

UNITED STATES MONEY PROBLEM

Former Senator Aldrich Submits His Revised Plan for Monetary Legislation to National Commission

WASHINGTON, Oct. 19.—Former Senator Aldrich, of Rhode Island, submitted today to the national monetary commission, of which he is chairman, a revision of his plan for monetary legislation. The commission may use it as the basis of its recommendation to congress.

The basic principles of the revised plan are substantially the same as those embodied in Mr. Aldrich's first proposal, sent to the commission last January, which he said he expected would serve as a basis for national discussion.

Briefly, the plan still provides for the organization of the national reserve association, with a capital of approximately \$300,000,000, in which the United States government and the banks owning shares in the association shall be the only depositors.

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It is provided also that the note issue of the association shall at all times be covered by at least one-third in gold or other lawful money. Any notes, however, issued in excess of \$90,000,000 must either be covered by lawful money in full or pay a special tax at the rate of 1-2 per cent. a year. Any notes issued in excess of \$1,200,000,000 not covered in full will pay a tax of 5 per cent.

Upon the application of the reserve association the secretary of the treasury shall exchange the two per cent. bonds, which the association will buy from the banks at par and accrued interest, for a new issue of three per cent. securities payable in fifty years.

The reserve association will pay to the government a special franchise tax of one and a half per cent. per year on the amount of such bonds. As the government's interest charge on the two per cent. bonds is now actually one and a half per cent. since the banks pay back a half of one per cent. as a tax when the bonds are redeemed on the basis of note circulation, this will reimburse the government for the extra interest it will be called upon to pay as a result of exchanging the two per cent. bonds for the new issue.

The government will provide permanently for a large portion of the interest bearing public debt at a net interest charge of one and a half per cent. This arrangement proposes a solution of what many financiers declared the greatest obstacle to the plan. It dispenses permanently of the bond-secured currency without loss to the government and without imposing upon the reserve association the ownership of the \$730,000,000 two per cent. bonds.

The association will agree to hold the three per cent. bonds for five years, and the secretary of the treasury after five years will have the option of permitting the association to sell the securities at a rate not greater than \$50,000,000 a year. The government may reserve the right to redeem any of the bonds before maturity, to buy any of them at par for the trustees of the postal saving certificates.

Guarding Against Control. Provisions for the election of directors have been changed in the revised plan with the idea of minimizing the possibility of control by any section or group. There still will be 45 directors as in the original plan, six men and five being ex-officio, viz., the governor of the association, his two deputies, the secretary of the treasury, the secretary of commerce and labor, and the comptroller of the currency. Each of the fifteen financial districts of the country will elect one director; twelve others will be elected by the shareholders; and these twelve additional members, who shall not be officers of banks, but may be directors in them, and who shall fairly represent the industrial, agricultural and other interests of the country.

The completed plan provides that of the 24 directors in the latter two years, which will be elected from the national banks, state banks and trust companies, but the present requirements of national banks are modified to the extent of requiring no reserves against time deposits except for the thirty days preceding their maturity. This provision, which resembles that of the trust company laws of some states, is expected to make it more profitable for national banks to hold time deposits in competition with trust companies.

No Loans on Stocks. A provision that the association shall discount for any member notes and bills of exchange arising out of commercial

transactions is further developed in the line of preventing the granting of loans upon securities.

The notes and bills eligible for discount by the association are restricted to such notes and bills of exchange as are issued or drawn for agricultural, industrial or commercial purposes, and not for carrying stocks, bonds or other investment securities.

This interpretation will exclude brokers' notes for carrying stocks. Banks, under this provision, it is said, will be encouraged to carry their auxiliary reserve in commercial paper instead of call loans on the stock market.

National banks will have the right to establish savings departments, and to lend not more than 40 per cent. of such deposits upon productive real estate.

The national bank act now prohibits such loans, but there is a constant demand for them in the west.

For the reserves of the association, it is proposed that fifty per cent. of its demand liabilities, including deposits and note issues, shall be covered by gold or other lawful money, with a provision that whenever the reserve falls below 50 per cent. the association is bound to pay the government a special tax, which increases in rate in proportion to the deficiency.

This plan in such instances, is expected to stimulate an increase in the rate of discount, and to bring in gold until the reserves again become normal.

Another new provision specifies that any local association may exercise and exercise the powers and functions of the clearing house.

One criticism of the first plan was that there was no way to remove a bank from an association. It has been provided that a local association may suspend a bank which fails to maintain its reserve or comply with other requirements of the law.

It is provided also that the note issue of the association shall at all times be covered by at least one-third in gold or other lawful money. Any notes, however, issued in excess of \$90,000,000 must either be covered by lawful money in full or pay a special tax at the rate of 1-2 per cent. a year. Any notes issued in excess of \$1,200,000,000 not covered in full will pay a tax of 5 per cent.

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LITTLE HEARD FROM HANKOW

Uncertainty as to Results of Fight Between Revolutionists and Imperial Forces on Wednesday

Hankow is again cut off from direct telegraphic communication with the outside world. It is not known whether the fighting with the imperial troops and the imperial troops continues. Last week's news from Hankow indicated that the rebels had retired into Wu Chang, having met a temporary reverse. But the fact that nothing had been received by the legations at Peking during the last 24 hours to indicate that the imperialists have succeeded in forcing a decisive engagement.

Yuan Shi Kai, in assuming the office of commander in chief, has appointed in authority the war minister, Yin Tchang. He probably will leave tomorrow for Hankow, and goes under orders to inflict rigorous punishment upon the rebel ringleaders.

The German legation at Peking denies that the German troops engaged in street fighting at Hankow. Refugees from Shanghai confirm reports of the massacre of 800 Manchus at Wu Chang, neither sex nor age being considered.

Additional Japanese destroyers are now on their way to Hankow. The American legation at Peking has asked the Chinese government to insure the safe transportation of Americans from the territory between Peking and Hankow, should the necessity for leaving arise.

British Neutrality. LONDON, Oct. 18.—The British government has decided on an attitude of strict neutrality in China, and the protection of the lives and property of her citizens.

Conflicting Reports. LONDON, Oct. 18.—The lack of direct news from Hankow has given rise to anxiety as to the course of the fighting in the affected district.

One special says that the loyal troops have retired northward, but this is believed to be a strategic move designed to get a position from which they can strike by the railroad.

The situation does not denote the probability of any important battle for several days. All is quiet in the Hui-chang region, and the fighting has been limited to the foreign warships, and the women and children are being sent out of the city as rapidly as possible.

Another dispatch says that the battle has entered the rebel territory. Still another says that after fighting all day the rebels reoccupied the railway station.

A special despatch from Peking says that General Yin Tchang crossed the Yellow River last night with eight battalions of infantry and six battalions of artillery and turned the rebel position.

The investment, says the correspondent, is now complete, and hopes are entertained that the rebels will be forced to surrender at any minute if possible.

The Daily Mail's Peking correspondent says that the neither attacks nor defenses have been allowed to proceed to the scene of the fighting. According to report, he continues, the imperialists have been repulsed ten miles north of Hankow.

Japanese Destroyers on Way. OKOSUKA, Japan, Oct. 18.—The Japanese torpedo boat destroyers, Shikimi and Makigumo sailed for Hankow today.

Death of Architect. Mr. Samuel Hooper of Winnipeg Passes Away While Visiting London to Consult Physicians.

Winnipeg, Oct. 18.—Samuel Hooper, the Manitoba government's chief architect and designer of many of Winnipeg's prominent public and private buildings, died in London today.

Rodgers Speaking. WACO, Texas, Oct. 18.—C. P. Rodgers, the aviator en route from the Atlantic to the Pacific, flew from Dallas to Waco today, 100 miles, in 95 minutes, landing at 4 o'clock this afternoon.

Mexican Storm Damage. TUCSON, Ariz., Oct. 18.—A telegram received by officials of the Southern Pacific railway in Mexico here today states that the damage done in Sinaloa, Mexico, by the recent storm was much less than at first indicated.

Tuan's High Position. An edict issued today gives Yuan Shi Kai as viceroy of the disaffected province authority over the war minister, Yin Tchang, who is now serving as a general in the field.

Four Men Killed. Blown to Atoms by Explosion in Mixing Building at Powder Works at Sigand, Que.

RIGAUD, Que., Oct. 19.—Four men were blown to atoms at Curtis and from here, at noon today.

The mixing building went up with a terrific detonation, from causes as yet unknown.

The dead were all young married men.

British imports of fruit amount to more than \$50,000,000 annually.

LOSES CONTROL AND IS KILLED

Eugene Ely, Aviator, Makes Fatal Flight at Macon Fair Grounds—Death at End of Spectacular Dip

MACON, Ga., Oct. 18.—Eugene Ely, aviator, met death at the state fair grounds today when his machine failed to rise from a sensational dip, and plunged with him fifty feet to the ground. He fell in the field of the race track, almost directly in front of the grandstands, and his death was a tragedy.

Ely made a flight this morning, ascending 3,100 feet. At 4:45 o'clock he began his second flight, rising gracefully from the track enclosure, where he circled at the rate of 30 miles an hour. As he was completing the circle he made a dip, intending to startle the thousands beneath him.

The machine sped downward with tremendous velocity and the crowd applauded, thinking the aviator would rise, as he had done many times before, but Ely seemed to lose his grip on the lever, and the machine continued its downward plunge.

He attempted to rise from his seat, leaving the lever altogether, he half jumped, barely clearing the monoplane as it crashed to the ground. The machine was demolished and Ely struck after reaching the hospital.

Ely, a native of Iowa, left his wife in New York two weeks ago to come to Macon to give a series of flights for the state fair. He had been giving spectacular flights here for eight days, going up on one occasion in a rain storm.

Today Ely offered to make a flight by night, painting his craft with phosphors so that it would be visible in the dark. The fair directors, however, declined because he wanted a thousand dollars.

Before making his ascent this afternoon, Ely told his attendants he feared something would happen.

DAVIESPORT, Iowa, Oct. 18.—N. D. Ely, father of Eugene Ely, the aviator killed at Macon Ga. today, has left for the Georgia city to bring back the body of his son.

The aviator made exhibition flights in the vicinity of Macon for two weeks ago. On one trip he took Mrs. Ely with him, and while in the air they were forced to descend. An examination disclosed that four of the five bolts in one of the propellers of the machine had been broken.

During his flight here Ely was asked by one of his friends and neighbors how long he expected to remain in the flying business.

"Oh, I'll do like the rest of them—keep it up until I am killed," was the reply.

PORTLAND, Ore., Oct. 18.—Eugene Ely made his first ascent in an aeroplane in this city in a machine brought from Los Angeles by E. P. Wemme, a local capitalist. Ely was always in dread of a fatal flight and told Wemme when here last June, that he was never sure of himself while in the air. He said this was his last season as an aviator, and this fall he intended to locate near Los Angeles, where he would represent a firm of aeroplane manufacturers. Ely came to Portland in 1909 as a mechanic and automobile demonstrator, and followed his pursuit until Wemme bought his aeroplane. Ely's knowledge of gas engines caused him to be sought out by Wemme, and later Ely gave up the automobile business for aviation. Ely's first flight was made just east of Mount Tabor, a suburb of Portland.

IMPORTANT BUILDING PROGRAMME HERE

Sound Construction Company at Present Engaged on New Union Club and View Street Block

Two of the largest building contracts now under way in the city are being undertaken by the Sound Construction company, which has carried out work wherever it has been called upon to do so.

The contracts in question are the new Union club at the corner of Gordon and Humboldt streets, and the central block being erected for Messrs. Elliott, MacLean, Shandley and McPherson on Broad and View streets.

The former calls for an expenditure of \$200,000, and the latter in the neighborhood of \$150,000. Mr. John Hastie, who is the vice-president and managing director of the Sound Construction company, is a Canadian, born in Huron county, Ontario. It is twenty-five years ago since he first visited Victoria at a time when he was engaged on the construction of the Canadian Pacific railway. He has since then seen the progress which the city and island have made since that time and he predicts a continuous era of prosperity for this part of the province.

Three years ago the Sound Construction company was formed under the supervision of Mr. Hastie, its paid up capital being \$200,000. It has been successful in securing a number of important contracts, the first in British Columbia being the New Westminster Trust company's block in the Royal City which is of steel and concrete and will cost when finished \$200,000. The company has the reputation of being

FOR GOOD ROADS

General Meeting of All Interested to be Held in New Westminster Next Month

An important step towards the improvement of existing roads in West-Canada will be taken on November 8 and 9, when meetings of all interested in this movement will be held in New Westminster, B. C. The meetings are called by Mayor John A. Lee, and will be attended by a large number of the members of the Westminster Automobile club, the Vancouver Automobile club, the Victoria Auto Club, the Seattle Automobile club and other motor car associations.

The Pacific Highway association will be represented by a strong delegation, including prominent men from Portland, Tacoma, Seattle, Bellingham and Spokane men. These men will come prepared to urge the extension of the Pacific highway, which now stretches from Vancouver, B. C., to Tulsa, Mexico, a distance of 2,000 miles.

The extension of the Canadian highway with the object of eventually making it a good road from the Atlantic to the Pacific will also command much of the attention of the meetings. Resolutions asking the federal government to assist in this scheme will be introduced during the convention.

Other matters to be discussed will include the placing of signs and guide posts along all travelled roads, the standardizing of legislation regarding the speed of automobiles and the "rule of the road" and the planning of a campaign in favor of better roads.

WOULD BRING OUT WIVES OF SETTLERS

Suggestion that Victoria Adopt Scheme Proved Successful Elsewhere to Assist New-Coming Residents

Mr. J. J. Forster, travelling passenger agent at Seattle for the C. P. R.'s Atlantic steamship lines, during a brief visit to Victoria, called on the secretary of the Board of Trade for the purpose of suggesting that institution in an organization which he suggested was being most effectively in Winnipeg and Vancouver. The object is to assist newly-arrived residents of a city, who have come out alone to bring their wives and families to join them. It is pointed out that many of the families who are separated, monthly sums of money have to be sent away for the maintenance of the absentees, and by uniting the parties not only would such money be in circulation in the city, but there would be a tendency for the families to settle down permanently.

Mr. Forster promised to furnish data which can be placed before the board at a future date, but, briefly, the plan under which the organization works is as follows: A number of citizens give their personal guarantee of, say, \$200 or \$500, as may be arranged, to furnish a nucleus fund from which to make advances through some bank upon the security of notes. A committee of management would, of course, be appointed to receive applications for assistance, which would be made on a carefully prepared form. It would be essential for the applicant to show that he has been a resident of the city for a reasonable time, and to demonstrate that he has prospects for refunding any advance made. This would, of course, be accompanied by one or more testimonials of his employer, and another. He would also have to furnish about 30 per cent. of the sum necessary to bring his wife and family out to join him.

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British Billiard Champion Anxious to Arrange Match With Australian Wizard of the Cue

VANCOUVER, Oct. 19.—H. W. Stevenson, champion billiard player of the world, who is visiting Vancouver en route to the old country, called to London yesterday offering to meet George Gray, the Australian, by billiard wonder, in three matches for \$1,000 a side each match. There has been considerable talk in the old country of matching this pair of billiard experts, but Gray has so far failed to enter any competitions for the title. He has been playing exhibition matches in England for the past fifteen months, and will be joined shortly by Meldrum, champion of Australia, whom Stevenson met recently in two handicap matches.

Stevenson, the champion, gave an exhibition at the Vancouver club, playing Mr. Worrall, a local expert, a match of 1,000 up, conceding the Vancouver man 400 points. Both played in splendid form. Stevenson's best break was 125, while Worrall put up a break of

COLLEGIATE SCHOOLS FOR BOYS

The Laurier, Rockland Ave., Victoria, B.C. Headmaster, A. D. Musket, Esq., B.O. D'Arcy, Esq., Mollie, Esq., B.A. O'Connell, Esq., and a half dozen other well known gentlemen, have been invited to give addresses at the opening of the new buildings, which will be completed at an even earlier date.

STUMP PULLING

THE DUCREST PATENT STUMP PULLER, made in four sizes. Our smallest machine will develop 245 tons pressure with one or two men. Our largest machine will develop 1,000 tons pressure. Our machines are in use in all kinds of up-to-date tools for land reclamation, logging, etc. Particulars and terms apply to J. C. DUCREST, Ltd., Victoria, B. C.

LAND ACT. Coast Land District, District of Coast Range 2. TAKE notice that Harold Anderson, of Toronto, Ont., occupation student, intends to apply for permission to purchase the following described lands: Commencing at a post planted 80 chains south of the centre of the north end of Lady Island, thence east 80 chains, thence west 80 chains, thence north 80 chains to point of commencement.

LAND ACT. Coast Land District, District of Coast Range 2. TAKE notice that George Arthur of Toronto, Ont., occupation student, intends to apply for permission to purchase the following described lands: Commencing at a post planted 80 chains south of the centre of the north end of Lady Island, thence east 80 chains, thence west 80 chains, thence north 80 chains to point of commencement.

LAND ACT. Coast Land District, District of Coast Range 2. TAKE notice that Walter Harold, of Waterloo, Ont., occupation student, intends to apply for permission to purchase the following described lands: Commencing at a post planted 80 chains south of the centre of the north end of Lady Island, thence east 80 chains, thence west 80 chains, thence north 80 chains to point of commencement.

LAND ACT. Coast Land District, District of Coast Range 2. TAKE notice that Florence Hamilton, of Toronto, Ont., occupation student, intends to apply for permission to purchase the following described lands: Commencing at a post planted 80 chains south of the centre of the north end of Lady Island, thence east 80 chains, thence west 80 chains, thence north 80 chains to point of commencement.

LAND ACT. Coast Land District, District of Coast Range 2. TAKE notice that Maude Alexander, of London, Ont., occupation student, intends to apply for permission to purchase the following described lands: Commencing at a post planted 150 chains south of the centre of the north end of Lady Island, thence east 80 chains, thence west 80 chains, thence north 80 chains to point of commencement.

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LAND ACT. Cowichan Land District, District of Cowichan Range 1. TAKE notice that John Halley, of Ganges, Salt Spring Island, occupation student, intends to apply for permission to purchase the following described lands: Commencing at a post planted 150 chains south of the centre of the north end of Ganges Island, thence east 80 chains, thence west 80 chains, thence north 80 chains to point of commencement.

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