

NEW YORK'S FAKE BANKS

These Short-Lived Concerns Dupe Immigrants

SPRING UP EVERYWHERE

Hungarians and Italians are Fleeing Out of Large Sums Yearly—Unscrupulous Operators Nearly Always Escape—Italian Government's Efforts to Protect its Own.

In the foreign quarters of New York's great East Side it is no uncommon thing to see a crowd of excited men and women huddled in front of a building clamoring in aargon of harsh dialects for their money, says the St. Louis Republic. Women are wringing their hands, men, with distorted faces and hysterical gesture, are pressing against the closed door and impotently shaking their fists at the window, where a sign in foreign language proclaims its place to be a bank.

One could scarcely call it a run on the bank, for bank and banker are one. Considered as an affair of modern banking business, it is of no consequence. Possibly not more than \$10,000 is involved altogether, and it has no significance in the great game of high finance. It is simply one of the petty crimes of low finance repeated frequently in every city of the United States, where there is a large foreign population.

In New York city these petty crimes of finance have been going on and increasing steadily ever since the great steamship companies began to land multitudes of Hungarians and Italians at Ellis Island. These crimes concern only the simple immigrants who have been duped and plundered by their own countrymen, and evidence necessary for conviction is so difficult to obtain that investigation usually goes no further than a mere record of the fact on the police blotter in the precinct where the crime occurs.

Yet so persistently is the work of a band of conspirators carried on here that the immigrants of the East Side are swindled out of more than \$1,000,000 every year. There are, all told, between 700 and 800 banking places in New York conducted in the foreign language and patronized largely by the immigrant class.

They spring up everywhere in the Italian and Hungarian quarters, and ordinarily are short lived. They are run chiefly in saloons and grocery stores, and not infrequently a shrewd bootblack opens a banking business in connection with his business of shining shoes.

In a number of the Hungarian or Italian newspapers published on the East Side you will find from fifty to 100 advertisements of these so-called banks. A recent issue of a Hungarian paper printed in the Middle West contained glowing advertisements of twenty-seven banks for Hungarians in Cleveland alone. In New York the number is proportionately larger. These advertisements are the best source of revenue to the publisher, and each one tells in eloquent words calculated to appeal to the simple peasant mind that "this is the only Hungarian bank in America authorized to send your hard-earned dollars and cents to your kindred across the ocean."

The ward politician becomes useful when a confiding depositor learns his dismay that his money, in some mysterious way, has passed beyond his reach. He begins to make inquiries that are likely to lead to disastrous disclosures, and immediately he is visited by one of the countrymen who has become active officially in the district and is told that his only safety is in keeping his lips closed. He is told that it is a crime in America either to hoard money or to send it to the old country, and that if President Roosevelt "Captain" Jerome were to find that he had turned over money to a banker to be sent out of the country it would be at once deported and maybe hanged; therefore the only thing for him in the circumstances is to say nothing. It may be difficult for the average American to appreciate how such a condition of affairs can exist, but to those who understand the degree of illiteracy and the childlike simplicity of the Hungarian and Italian peasants who swarm on the East Side it is quite easy to understand.

Less than a year ago one of these bankers and steamship agents closed his place in Avenue B, departing with about \$20,000 belonging to poor immigrants. Fortunately he was caught when about to leave the country.

To the credit of the Italian government it should be said that great effort is being made for the protection of its immigrants in New York against their dishonest countrymen. The Italian Consul is doing all in his power to expose the fake banks to the emigrants and to encourage the Italian banks in the city which are doing a legitimate business.

Records show that since 1896 the Italian banks of the city have handled upward of \$450,000,000 and that a large part of this money has been sent back to Italy.

"Mark Twain" Was Responsive.

A friend wrote to "Mark Twain," asking his opinion on a certain matter, and received no reply. He waited a few days, and wrote again. His second letter was also ignored. Then he sent a third note, enclosing a sheet of paper and a 2-cent stamp.

By return mail he received a postal card, on which was the following: "Paper and stamp received. Please send envelope."—Boston Herald.

PRINCE LOUIS'S CAREER.

Worked from the Bottom to the Top in British Navy.

He is the son of the late Prince Alexander of Hesse and was born at Graz, Austria, on May 24, 1854. May 24 was the late Queen Victoria's birthday also. Prince Louis Alexander, for he took his father's name, bears the title of Serene Highness and is connected with the British royal family through his sister-in-law, Princess Beatrice, the King's sister, who married Prince Henry of Battenberg, Louis's brother. His wife, Princess Victoria of Hesse, who was born at Windsor in 1863, is the sister of the Empress of Russia. They were married in 1884.

Prince Louis, not liking the idleness into which he was born in his own country, threw away the silver spoon, so to speak, and enlarged his



PRINCE LOUIS OF BATTENBERG

scope of possibilities by becoming a British subject. He was naturalized, and entered the British navy as a cadet in 1868. That the Prince has good stuff in him is shown by the fact that he has risen by his own exertions to the rank of Rear-Admiral and is a responsible personage in the British Navy. By steady, gradual advancement, through many promotions, he has reached the top.

His record shows that he has not been altogether the recipient of royal favors. In 1874 he became a sub-lieutenant, a lieutenant in 1876, a commander in 1885, was appointed to command the Dreadnought in 1887, was made a captain in 1891 and a rear-admiral in 1902. He served in the Egyptian War in 1882 and won the medal and the Khedive's star. At present he is head of the Naval Intelligence Bureau, one of the most important departments of the British navy. He organized the system of information that is now in use in the navy, and being of an inventive bent of mind, has invented a whole lot of useful ship's things. Two of his inventions are a ship's indicator, which accurately informs navigators when the ship is out of course, and a roller ruler, which enables seamen to calculate the distance of a ship's run and the time necessary for one ship to overtake another.

Prince Louis has been to this country before. On the occasion of his second visit to America, he said:

"I don't want the people to be talking of the Prince. I am infinitely more proud of being in command of a squadron and flying my flag than the minor distinction of bearing a handle to my name.

"I want to emphasize the fact that I am primarily the Admiral, and that the name of the Admiral who happens to be in command of the squadron is a matter of altogether secondary importance, and therefore I gratefully accept all of the mass of hospitality which has been showered upon me as a compliment to the British Navy as a whole, which I have the honor to represent upon this occasion.

"My title has more often been a handicap instead of an assistance. I have had to prove, step by step, my fitness for the service under rigid conditions prescribed by the supposition of possessing a title.

"As you may know, I married the Princess Victoria of Hesse, the late Queen's granddaughter, and I am not unmindful of the distinction and honor, apart from the happiness that this marriage has produced. But I value more than anything else the trust of my superiors and inferiors."

All of the man in the admiral's apotheosis, and I was compelled to quick admiration of the Prince and the pride of the achievement as a man.

"I was here as a midshipman thirty-three years ago," the Admiral continued, "and the changes that have been made since then, your great strides in all that stands for progress, your wonderful machinery, appliances, methods—no country can furnish these in such a degree as the United States.—New York Sun.

Testing Wool and Linen.

Wool will burn slowly, while cotton will go like a train of gunpowder. Another test is to unravel the threads, and the cotton can then easily be detected, says Woman's Life. Dampen the finger and apply to the surface of the linen fabric. If the moisture is seen on the other side you may know at once it is linen. If it is slow in coming through, without doubt there is an admixture of cotton. Another method is to unravel the threads, as in the wool test.

NEGROES TO DIG CANAL

Unions Protected Against Foreign Laborers

NEGROES WORK CHEAPLY

Health Conditions on the Isthmus Continue to Improve—Cold Storage Plants Introduced—Work of Publicity Bureau—Paid 75 Cents Daily—Less Than Europeans.

The Panama Canal will be built by the labor of West Indian negroes. Chiefly because of the objection of labor unions, Chairman Shonts has abandoned the proposed experiment with foreign laborers, and will make no contract for the delivery on the Isthmus of large numbers of Chinese, Japanese and Italian workmen, as was contemplated in the beginning. It has been found that enough strong, husky West Indian negroes voluntarily drift into Panama in search of work to provide all the laborers required on the canal and for any length of time.

The steamship companies that ply among the islands to the south of us have relieved the Canal Commission from a great deal of worry and bother. One of the biggest problems that faced the commission was the question of securing laborers to dig the ditch. It was made the subject of several essays by the learned experts employed by Admiral Walker, under the old regime, and was thoroughly discussed by Mr. Shonts and his advisers when they took hold of the canal management. It was considered out of the question to hire Americans for this heavy work, although it was thought that some of the hardy negroes of the Southern States might be able to survive the ordeal of working all day in the trenches of the tropics. At any rate it was not deemed advisable to try the experiment.

After mature deliberation it was decided to try the experiment of Asiatic and European labor. Correspondence was entered into with the passenger agents of certain foreign steamship companies whose business it is to transport large numbers of laborers. These men guaranteed to furnish any number of workmen of several different nationalities. If their price were paid, they said they could deliver on the Isthmus as many as 10,000 Chinese coolies, or the same number of Japs. The commission considered the matter at some length and decided to hire 7,500 foreigners, taking 2,500 of each of the nationalities recommended. All the details



T. P. SHONTS.

for advertising for bids for the delivery of the workmen at Panama were arranged. The men were to be ready for work on December 1, 1905, the government agreeing to take charge of them upon their arrival at the Isthmus, and provide quarters, fuel, fresh water and medical attendance. The contract was to be awarded to the company offering to furnish the men at the most reasonable rates per day.

The explanation offered for the abandonment of the scheme to hire Chinese, Japanese and Italians is that all the labor needed is coming into the Isthmus without encouragement from the government. The steamship companies that operate among the West India Islands have been spreading broadcast that the United States wants thousands of laborers to dig the canal. Mass meetings were held in certain islands and the announcements made that good wages can be earned in Panama. The negroes flocked to the Isthmus at the rate of 500 to 600 a month, and thus far have answered all the requirements of the situation. They are paid at the rate of 75 cents a day, gold, which is considerably less than European laborers will work for.

The government is taking good care of the negroes, most of whom come from Barbados. Excellent quarters are provided for them in places where the sanitary arrangements are as good as can be made. It is the policy of the government not to engage the services of any employe until good, sanitary accommodations are provided for him.

The canal employes have the benefits of a cold storage plant on the Isthmus. Such a structure is utilized in the interests of the canal employes. Steamers that ply between this country and Panama are also being equipped with cold storage facilities, so that it will soon be feasible to ship to the Isthmus perishable food supplies of all kinds.

Chairman Shonts has adopted the policy of giving the widest publicity possible to all news matters connected with the Panama Canal. In order to better carry out this policy he has appointed a trained newspaper man to take charge of the Publicity Bureau.

PETTY GRAFT IN PRIVATE LIFE.

In the Home Servants Profit by Deceiving Trust Placed in Them.

It has long been considered a truism among a certain class that public office is a private graft, and there has grown up a custom of expecting public dishonesty, of accepting bribery, as the usual thing in public servants and honesty as the unusual, until the same view has become prevalent with regard to private service. So widespread has private bribery become that one of the Shantleys, the ramifications of whose family tree are only rivaled by those of the Simpsons, estimates that it amounts to \$50,000,000 a year, and it has at last been necessary to place a law on the statute books of this State to prevent this sort of thing. The Saxo law went into effect on September 1.

In the inquiry into the death of Mrs. Jane Stanford, one of her servants testified to receiving commissions from various tradesmen more than \$2,000 a year. One of the perquisites of being a housekeeper or butler in a wealthy family is the commissions to be made from the tradesmen. Wine merchants say that even more avaricious than club stewards are some butlers of private families, and one well known family in New York was nearly exterminated by poison before the butler's butcher was chosen. At one time the entire family with the exception of one son, was ill with ptomaine poisoning. The head of the house tells now with considerable zest how spoiled food came on the table, meals were uneatable and the family had to take to dining out. That particular butler was discharged, but the next one selected his own tradesman and no questions were asked.

The lady's maid also finds means to augment her income. Madam's last season's dresses, of course, descend to Clarinda, but there are purchases to be made. There are the milliner and the dressmaker, the hostess and the glover. It might not be thought that ladies' tailors of great names would stoop to such things. Nevertheless, it is true that ladies' maids draw the commissions for influencing their mistresses in the proper way. This is a work of diplomacy and deserves good pay, for most women think they know without any telling who is the best dressmaker or milliner. In the matter of gloves and hosiery and various other toilet accessories it is easier to earn the pay. Many of these things are left entirely to the maid, and she has little else to do than to collect the commission.

Take the janitor, for instance. Most persons move into a new apartment in a hurry. With a rush and in a general turmoil and turgid whirl of misshandled lars and penates the family lands in its new abode tired and hungry, fortunate if there is other light than a tallow dip—for the octopus takes its time about turning on the gas—and appeals to the janitor for succor in the dire extremity. He recommends a certain butcher, baker and grocer. If it so happens that the hardened mover has got in with a fair degree of comfort and proceeds to find his own tradesmen without consultation with the autoer, that individual will after a brief interval suggest the men who may be found satisfactory to deal with. And it will be generally found conducive to the peace of the tenant to agree with the janitor and avoid discussion.

The janitor frequently goes to the tradesman and demands a commission on the business of every one in the apartment house. He does not ask this as a favor. He demands it as a right and states it as a sine qua non of the tradesman entering the building. This commission is usually 10 per cent. of the amount of the bill. To enforce his demand the janitor has every means at his disposal. There are poster rules for delivering goods, and it will be often found that the messengers of the rebellious tradesmen are harassed in every possible way until upon some pretext they are forbidden entrance to the building. If the tenant be recalcitrant, his food disappears, the milk is sour, the meat tainted, dinner is late because the groceries are not delivered. All sorts of methods are at the disposal of the janitor, until both tradesman and customer give in, the specified man is employed and the commission paid, and everything is lovely.

A valet in court proceedings the other day testified that a tailor had offered him \$50 a year if he would double the amount of clothes to be ordered by his employer, and the tailor assured him this could be easily brought about by the valet skillfully rubbing the knees of his employer's trousers and the elbows of his employer's coats with a little instrument of roughened wood, which would speedily make the garments look worn and threadbare. The tailor supplied the valet with the instrument free, and carefully instructed him how to use it.

Brain Softening Increasing.

According to a physician softening of the brain is a very common occurrence in the country, one-third of the laborers in rural districts of England dying from it. The cause of the disease according to this authority, is the lack of brain exercise. "The intellect of a rural laborer rusts rather than wears out, and when he attains the age of 65 or 75 he usually dies in an apoplectic fit or something of the kind. Judges and others whose thinking capacity is continually employed live to a far greater age than the average rural laborer in any part of the world."

DO YOU FEEL THIS WAY.

Do you feel all tired out? Do you sometimes think you just can't work away at your profession or trade any longer? Do you have a poor appetite, and lay awake at nights unable to sleep? Are your nerves all gone, and your stomach sour? Do you have ambition to forge ahead in the world?



If so, you might as well put a stop to your misery. You can do it if you will. Dr. Pierce's Golden Medical Discovery will make you a different individual. It will set your sluggish liver to work. It will get into every vein in your body and purify your blood. It will set things right in your stomach, and your appetite will come back. If there is any tendency in your family toward consumption, it will keep that dread destroyer away. Even after consumption has almost gained a foothold in the form of a lingering cough, bronchitis, or bleeding at the lungs, it will bring about speedy cure in 95 per cent. of all cases. It is a remedy prepared by Dr. R. V. Pierce, of Buffalo, N. Y., whose advice is given free to all who wish to write him. His great success has come from his wide experience and varied practice. O. S. Copenhaver, Esq., of Mount Union, Huntington Co., Pa. (Box 222), writes: "About twelve years ago I was suddenly taken with a pain in the pit of the stomach which was so violent I could not walk straight. It would grow more severe until it caused waterbrash and vomiting of a slimy yellow water. A physician told me I had a form of dyspepsia and treated me for about six months with but little benefit. Another physician told me my liver was out of order and that I had indigestion. He gave me a treatment and I got some better but only for a short time. I then tried another one, who said I had chronic indigestion, ulceration of the lining of the stomach, torpid liver and kidney affections. He treated me for more than a year and I felt much better, but it did not last. I then took to using several widely advertised patent medicines, but received no more than temporary relief. I then tried Dr. Pierce's medicines, using his 'Golden Medical Discovery' and the 'Pleasant Pellets,' and in two months' time I was feeling better than I had for years before."

Don't be wheedled by a penny-grabbing dealer into taking inferior substitutes for Dr. Pierce's medicines, recommended to be "just as good."

State Constabulary

The Organization is Looking for Some One Who Will Build Barracks and Present Them to the State

The state constabulary, of which so much has been said recently, seems to be something of a wanderer on the face of the earth. It is now looking for somebody to contribute to its support.

The Philadelphia Inquirer says: "It has been determined to establish one of the troops of the constabulary at Reading, another at or near Wilkes-Barre, a third at Greensburg, and the fourth at either DuBois or Punxsutawney, with the chances favoring DuBois. A captain and a lieutenant of the constabulary have been in Reading for several days past for the purpose of trying to coax money from the citizens to assist in establishing the new martial policemen barracks."

The Reading people, however, were not rushing up to the captain's office and putting down their hard-earned money. They did offer however, to furnish \$50,000 if the state would pay the interest thereon. The state officials think that that cannot be done legally, and the matter is now at something of a standstill. The captain and the lieutenant worked hard to get the money needed, which was for the purchase and equipping of a building suitable for a barracks in Reading. The two emissaries were told that the Reading people believed the state to be sufficiently wealthy to furnish the money itself, and that the begging business is undignified to say the least.

"The herd of horses, some 300 in all, have already been purchased, mostly in Mexico, and are said to be of a superior quality of the equine race. Being strong and lusty products of the range, and, although said to be thoroughly broken to the saddle, it is very sure that the first of the mounted drills will furnish sensations of a varied sort."

The Thanksgiving Turkey

Turkeys are reported plentiful in northern Berks and lower Schuylkill counties and prevailing high prices, it is expected, will not be maintained. Dealers report the birds in fine condition and large flocks of from twenty to forty, common. Many owners are taking orders for delivery Thanksgiving Day at 16 to 18 cents per pound.

HUMPHREYS'

Veterinary Specifics cure diseases of Horses, Cattle, Sheep, Dogs, Hogs and Poultry by acting directly on the SICK PARTS without loss of time.

A. A. FEVERS, Congestions, Inflammations, Lung Fever, Milk Fever.

B. B. BRUISES, Lameness, Injuries, Cuts, Rheumatism.

C. C. SORE THROAT, Quinsy, Epizootic, Croup, Distemper.

D. D. WORMS, Bots, Grubs.

E. E. COUGHS, Colds, Influenza, Inflamed Lungs, Pleuro-Pneumonia.

F. F. COLIC, Biliary Colic, Wind-Blow, Croup, Diarrhea, Dysentery.

G. G. PREVENTS MISCARRIAGE.

H. H. KIDNEY & BLADDER DISORDERS.

I. I. SKIN DISEASES, Mange, Eruptions, Cuts, Itch, Grease, Farcy.

J. J. BAD CONDITION, Staring Coat, Cuts, Indigestion, Stomach Staggers.

6c. each; 1 Stable Case, Ten Specifics, Book, Etc., \$7. At druggists, or sent prepaid on receipt of price. Humphreys' Medicine Co., Cor. William and John Streets, New York.

BOOK MAILED FREE.

SURVIVORS OF TSUSHIMA.

Tell of the Awful Hardship and Rough Treatment by Officers.

A writer in the Slovo draws a painful picture of the attitude of the naval authorities toward the survivors of the Battle fleet, which was destroyed in the battle of Tsushima. "You cannot imagine the treatment to which we were subjected," said a young officer of one of the Baltic cruisers to the writer. "It made one feel ashamed of wearing our uniform. For more than a year we did work equal to penal servitude. Our crews worked 15 hours a day carrying coal, transporting it in small boats in the ocean, languishing under a tropical sun, feeding on salt meat and tinned food.

"During eight months we lived in dirt and slept in rubbish. During eight long months not a single night passed without alarm or without expectation of the enemy's attack. And before us we had still greater labor and privations in blockading Vladivostok in case we succeeded in reaching it. And reproaches and insults were our only reward. You know the rough nature of our sailors. Well, our chiefs have succeeded in touching them to the quick by their humiliating invectives, and I have seen them cry, broken down by this new kind of welcome from their mother country after the labors they have undergone. Truly, we envy those who perished."—St. Petersburg Dispatch.

Thieves' Shoes.

"Shoes have played an important part in the capture of criminals," said Detective William Barrett of Buffalo. "Had it not been for the footwear of certain thieves they would never have been caught. It is not so long ago that I and two others were detailed on a case, and before we caught our man another shop had been burglarized. We looked at the marks about the windows and noticed they were scraped by nails. We went back to the other place and found the same conditions. Later we went into well-known resort and found a man sitting in a chair. He had his feet encased in a neat-fitting pair of shoes, but for some reason he had nails put in the heels. We 'jumped' him at once, and, searching his rooms, we discovered enough loot to start a store. He later explained that the nails were put in his shoes to aid in roof-climbing. Squeaky shoes have caused the arrest of several thieves right in this precinct. The other night a thief bought a pair of cheap shoes and they were very musical. The man got into a place, and before he got anything his noisy shoes gave him away and he was caught. All clever criminals have a penchant for buying good soft shoes. They pay a good price for them and they are repaid sometimes by getting off with the swag to pay up for what they spent."—Shoe Retailer.

Tea, Three Cents a Pound.

There is a description of tea sold in Japan at the average price the country over of 6 1/2d. per pound. This is "brancha," which consists of a mixture of the former year's leaves, withered stalks, etc., and is mainly consumed by the poorest classes, though the price varies considerably in different prefectures, being as high as 9d. in Kagoshima and only about 1/2d. per pound in Kyoto.

In 1903, according to a consular report by Student Interpreter Phipps of Tokio, no less than 55,588,030 pounds of tea of all qualities was produced, valued at \$1,120,800. During the same year 48,239,484 pounds valued at \$1,422,535, were exported.—From the London Chronicle.

Mikado's Large Income.

The yearly allowance of the Mikado, which is at the same time that of the whole imperial family, is now \$1,500,000. Beside, he has the yearly income of \$500,000 from the interest on the \$10,000,000 which was given to him from the war indemnity received from China ten years ago; of \$250,000 from his private estates, which amount to \$5,000,000 or more; of \$500,000 from the forests, covering an area of 5,124,873 acres and valued at \$512,487,300, at \$10 an acre; in all, \$1,250,000. Thus his yearly net income amounts to \$2,750,000. There are in all sixty members of the imperial family, inclusive of eleven married and four widowed princesses, who are members of the royal family by marriage.

Orientalism in Commerce.

Even in its commerce Smyrna is Oriental. Few Westerners care a fig for Smyrna, but that famous old city regards the fig as the mainstay if its prosperity. The most popular merry-making of Smyrna's year is the fig festival. That takes place when the export of the fig harvest from the interior gets in. The first train load enters the station with the engine beflagged, the wagons covered with branches and garlands, and there are artillery salutes and flourishes of trumpets. These, however, are as nothing compared with the noisy rejoicings of the populace, who follow loaded camels through the city to the grand bazaar singing and dancing with all the unrestrained fervor of the Orient.—London Globe.

Has Its Own Laws.

An English island free from English law is an anomaly, yet such is the situation of the Isle of Man, which has a code of laws entirely its own. It has never been ruled by the laws of England.

One Early Ambition.

Lord Kitchener had an ambition to become an actor when a young man. A well known actor, whom the great soldier consulted, offered him a part as "walking gentleman," but advised the army, and the engineers in particular.