

MAKING LOANS ON EXCHANGE

Witness Testifies Bankers Advance an Average of 50 to 50 Millions Daily for Stock Trading.

HIGH RATES ATTRACT THE COUNTRY BANKS

J. H. Griesel Says Fixed Call Rate Maximum Would Keep Money from Wall Street.

Washington, Dec. 12.—Operations of the New York stock exchange and the principals of stock exchange transactions were the program for today's hearing before the house money trust investigating committee.

J. H. Griesel, of Griesel & Rogers of New York, testified as to methods of operation of the New York stock exchange. He said the lending of money on the exchange did not begin ordinarily until about 11 a. m., sometimes at 10:30 o'clock if the market is very active.

"Sometimes," he said, "\$3,500,000 or \$4,000,000 is loaned within 15 or 20 minutes. This volume of transactions serving as a basis for rates on "overnight" loans have loaned some of these 20,000,000 or \$25,000,000 a day and borrowed perhaps \$15,000,000 in a single day.

"I have loaned as high as \$55,000,000. I represent the borrower rather than the lender and of course I get the benefit in the loaning transactions."

Three Banks Principal Lenders. Mr. Griesel said J. P. Morgan & Company frequently lend at the exchange, though some times several months may elapse between the transactions. He said the principal lenders were the National City bank, the Chase National and the Bank of Commerce.

"Who lends for the Chase?" asked Mr. Untermyer. "I do," was the answer. "Kuhn, Loeb & Co.," he added, "sometimes lend as much money as any of the banks. That's when they get in money from some large bond issue.

"Any record as to how much money you loaned on November 29 when called money was at 20 per cent?" "I think about \$15,000,000 on the loan side," said the witness. "How much money was loaned up to noon of Nov. 29?" "From \$15,000,000 to \$5,000,000. I loaned \$15,000,000 between 2 p. m. and 3 p. m.

"Who loans for Kuhn, Loeb & Company?" asked Mr. Untermyer. "I do."

Millions Loaned Over 'Phone. The witness said that "millions and millions of dollars" were loaned over the 'phone in the course of regular business.

Mr. Untermyer endeavored to establish that steel common was considered a good collateral because of wide market for the stock.

Mr. Griesel said that bankers would accept more New York Central than steel common as collateral for a loan. The method of lending money in "the loan crowd" on the stock exchange was described by the witness.

He said that New York banks loaning for out-of-town banks usually made known the banks for which they are lending.

"What would be the result of fixing a rate of interest on money on the stock exchange?" asked Mr. Untermyer. "Why it would keep the money at home in the country banks," answered Mr. Griesel.

C. W. Turner, loan broker for the National City bank, said that the bank represents never charged more than six per cent on loans, no matter what the rate on call money might be on the exchange.

"What would be the result if all banks did that?" asked Mr. Untermyer. "Why, money would not be attracted to New York," answered Mr. Turner. He said that on the day recently when money was at 20 per cent, he loaned for the account of the National Bank \$3,000,000 at 6 per cent.

He described the general method of making loans on the floor of the exchange and said the total daily loans on the exchange would amount to more than \$40,000,000 or \$50,000,000. He said, however, that was merely an estimate and that there were no statistics available to show the total daily loans on stock exchange securities.

Forced from the Exchange. Marcus Hein, member of the Consolidated Stock exchange testified that on May 10, 1910, the governors of the New York stock exchange passed a rule prohibiting any stock exchange broker from having any deals with the Consolidated exchange.

Mr. Hein said that his brokers on the stock exchange forced him to close close out his account despite an effort to fight the rule in the courts. He said he finally wrote to his stock exchange brokers, setting forth that he was no longer connected with the Consolidated exchange and that he would become a "inactive member."

Some time later he was forced to (Continued on page five.)

NEW YORK HEADQUARTERS OF THE PROGRESSIVES

The Selection Construed as a Victory for George W. Perkins.

Chicago, Dec. 12.—New York was selected as the permanent headquarters of the executive committee of the new progressive party last night after a fight in which delegates to the progressive national conference from several states sought to have the headquarters located elsewhere. Chief opposition to the selection of New York came from Colorado, Florida, Idaho, Louisiana, Texas and Wyoming.

By a number of the delegates to the conference the selection of New York was received as a victory for George W. Perkins and his friends, against whom some opposition had been developed in the conference.

In addition to the selection of New York for national committee headquarters, it was decided to establish a permanent publicity bureau and a permanent executive bureau at Washington. Also the executive committee voted to send a commission to Europe to study the situation in England, Germany and other countries to get material and ideas for the Washington executive bureau.

United States Senator Dixon, chairman of the executive committee, was empowered to name this committee of seven members. He announced that he would appoint Medill McCormick and Dr. Walter E. West as two of the members.

The executive committee adopted the principles contained in the Jane Addams plan for the organization and financing of the progressive campaign. The Addams plan was not adopted in its entirety because it was believed to be too large an undertaking at this time.

For the immediate financing of headquarters and bureau, it was decided to ask for 100 subscriptions of \$500 each per annum. Six of these were subscribed last night. They came from the state organizers of New Hampshire, Massachusetts, Michigan, Vermont, Delaware and Pennsylvania. It is proposed to get 42 more of these \$500 subscriptions from the remaining state organizations and get the rest from individuals within the progressive party.

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COTTON ESTIMATES.

Federal Announcement of 13,730,000 Bales, Excluding Linters, Followed by Heavy Selling.

Washington, Dec. 12.—The department of agriculture today announced the 1912-13 cotton crop of the United States would amount to 13,730,000 bales of 500 pounds each, not including linters.

New Orleans, Dec. 12.—The crop government estimate of a total crop of 13,730,000 bales just about met the average expectations of the members of the New Orleans cotton exchange, but the announcement of the figures was followed by heavy selling which appeared to come from the short side.

March was the most active month and the first ten minutes after the report was issued that month was depressed 20 points, or \$1 a bale, touching 12.75.

WOMAN'S DEMOCRATIC LEAGUE MEETS DEC. 8

Washington, D. C., Dec. 12.—An official call was issued today for the first annual convention of the Woman's National Democratic league, which was organized June 1, last, and took an active part in the recent campaign. The convention is to be held here January 7, 8 and 9. The charter membership list, which was closed by constitutional rule December 8, contains the names of wives of many men prominent in the democratic party.

May Conclude Tariff Hearings by January. Washington, Dec. 12.—I want to see the tariff hearings concluded by the end of January. The ways and means committee will have a chance to work out the rough draft of a bill for the use of the new ways and means committee after the present congress expires March 4," said Democratic Leader Underwood yesterday.

Miss Asquith Coming. New York, Dec. 12.—One of New York's prominent holiday visitors from abroad this year will be Miss Violet Asquith, daughter of the British premier. She will sail for America next week in company with Lady Aberdeen and will be a guest of Ambassador and Mrs. Bryce in Washington.

\$250,000 Fire in Dallas. Dallas, Tex., Dec. 12.—About \$250,000 in damages was done early today by a fire which practically destroyed the three-story building and stock of the Huey & Philip Hardware company. One fireman was slightly injured.

DEMOCRATS CAUCUS ON APPOINTMENTS

Army, Navy and Diplomatic Nominations Receive Non-Partisan Consideration.

Washington, Dec. 12.—Democratic senators at a caucus today authorized five of their number to formulate a plan of action with reference to the presidential appointments pending. In the meantime nominations in the army, navy and the diplomatic service will receive consideration just as if there were no politics involved. The objection of the democrats is directed especially at nominations in other branches of the government service.

The committee will be Senator Martin, chairman; Senator Hoar, Senator Clarke of Arkansas, Senator Stone and Senator Owen. The committee is instructed to obtain information regarding the nominations and to make an investigation into precedents.

By Associated Press. Washington, Dec. 12.—A series of sprints and frequent falls during the early morning kept the spectators at the six day bicycle race in their seats until after daylight. Notwithstanding the almost continuous accidents, none of the riders was badly hurt, and 6 o'clock found twelve teams still tied for the lead at 1,522 miles, four laps. Carman and Loftos and the Suter Brothers were two laps behind the leaders.

Carman and Loftos lost their second lap between 2 and 3 o'clock this morning. The former had returned to the track within an hour after a fall during the early part of the night, which, it was believed at the first, would put him permanently out of the race.

The previous record for the eight-day hour, which ended at 8 A. M. was 1,575 miles, 7 laps.

SERIES OF MISHAPS IN SIX DAY'S RACE

Sprints and Falls Alternate in Early Morning Hours—Making a New Record.

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RECORD FOR DIVORCES

Chicago Woman Iss Expecting Court to Grant Her Two Separations in One Day.

Chicago, Dec. 12.—If two divorces for which she has applied are granted her by Judge Tuthill on Saturday, Mrs. Ida Hertz Downey-Klatt will have created a record for divorces in the Chicago courts, as there has never been another instance where two decrees were granted to one person on the same day. The woman's first husband was William Lafe Downey. There was a separation after eleven days, and she says that she understood later that he had obtained a divorce. Then she married Emil Klatt, with whom she lived for five years.

She was brought against Klatt about the same time the complainant learned that she had never been legally separated from Downey. She asked the court to give her the two decrees at once to "save time."

MYSTERIOUS DEATHS

Third Woman Who Drank Liqueur at Mrs. Scott's Home Dies After Throat Paralysis.

Spokane, Wash., Dec. 12.—Miss Jennie Ross, who with Mrs. Ralph Scott and Mrs. William E. Ross, at the home of Mrs. Scott last Thursday night partook of a bottle of liqueur which Mrs. Ross had procured by sending a messenger boy to a cafe, died here last night, making a list of three deaths. The affair so far has baffled the authorities.

Mrs. Ross died yesterday and Mrs. Scott died Tuesday morning. An autopsy on the body of Mrs. Ross revealed no cause of death, and the coroner has decided to send the contents of the stomach to the state chemist at Pullman, Wash., for an analysis. A peculiar feature of the deaths was that each woman suffered from paralysis of the throat which began last Saturday.

Opposes Intermarriage Between Races. Washington, Dec. 12.—Speaking in support of a joint resolution which he introduced yesterday, prohibiting intermarriage between negroes or persons of color and Caucasians or any other character of persons within the United States or any territory under their jurisdiction, Representative Roddenberry of Georgia, denounced the last marriage of Jack Johnson, the negro pugilist, to a white woman.

He declared in a speech in the house that a southern girl would commit suicide rather than marry a negro.

OLDEST RULER PASSES AWAY

Prince Luitpold of Bavaria, Beloved Sovereign and Mighty Hunter, Dies, Aged 91.

Munich, Dec. 12.—Luitpold, prince regent of Bavaria, died here today. He was 91 years old. The prince regent had been in failing health for several months and his death was not unexpected.

The immediate cause of Prince Luitpold's death was bronchial catarrh, which was aggravated by the feebleness of old age. He died before his eldest son, Prince Ludwig, could reach his side from his estates in Hungary, whence he had departed on December 9 when he heard of his father's critical condition.

Prince Luitpold had been compelled to cancel all public engagements for some time, but he insisted until the last moment upon receiving the Bavarian cabinet ministers and his personal suite.

The death of the aged prince has caused deep and sincere grief throughout Europe.

Prince Luitpold was the oldest ruling prince in Europe in point of years, having been born on March 12, 1821. He was nine years older than the emperor Francis Joseph of Austria, who was born on August 18, 1830. The latter, however, has already occupied the throne for 54 years, and he became ruler at the age of 18, while Prince Luitpold had been regent since June 10, 1886.

Luitpold was 65 years of age and had lived a long and useful life as a German military leader when he was called upon in 1886 to take the throne of Bavaria, the second largest state in the German empire. His call to the throne was the result of the insanity of King Ludwig II and his brother, King Otto.

Luitpold had devoted himself entirely to his military duties and was unfamiliar with court life, but he was highly regarded in the courts of Europe and he took up his new duties conscientiously and with painstaking endeavor. He quickly won a firm place in the hearts of his people who became accustomed soon to calling him "king," although this was not all to the liking of the old-fashioned prince.

"No, I am not your king," he frequently remarked with a military man's crisp show of petulance. "I am only the regent."

Like his friend, the emperor Francis Joseph, Luitpold cared not a fig for the trappings of his high position. His mode of life was plain and simple. He rarely, even in his later years, departed from his habit of rising before six o'clock, and an ice-cold bath always preceded his breakfast of strong coffee and "peasant's rolls."

After breakfast his long stemmed porcelain-bowled German pipe was charged and lighted, and except at meal time it was rarely allowed to leave his lips during the day.

His Day's Program. His day's program was always the same. At eight o'clock he attended an hour to business and then took a long walk, and called which were in most cases unannounced. Returning to the castle at 11 o'clock he received the state secretaries, afterwards taking a second and generally very hearty breakfast. After state business occupied him until his 2 o'clock luncheon, which was followed by a short nap. Then came a walk in the park or a drive to the Nymphenburg where he would almost invariably consist of soups, cheese and beer, followed by the inevitable pipe, an animated chat and bed by 11. The prince always indulged in a stout Havana cigar in bed before sleeping.

A Noted Hunter. Luitpold avoided attendance at evening festivities and the theatre. He frequently expressed with a smile that he did not care to deprive himself of his pipe during the time such functions occupied.

Hunting was a passion with the prince. He gave it every hour of his spare time, journeying all over his kingdom in search of various kinds of game. The hunt that pleased him most, however, was that of the chamois in the Berchtesgaden mountains.

Even when he was in the chamois he did not forget to hunt. He dressed in the Tyrolean highlander costume. After a long day in the open during which his hunger was relieved occasionally by a sandwich and a glass of beer, he would turn in at night on a rough wooden hut and sleep on a camp bed, routing out the company early the next morning to continue the sport.

Even when he was in his nineties he rarely allowed himself the luxury of a hunting cart or a pony. During these excursions he always gave up his Sunday to religious observance, holding mass amid the forest pines (Continued on page 5.)

BEARS MAKE RAID ON UNION PACIFIC

Exchange in Uproar As Harri-man Stock Is Hammered Down to 151.

New York, Dec. 12.—Further extreme weakness in Union Pacific was the feature of the early trading in the stock market today. Closing yesterday at 155, the stock declined in the first half hour to 151 on extraordinarily heavy offerings. The excitement on the exchange, especially, around the Union Pacific trading post, was intense. The stock tickers were froth 1 1/2 minutes behind in recording quotations.

The rest of the list also was unsettled, with a heavy decline in Canadian Pacific and marked weakness in other leaders. Stocks recovered 1 to 3 points before the end of the first hour and the heavy selling ceased but the undertone became hesitant.

Much of the early selling was attributed to out-of-town sources, this applying especially to Amalgamated Copper and Reading.

The recovery in Union Pacific resulted from large supporting orders. Bank and trust companies again called loans which were somewhat impaired by further shrinkage of prices.

By noon all early losses were recovered and some stocks showed gains of a point or more over yesterday's close. Union Pacific continued to be the most conspicuous feature, advancing to over four points from the early low level. The volume of business to noon was much in excess of half a million shares.

DR. M'KELWAY REBUKES MILL MEN FOR "SLANDERS"

Declares the Portrayal of Conditions of Farm Life Are Unjust.

Raleigh, Dec. 12.—Referring frequently to quotations of mill men who, he said, had sent literature to farmers setting forth the miserable condition of farm life in the state, Dr. A. J. McKelway of the National Child Labor committee, rebuked these "slandering" as he termed them, before the North Carolina Farmers' union meeting here today. Dr. McKelway also took a shot at the recent book of Thomas R. Dawley, former agent for the federal bureau of labor, on "The Child That Tolerates," saying this was a "tissue of misrepresentation."

The secretary urged the farmers to do their part in stopping unfair representation.

Insurance Commissioner James R. Young, in an exhaustive address, discussed "Land and Loan Associations," showing how they might be made to apply to farmers like building and loan associations do to town dwellers.

TRAIN RUNS WILD FOR EIGHT MILES; WRECKED

One Trainman Killed When Cars Dash Down Mountain Side—Four Missing.

Cumberland, Md., Dec. 12.—Rushing down the mountain side a heavy freight train on the Baltimore and Ohio railroad was wrecked near Glencoe, Pa., early today. One unidentified man was taken from the wreckage. Four trainmen are known to have been injured, two perhaps fatally and four trainmen are missing.

The train, which had two engines and 42 cars loaded with coal, had passed Manlin, Pa., when Engineer George Kennell, noticed the increasing speed. He applied the brakes but realizing the train was beyond control, he called to his fireman to save himself and jumped. For eight miles the train dashed along until it reached a sharp curve near Glencoe.

There one of the engines left the track and the entire train piled after it.

Gives Himself up as Slayer. Omaha, Neb., Dec. 12.—Everett White, 17, approached two police officers on the street today and said he was wanted in Kentucky for murder and that he was willing to give himself up.

White told the police that he had been charged with killing Charles Lowe, a jockey, in a brawl at Catlettsburg, Ky. He said he had been sentenced to a reform school at Greendale, Ky., and had escaped from that institution.

Testifies of Trust's Methods. Cincinnati, Dec. 12.—Mr. Rennie, a druggist of Montgomery, Ala., gave further testimony when the trial of John H. Patterson and twenty-nine officers and former officers of the National Cash Register company, accused by the government of violating the Sherman anti-trust law, was resumed today.

Mr. Rennie had testified that agents of the National company had offered to give him a National machine if he would throw a machine of direct manufacture which he had purchased, into the junk pile.

SHOERS' TRUST IS ATTACKED

DETECTIVES ARE KILLED, AMBUSHED BY STRIKERS

Pitched Battle Occurs Between Railroad Employes and Strike Breakers.

New York, Dec. 12.—Two hundred men armed with rifles and aided by a searchlight, remained on guard all night at the coal yards of the Susquehanna & Western railroad, a subsidiary of the Erie, near Shadyside, N. J., opposite 109th street. In a clash last night with strikers, two guards were killed and a dozen wounded. The strikers still hung about the place today, but aside from a hand-to-hand conflict between two small groups in which no one was seriously injured, there was no disorder.

Every precaution was being taken this morning to prevent further rioting and it was said that a request for the Jersey state militia would be made if the situation did not improve today. The strikers, mostly Italians, demanding higher wages and have been seeking to prevent strike-breakers from taking their places. About 200 men are out.

Hackensick, N. J., Dec. 12.—Seven hundred striking New York and Susquehanna and other eastern railroad employes opened fire with shotguns and rifles on a host load of strike-breakers landing at Coal Docks in Edgewater and in a pitched battle which ensued two railroad detectives were killed and a dozen other men were wounded late yesterday.

A telegram requesting that the state militia be called to quell the disorder was sent to the acting governor of New Jersey by General Superintendent Stone of the Erie railroad. Mr. Stone escaped a storm of bullets fired by strikers as he was seeking shelter in a building.

The men killed were Andrew J. Graw, 28, of Binghamton, N. Y., captain of detectives. Chicagoan Mallory, 45.

Wm. Hicks is in a hospital wounded 23 times in the legs, body and thighs. Frank A. Brown and Wm. A. Wood were shot through the head.

William Glass, inspector of detectives in a critical condition with wounds in the head and face. One of his eyes was removed. John Lester and John Sims, detectives, were shot in the body and legs.

The men, hiding behind rocks, cliffs and trees, waited until a scow had discharged its cargo of merchandise to take the strikers' places. A volley of blank cartridges did not frighten the strike-breakers, who pushed forward toward the railroad tracks on the coal wharf.

The men in ambush then left their places of concealment and firing bullets, attempted to swarm out upon the wharf. They were met at the dock gates by the private detectives, who unarmed except for clubs, engaged in a hand to hand struggle.

A fusillade of shots brushed the officers aside and they fled for safety, except the mortally wounded, Gray and Mallory.

ASK CONGRESS TO AID THE MERCHANT MARINE

Conference at Atlanta Urges Proper National Encouragement of Shipping.

Atlanta, Ga., Dec. 12.—Legislation designed to accomplish the rehabilitation of the American merchant marine will be sought from congress by the Southern Panama canal conference, which was formerly organized here yesterday.

In the face of spirited opposition from Frank P. Glass, editor of the Birmingham News, the conference adopted the following resolution:

Whereas, the Panama canal, built by American enterprise and capital, will fall immeasurably short of its possible benefits to American commerce unless American ships extol to use it, therefore,

Be it resolved by the South Panama canal conference in session in Atlanta, that we respectfully urge that the congress of the United States formulate and carry into effect at the earliest possible moment practical legislation which will give proper encouragement to American merchant marine, and be it further resolved, that the executive committee of the Southern Panama canal conference be and are hereby instructed to transmit this resolution to the president of the United States and the members of congress and use all other necessary methods to see that the intent of this resolution is carried into effect by the congress of the United States.

Mr. Glass objected to the resolution on the ground that it would put the conference on record as advocating a ship subsidy, a proposition founded on the fundamental principle of protection which he said the people of the United States had rejected. Samuel B. Douglas, of Nashville, who offered the resolution, denied that it carried an endorsement of ship subsidy.

Government Alleges Agreement to Prevent Sale of Supplies Direct to Horse Owners.

PRICE TO RETAIL DEALERS IS FIXED

Shoes and Calks Cost Them 33 1-3 to 50 Per Cent More Than Shoers

It Is Alleged.

Detroit, Mich., Dec. 12.—The federal government filed a civil anti-trust suit here today against the shoers "trust." In a petition in equity, Attorney General Wickersham seeks injunctions against the Master Horse Shoers' National Protective association, its officers, and manufacturers of drilled horse shoes, adjustable calks and rubber hoof pads, from continuing an alleged combination and conspiracy to confine the sale of those articles in this country and Canada to horse shoers and prevent their sale direct to horse owners.

Through unlawful agreements and contracts, it is charged, the defendants have seriously interfered with interstate and foreign commerce in violation of the Sherman law.

The following are named as defendants: The Master Horse Shoers' National Protective Association of America, New York; the Master Horse Shoers' National Protective Association of America, Michigan; the Williams Drop Forge company, Pennsylvania; the Iowa Calk company, Connecticut; Diamond Calk and Horse Shoe company, Minnesota; the Giant Grip Horse Shoe company, Wisconsin; Air-O-Pad company; Revere Rubber company, Rhode Island; Walpole Rubber company, Maine; William Killian & Sons company, Massachusetts; the Firestone Tire and Rubber company, Ohio; Octagon Drop Forge company, Illinois; Dryden Hoof and Pad company, Illinois; Hoopston Horse Nail company, Illinois; William E. Murphy, Philadelphia; Harry T. Baldwin, Grand Rapids, Mich.; Charles E. Craft, Florissant, Mo.; Charles A. Kelso, Baltimore; Charles J. McGinness, Brooklyn, N. Y.; Jeremiah C. Bueby, Detroit; Michael Hallam, New York; Charles P. Dryden, Chicago; Carl A. Judson, Chicago; Edward Fitzgerald and W. W. Todd.

Almost all horse shoeing, the government says, is now done at shops conducted by members of the defendant horse shoers' associations organized in 1903 to succeed a voluntary association also declared to have entered into an unlawful combination.

It is alleged that verbal agreements between the association and manufacturers of drilled horse shoes and adjustable calks provided that such manufacturers will market their products through hardware jobbers under a sales contract which empowers the manufacturers to fix the price at which the jobber sells to retail hardware dealers. The agreement stipulates, it is charged, that in states other than Montana, Utah, Washington, Wyoming and Idaho, horse shoes and calks will be sold at a price 33 1-3 per cent above the price charged to horse shoers, while in the five states mentioned the price shall be 50 per cent above that charged to horse shoers.

The government asks the annulment of the agreements and the prohibition of the alleged discriminations and practices.

MILLIONAIRES' WIVES SERVING ON JURY

Independence, Kans., Dec. 12.—Twelve of the wealthiest and most prominent women of this city were summoned to serve on a jury today in the case of James Blue, charged with firing a shot through the window of an interurban car.

Among the women summoned are the wives of two millionaire oil operators, two bankers' wives and two suffragist leaders.

Taft Elected President of Red Cross.

Washington, Dec. 12.—President Taft was re-elected yesterday president of the American National Red Cross at the eighth annual meeting of the organization held here.

The president, who presided at the afternoon sessions, declared that the Titanic relief work proved that the world was coming to know that there was a trustee to whom money could be paid and properly disbursed in time of emergency and that this was the Red Cross.

J. S. B. Thompson Dead.

Richmond, Va., Dec. 12.—John R. Barbour Thompson, formerly assistant to the president of the Southern railway, died at a local hospital here last night after an extended illness. He was 56 years old. A wife survives him.

Mr. Thompson was prominently identified with Southern railway interests up to 1910, when he retired as assistant to the president of the Southern system to become president of the Atlantic Commerce company.