retains an additional slice for merely reporting the business. This continues on and up until less than one-half remains to afford the protection you pay for.

Not forgetting that stockholders have to get their dividends!

It's All Your Money It is *your* premiums that produce your insurance and pay your losses. Yet when the broker talks of surplus, strength, fine buildings, and such like, he refers to them all as "his company's."

And it's the excess of *your* premiums that does it all!

You Always Pay the Broker The Insurance Company does not pay the broker. *You* pay him. His commission is figured into your rate. The higher the rate, the more he gets. Through stress of other matters you leave it to him to "take care of you." But *is* his interest *your* interest? Will he get you protection at lowest possible cost if his remuneration must be proportionately reduced? Would a butcher recommend a vegetarian diet? Or would a selling agent of a supply house acting in the dual role of purchasing agent be apt to save you money?

The broker is not to blame. The fault is with the "SYSTEM." But that doesn't help *you*!

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Don't Be Misled These truths hit the methods of the "SYSTEM" so hard that to evade them, falsehoods and misleading statements are often resorted to. The broker or agent will probably attempt to belittle the Illinois Indemnity Exchange. Likely he will pooh-pooh the whole plan of Reciprocal Insurance which for years has proven such a success everywhere, as attested to by no less an authority than A. M. Best Co., the Bradstreet of the insurance world. By untenable statements the agent will attempt to still hold you in the "SYSTEM" of insurance built on an antiquated and uneconomical basis.

Let Him Talk He will probably tell you that should you become a member of this organization, First:—that your liability is not limited. Second:—that the liability cannot be determined "for eight years." Third:—that your estate could not be closed for years and years. Fourth:—that your protection is problematical—the payment of your losses a doubtful possibility.

Proven False! These questions have been answered satisfactorily to the hundreds of employers in Illinois who under this plan are saving half the former cost of their liability insurance. They are being answered equally satisfactorily daily to dozens of other employers who are now solving this great Industrial Problem for themselves.

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